

(A joint stock company incorporated in the People's Republic of China with limited liability) (Stock code: 1578)

> BANK OF TIANJIN CO., LTD. SOCIAL RESPONSIBILITY REPORT

2024

About This Report

Reporting Period

1 January 2024 – 31 December 2024. In order to make this Report more comparable and forward looking, some information contained in this Report falls outside the Reporting Period specified above.

Reporting Cycle

This is an annual report.

Entities Covered by This Report

Data and facts involved herein cover the head office, branches, subsidiaries and affiliates of Bank of Tianjin Co., Ltd. For the sake of presentation, they are collectively referred to as "Bank of Tianjin", the "Bank", "We" or "Us" in this Report.

Guidelines for Report Preparation

This Report is prepared in accordance with the Environmental, Social and Governance (ESG) Reporting Code under Appendix C2 of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (the "Listing Rules"), and with reference to the GRI Sustainability Reporting Standards issued by the Global Sustainability Standards Board (GSSB) and relevant requirements set out in the Opinions of the General Office of the China Banking Regulatory Commission on Strengthening the Social Responsibilities of Banking Financial Institutions, the Guidelines on Corporate Social Responsibilities of Chinese Banking Financial Institutions and the Guidelines on Environmental Information Disclosure for Financial Institutions.

Principles of Report Preparation

This Report is compiled following the principles of materiality, quantification, balance and consistency.

Materiality: The materiality of the Bank's ESG issues is determined by the Board of Directors. The process of communication with stakeholders and identification of substantive issues as well as the matrix of substantive topics are disclosed in this Report. **Quantification:** The statistical standards, methods, assumptions and/or calculation tools for quantifying the key performance indicators herein as well as the sources of conversion factors are all explained in the interpretation of this Report.

Balance: This Report impartially presents the performance of the Bank during the Reporting Period, and has avoided choices, omissions or reporting formats that may inappropriately affect the decision or judgment of its readers.

Consistency: Unless otherwise stated, the statistical methods and criteria adopted for data disclosure in this Report are consistent with those of previous years.

Data Explanation

Financial data disclosed in this Report are derived from the audited 2024 financial report. In case of discrepancy between data contained herein and the audited 2024 financial report, the latter shall prevail. Unless otherwise stated, the scope of other statistics covers the head office, branches, subsidiaries and affiliates of the Bank.

All monetary amounts stated in this Report are in Renminbi unless otherwise stated.

Form of Publication

This Report is published in electronic form. The electronic version can be downloaded on the HKEX news website (website: www.hkexnews.hk) and our website (website: www.bankoftianjin.com).

Contact Information

- Address: No. 15 Youyi Road, Hexi District, Tianjin
- Post code: 300201
- 🔇 Telephone: 86-22-28405262
- 😕 Email: ir@bankoftianjin.com

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Chairman's Message

2024 SOCIAL RESPONSIBILITY REPORT

BANK OF TIAN, IIN

The year 2024 was the 75th anniversary of the founding of the People's Republic of China, a critical year for achieving the goals and tasks of the "14th Five-Year Plan", and a year full of challenges and opportunities. Faced with the complex and ever-changing domestic and international economic and financial situation, Bank of Tianjin insisted on implementing the requirements of seeking progress while maintaining stability, promoting stability through progress, and prioritise development before addressing problems. Guided by the spirit of the 20th National Congress of the Communist Party of China, the Third Plenary Session of the 20th CPC Central Committee and the Central Financial Work Conference, the Bank adhered to the market positioning of "serving urban and rural residents, serving small and medium-sized enterprises, and serving the local economy", strived to do a good job in the "five major areas" of finance, and actively practiced the important requirements of "achieving four intended goals as planned" to effectively implement the strategic deployment of Tianjin's "Ten Projects" and solidly promote the "Double-Five Battles", so as to continue to improve development capabilities and achieve the phased goal of high-quality development of "effective improvement in quality and reasonable growth in quantity".

Based on regional development, we resonated with the real economy to become a bank that satisfies the municipal party committee. We thoroughly practiced the important instructions of "achieving four intended goals as planned" put forward by General Secretary Xi Jinping during his inspection in Tianjin, and implemented the "Stock, Increment and Quality" and "Three News" work requirements put forward by the Tianjin Municipal Party Committee, to promote the transformation and upgrading of the local economy. With a focus on developing new quality productive forces, the Bank recorded a year-on-year increase of 17.49% in the balance of medium - and long-term loans in the manufacturing industry in Tianjin, and a year-on-year increase of 59.69% in the balance of loans in 12 key industrial chains as of the end of 2024. The Bank adhered to the comprehensive deepening of reform and opening up, entered into strategic cooperation agreements with governments and enterprises in various places, and launched the "Beijing-Tianjin-Hebei Industrial Exchange Comprehensive Financial Service Platform" to promote the in-depth coordinated development of Beijing-Tianjin-Hebei. We promoted cultural inheritance and development, created a "finance +" service model, and achieved cumulative sales of marathon and theatre festival-themed wealth management products of RMB6.261 billion, increasing the wealth of citizens with financial services. A total of RMB39 billion of credit funds have been invested in the asset revitalisation field in Tianjin, effectively promoting the rational use and optimal allocation of existing resources, and making room for the development of new quality productive forces. The Bank provided credit loans of RMB3.73 billion in the field of urban renewal to improve the modernisation of urban governance. In areas with branches outside Tianjin, the Bank actively empowered local social and economic strategies.



Chairman's Massana

Economy

Future Prospects

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We maintained strategic focus and consolidate the material development foundation to become a bank that regulators can trust. By "looking back at the path we have taken, comparing the paths of others, and looking ahead to the path ahead", we proposed the "five major battles" based on problem-oriented and the "five major speed-up battles" based on foundation-oriented, preventing the "five major risks" and adhering to the "five major boundaries" to promote the improvement in the Bank's balance sheet, continuously repairing the fundamentals. As of the end of 2024, the Bank's assets increased by 10.1% compared with the end of the previous year, the liabilities increased by 10.4% compared with the end of the previous year, operating income increased by 1.5% year-on-year, and net profit increased by 1.6% yearon-year. The non-performing loan ratio was 1.70%, largely unchanged from the end of the previous year. The allowance coverage ratio was 169.21%, an increase of 1.35 percentage points from the end of the previous year, indicating that the risk offset capability was enhanced. The Bank comprehensively launched the special action of "improving corporate governance", continuously improving its ability to prevent and resolve financial risks.

We practiced social responsibility to help improve people's well-being, so as to become a bank that is praised by the society. The Bank's market share increased effectively, ranking first among local legal person financial institutions in Tianjin in terms of various loan balances, and first in Tianjin in terms of loan growth in 2024; first in Tianjin in terms of the total amount of corporate deposits; first in Tianjin in terms of the market share of credit bonds underwritten; and seventh in China and first among urban and rural commercial banks nationwide in terms of the transaction volume of traditional inter-bank debit cards of UnionPay. The Bank's market recognition was effectively improved, with a total of RMB10 billion of Tier 2 capital bonds and two tranches of RMB15 billion of financial bonds issued at an interest rate as low as 1.78% during the year. More than 130 awards from all walks of life were won throughout the year, continuously enhancing the brand image.

We improved shareholder returns and strengthened investor communication to become a bank that delights shareholders. The Bank efficiently conducted cash dividends distribution, with the dividend rate and timeliness of dividends ranking among the top in the industry. We held four performance press conferences during the year, carried out more than 60 information disclosures, and improved communication channels with shareholders and potential investors, building a long-lasting and healthy investor interaction mechanism. Through deeply rooting in science and technology genes and research genes, the Bank strengthened ESG sustainable development capabilities, and continuously enhanced its comprehensive value. We continued to improve the personnel and capacity building of corporate governance entities including the Board of Directors to lay a solid foundation for sound governance.

We adhered to the people-oriented principle and developed together with employees to become a bank that employees are proud of. The Bank attached importance to the growth and development of employees. By providing a variety of training opportunities, we conducted nearly 1,800 training sessions during the Reporting Period. We created a positive working environment and held a number of cultural and sports activities including the Lantern Festival art performance and employee sports games to enhance employee cohesion. To listen to the voices of employees, the Bank built an "employee voice" channel, enhanced employees' "right to participate, right to suggest, and right to supervise", and broadened the communication channels for employees across the Bank to make suggestions and relieve their emotions. We strengthened employee care, improved the employee health management system, implemented employee condolences and assistance, and advocated a balance between work and life to create a work environment full of care, support and growth opportunities for employees, helping to achieve sustained and steady development.

Only by working diligently can one achieve his goal, and only by walking tirelessly can one reach his destination. Looking back on the past, Bank of Tianjin forged ahead in challenges, fought bravely in opportunities, watered hopes with sweat, and created glory with hard work with firm beliefs and unremitting efforts. Looking to the future, Bank of Tianjin will continue to deepen financial reforms and optimise financial services with greater enthusiasm, higher fighting spirit, and more pragmatic style, so as to provide more powerful financial support for the high-quality development of the economy and society and write a more brilliant tomorrow!

> Bank of Tianjin, Chairman YU Jianzhong

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2024 SOCIAL RESPONSIBILITY REPORT BANK OF TIAN. IIN

ESG Governance

Special Topic

About Us

Organisation Overview

Cooperatives. In 1996, it was established as "Tianjin City Cooperative Bank" on the basis of 65 urban credit cooperatives and 2 business departments of associated cooperatives. The Bank changed its and then to "Bank of Tianjin" in 2007, and began branches in three municipalities, Beijing, Tianjin and Shanghai, and three provinces, Hebei, Shandong and Sichuan. As of the end of the Reporting Period, there were a total of 223 business institutions first-tier branches, 6 second-tier branches, 6 central branches. The Bank initiated the establishment of Bank of Tianjin Financial Leasing Co., Ltd. (天銀金融 租賃股份有限公司) in Tianjin, as well as 7 Jinhui rural banks in Ningxia and Xinjiang.



In recent years --

the Bank has conscientiously implemented the decisions and arrangements of the CPC Central Committee, solidly promoted "five major areas" of finance, served the "Ten Projects" of Tianjin, as well as implemented the "Stock, Increment and Quality" and promoted the "Three News", making the operating results and the operating situation achieve steady progress and grow steadily. During the Reporting Period, the Bank actively implemented the important requirements of "achieving four intended goals as planned", gave full play to the advantages of local corporate banks, and enabled the high-quality development of the regional economy. With sound operating performance, the Bank ranked 186th among Top 1,000 World Banks of 2024 by "The Banker" Magazine, up 5 rankings year-on-year, and ranked 34th in 2024 Top 100 China Banking Institutions.





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Economy	Environment	Society	Future Prospects	Appendix	





Advantages of Our Qualifications

- Licensed for comprehensive bonds market maker in interbank bond market
- General lead underwriter of non-finance corporate debt financing instruments
 - Core dealer of credit risk mitigation tools, credit risk mitigation warrant issuer, credit-linked note issuer
 - Licensed for securitisation of credit assets
- A member of the book-entry and saving treasury bond underwriting syndicate of the Ministry of Finance
- Lead underwriter of Tianjin local government bonds; a member of local government debt underwriting syndicates in Beijing, Shanghai, Shandong, Shenzhen and other regions
- Licensed for a member of the underwriting and market-making consortium for financial bonds issued by three major policy banks including the China Development Bank, the Agricultural Development Bank of China, and the Export-Import Bank of China
- Licensed for a bond settlement agent in the interbank market
- Licensed for hedging derivatives trading
- Licensed for interest rate swap transactions and real-time undertaking of interest rate swap services, licensed for standard bond forward transactions, one of the first interest rate swap options entry institutions and collar options entry institutions
- Licensed for gold inquiry business trading with the Shanghai Gold Exchange
- Class A membership with the International Board of the Shanghai Gold Exchange
- Licensed for a special member of the Shanghai Gold Exchange
- Participating institution in online interbank deposit in China Foreign Exchange Trading Centre
- The Shanghai Branch of the Bank secured the membership of China Foreign Exchange Trade System for inter-bank forex trading in Shanghai Free-Trade Zone

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Development Strategy

The Bank adheres to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, thoroughly implements the spirit of the 20th CPC National Congress and the Second and Third Plenary Sessions of the 20th CPC Central Committee, sticks to the financial path with Chinese characteristics, the concept of financial culture with Chinese characteristics and the spirit of General Secretary Xi Jinping's important speech during his inspection in Tianjin to fully practice "achieving four intended goals as planned" and continuously enhance financial service capabilities around the "Ten Projects" and "Three News" and "Stock, Increment and Quality", supporting Tianjin's high-quality development with finance.

Development Vision

Building a modern first-class regional bank that "satisfies the municipal party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud".

Development Path

The Bank continues to strengthen the two genes of the times, research genes and technological genes, to build internal development capabilities. improve core competitiveness, and enhance the endogenous ability to serve the economy; to build external development resources, improve ecosystem services, and enhance the external space for serving the society; and to reconstruct development mechanisms, improve value innovation efficiency, and enhance the comprehensive return on capital. We continuously improve and upgrade the "Double-Five Battles" based on problem and foundation orientation, and continue to deepen financial supply-side reforms to serve the high-quality development of the economy and society, so as to do well in five major areas of finance.

Strengthening the research gene. The Bank discovers value through research and realises value through action. We keep abreast of the latest developments, paying close attention to what the Party Central Committee is concerned about and emphasising, what the Municipal Party Committee is deploying and requiring, and accurately understanding and fully grasping the central spirit and the work arrangements of the Municipal Party Committee and Municipal Government. We aim to be down-to-earth, stay close to the grassroots, and solidly carry out the investigation and research to understand the local situation and customer needs, so as to conduct targeted financial supply-side reforms. We strive to be close to everyday life, put people and customers first, and solve the problem of whether the product is applicable to do well in inclusive finance and pension finance.

Enhancing the technology gene. In the digital age, there is no business without technology, and there is no globalisation without digital. Adhering to the concept of "technology support, technology substitution, technology leadership,

and technology empowerment", and following the working ideas of "inheritance, integration, optimisation, and advancement", the Bank builds a "twin digital bank" full-staff system internally, and a "Smart Connect Inclusive" brand externally. From the four major aspects of "concept, organisation, manpower, and financial resources", the Bank strengthens its digital financial security capabilities to bring into play the value of technology, and enables technology to empower business development to promote efficiency improvement, forming an atmosphere of "learning technology, seeking technology, using technology, and promoting technology" throughout the Bank.

Promoting the "Double-Five Battles". The Bank continues to promote the "Double-Five Battles" in depth, including the Five Major Battles of "Addressing Risks, Increasing Revenue, Reducing Cost, Absorbing Deposits and Setting Litigations" and Five Major Speed-up Battles of "Competence, Structural Transformation, Intermediate Business, Digital Banking, and Supervision Coordination", to realise the further improvements in the balance sheet, steady increase in assets, constant optimisation in assetliability structure, steady improvement in operating income and net profit, continuously enhancing the asset quality and the ability and space to serve the real economy.

Working well in "five major areas". With a focus on national major strategies, key areas and weak fields, the Bank marches forward towards the big stage of science and technology finance, climbs the gold and silver mountain of green finance, builds a silver-haired harbor for elderly care finance, heads for the deep blue ocean of inclusive finance, and creates a new track for digital finance to make every effort to serve the local economic and social development and fully implement the requirements of "five major areas".

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Annual ESG Performance Highlights

Supporting the real economy

- As the general coordinator of the fund, the Bank helped five areas, including the Binhai Hi-tech Zone, Xiqing District, Baodi District, Economic and Technological Development Zone and Tianjin Port Free Trade Zone, to implement the "one district, one fund" series of science and technology growth funds.
- The loan balance of technological innovation enterprises increased by 21.64% from the end of last year.
- The balance of inclusive micro and small enterprises loans increased by 12.71% from the end of last year.
- The balance of inclusive-related agricultural loans increased by 22.72% from the end of last year.

Supporting the ecological environment

- The balance of green loans increased by 41.30% from the end of last year.
 The Bank continued to promote the paperless transactions at service counters, and during the Reporting Period, we realised 77 new scenarios
- using form-free process, involving 41 OTC transactions.
 The Bank have implemented "Smart Business Travel" and have accumulatively completed more than 3,000 online approval orders, saving nearly 10% of travel expenses and reducing carbon emissions by approximately 6,500kg.

Supporting a harmonious society

- Increased investor returns. According to the dividend plan of the Board of Directors, the cash dividend of RMB1.368 (including tax) per 10 shares was proposed, a year- on -year increase of 14.0%.
 The Bank actively participated in the "Tianjin Pension Financial Resources
- The Bank actively participated in the "Tianjin Pension Financial Resources Exchange and Matching Event" organized by the Tianjin Municipal Civil Affairs Bureau, and signed the "Memorandum of Strategic Cooperation on Jointly Promoting the High-quality Development of the Pension Services of Tianjin" with the Tianjin Municipal Civil Affairs Bureau.
- The Bank enriched the financial products for pension, making the balance of elderly-friendly savings products increased by 26.30% compared with the end of last year.
- During the Reporting Period, 211 business outlets passed the elderly-friendly service certification, and 87 business outlets received demonstration ratings, accounting for more than 40%, and the Bank were awarded the honors of "Pension Finance Service Demonstration Institution" and "Modernized Bank Business Outlet Service Certification Demonstration Institution".
- The Bank will continue to sponsor and support Tianjin Marathon and Tianjin Theatre Festival, promote the "four cultural elements", and build a citizen bank.







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Economic Performance

Indicator	Unit	2022	2023	2024
Total assets	RMB100 million	7,610.83	8,407.71	9,259.94
Balance of loans and advance to customers	RMB100 million	3,373.97	3,960.09	4,407.79
Total liabilities	RMB100 million	7,004.64	7,757.42	8,565.84
Deposit balance	RMB100 million	3,977.65	4,506.86	5,009.57
Operating income	RMB100 million	157.59	164.56	167.09
Profit before allowance	RMB100 million	113.34	116.90	117.86
Net Profit	RMB100 million	35.63	37.67	38.29
Taxes paid ¹	RMB100 million	4.53	3.87	5.99
Average return on total assets	%	0.48	0.47	0.43
Capital adequacy ratio	%	12.80	12.64	13.59
Allowance coverage ratio	%	159.27	167.86	169.21

Social Performance

Indicator	Unit	2022	2023	2024
Total number of employees	Person	6,708	6,699	6,639
Number of male employees	Person	2,726	2,721	2,711
Number of female employees	Person	3,982	3,978	3,928
Social insurance participation rate	%	100	100	100
Housing provident fund participation rate	%	100	100	100
Total external donations	RMB10 thousand	788.00	1,261.00	534.00

^{1.} Taxes paid include "income tax" and "taxes and surcharges" from the Bank's financial indicators.



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Environmental Performance



Indicator	Unit	2022	2023	2024	
Consumption of water distributed via municipal water supply	Tonne	130,858.74	132,760.82	135,883.54	
Outsourced electricity consumption	MWh	33,451.60	37,984.02	37,340.87	
Gasoline consumption	Litre	143,151.23	167,909.53	180,974.02	
Diesel consumption	Litre	1,372.69	265.32	818.28	
Natural gas consumption	Cubic meter	569,919.61	643,064.00	537,248.06	
Outsourced heat	GJ	49,758.88	50,467.08	53,844.50	
Direct GHG emissions (scope 1)	Tonnes of CO ₂ e	1,563.83	1,775.08	1,573.59	
Indirect GHG emissions (scope 2)	Tonnes of CO ₂ e	28,867.97	32,160.83	30,446.18	
GHG emissions (scope 1+2)	Tonnes of CO ₂ e	30,431.80	33,935.91	32,019.77	
GHG emissions per RMB1 million of revenue (scope 1+2)	Tonnes of CO₂e/ RMB1 million	1.93	2.06	1.92	
GHG emissions per person (scope 1+2)	Tonnes of CO ₂ e/ person	4.54	5.07	4.82	
Indirect GHG emissions (scope 3) ¹	Tonnes of CO ₂ e	/	/	555.88	
Total GHG emissions (scope 1+2+3)	Tonnes of CO ₂ e	/	/	32,575.65	
Nitrogen oxide emissions	gram	/	686,676.77	577,891.70	
Sulfur oxide emissions	gram	/	2,707.24	2,925.71	
Particulate matter emissions	gram	/	63,407.73	53,202.42	
Overall energy consumption	MWh	54,698.53	60,424.21	59,693.42	
Overall energy consumption per RMB1 million of revenue	MWh/RMB1 million	3.47	3.67	3.57	
Energy consumption per employee	MWh/person	8.15	9.02	8.99	

^{1.} Scope 3 Indirect GHG emissions mainly include carbon emissions from tap water and paper that are not included in scope 1 and scope 2, as well as carbon emissions from commuting and business travel of head office employees, which have been calculated from the beginning of the Reporting Period.

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In 2024, the Bank won 134 honors of various types, some of which are listed below:

Organiser

"The Banker" Magazine

China Enterprise Confederation, China Enterprise Directors Association

China Banking Association

Tianjin Enterprise Confederation, Tianjin Enterprise Directors Association

Tianjin Enterprise Confederation, Tianjin Enterprise Directors Association

Tianjin Commercial Federation

Social Responsibility Bureau of the State-owned Assets Supervision and Administration Commission of the State Council

China Central Television and Radio Financial Program Center

China Financial Media

People's Bank of China

The Tsinghua University PBC School of Finance

Tianjin Branch of the People's Bank of China

China Financial Certification Authority (CFCA)

China Times

China Association of Micro and Small Enterprises Inclusive Finance Working Committee

Organizing Committee of the 5th Future Transaction Banking International Summit and the 20th China International Financial Brand Innovation Summit for 2024

The 10th Annual Conference of China Asset Securitisation Forum 2024

Wind

Shanghai Finance Information Association

Modern Bankers

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Honorary Title

Ranking 186th among "2024 Global Top 1,000 Banks"

Ranking 203rd among "2024 Top 500 China Service Enterprises"

Ranking 34th among "2024 China Banking Top 100"

Ranking 23rd among Tianjin 2024 Top 100 Enterprises

Ranking 9th among the Tianjin 2024 Top 100 Service Enterprises

"30 Years of Hard Work and 30 Years of Glory" Outstanding Contribution Unit

Ranking 48th in China on Social Responsibility of State-Owned Enterprises • The Pioneer 100 Index (2024)

Ranking 48th in China ESG Listed Companies • Beijing-Tianjin-Hebei Pioneer 50 (2024)

Selected into "Top 20 City Commercial Banks ESG Comprehensive Performance List", with an ESG rating of "AA"

Second prize of Financial Technology Development Award

Outstanding Case Award for Innovation and Development of China's Banking Industry 2024-"Inclusive Smart Connect Serves the Society in a Down-to-earth Way" – Bank of Tianjin's Smart Connect Inclusive Case"

"Smart Merchant Connect • Tianhang Yongbei" was selected as a demonstration project of financial technology empowering rural revitalisation by the Tianjin Branch of the People's Bank of China

The retail key customer group omni-channel digital management project was listed in the "2024 Digital Finance Innovation Pioneer Case List" and won the "Digital Intelligence Platform Innovation Case" and 2024 Digital Finance Gold List Award – Best Operation in Corporate Mobile Banking

Outstanding Financial Institution of the Year for Empowering the Elderly Industry

2024 Selected Cases of Financial Services for Micro and Small Commercial and Distribution Enterprises in China

Jinding Award for Best Supply Chain Fintech Innovation Bank

Outstanding Institution of the Year Annual Outstanding Project of Corporate Asset Securitisation in the Interbank Market

Best Interbank Debt Financing Instrument Underwriter - Premier City Commercial Bank

Annual Bank ESG Sustainable Finance Excellence Case Award

The 6th "Iron Horse" Small and Medium-sized Bank Selection: Small and Medium-sized Bank with the Best Research Capabilities, Small and Medium-sized Bank with the Best Asset Management Business 银行

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ESG Governance

ESG Statement of the Board of Directors

The Board of Directors of the Bank bears the ultimate responsibility for ESG work, and is responsible for conducting annually materiality analysis of ESG issues, discussing and determining the risks and opportunities of the Bank in terms of environment, society and corporate governance, formulating and improving ESG-related strategies, policies, systems and organisational structures, and taking the management and improvement of key issues as the implementation of ESG and sustainable development strategies. During the Reporting Period, the Board of Directors reviewed and approved ESG-related issues such as the 2023 Social Responsibility Report, the 2023 Green Finance Work Report, the 2023 Green Credit Work Report, the 2023 Consumer Rights Protection Work Report, and donation-related matters.





ESG Management System

The Bank incorporated "sustainability" into its operating principles, embedded "promoting economic development, environmental friendliness and social progress" into its operating purpose. In accordance with the relevant requirements of the *Environmental, Social and Governance Reporting Code and Green Finance Guidelines for the Banking and Insurance Industry* of the Hong Kong Stock Exchange, the Bank established a group-based ESG management system under the leadership of the Board of Directors, and based which, the Bank continued to promote the implementation of the ESG strategies.

At the system level, the Bank incorporated "supervising and evaluating the Bank's performance in fulfilling social responsibilities and fostering sustainable financial development" into the responsibilities and permissions of the Board of Directors, and included ESG management responsibilities within the working rules of the Strategic Development Committee of the Board of Directors. The Bank formulated and issued the *Management Policies on Social Responsibility (ESG) of Bank of Tianjin Co., Ltd.* (《天津銀行股份有限公司社會責任(ESG)管理政策》) and the *Measures for Management of Social Responsibility (ESG) of Bank of Tianjin (* 《天津銀行社會責任(ESG)管理辦法》).

At the management structure level, the Bank set up an ESG work leading group with the chairman as the leader, involving senior management, heads of departments of the head office, branches and subsidiaries, formed an ESG working mechanism with top-down participation of the Bank. Of which, the Board of Directors is the supreme decision-making body for ESG management; the Strategic Development Committee under the Board of Directors is responsible for the specific management of ESG matters; the senior management, departments of the head office, branches and subsidiaries are the executive bodies of ESG, responsible for implementing ESG-related plans and initiatives, and reporting to the Board of Directors and the Strategic Development Committee under the Board of Directors regularly.



ESG governance framework

Governance

In terms of ESG strategies implementation, the Bank further optimized the formulation of the annual ESG work target action plan and task list. Based on external regulatory requirements, stakeholder appeals, and its own development needs, the Bank organized all departments, branches, and subsidiaries to formulate a total of 89 work targets and 210 implementation measures, clearly defined responsible teams and specific deliverables, supervised implementation on a quarterly basis, and conducted annual assessments to effectively ensure the high-quality implementation of the ESG strategies.

In terms of ESG training and research, during the Reporting Period, the Bank further improved the ESG talent training path with professional training and subject research as the core, and enhanced the ESG work capabilities of employees in multiple dimensions. the training involved the latest requirements of the International Sustainability Standards Board and the Hong Kong Stock Exchange on sustainable disclosure and climate-related disclosure, governance training, reputation risk training, anti-corruption training, anti-money laundering training, risk management training, compliance training, and green finance training, with a total of 150,075 participants, covering various types of personnel including Directors, Supervisors, senior management, middle level and basic level management, and employees. The Bank conducted research on climate response, and the Asian Development Bank technical assistance project named "Research on Promoting Small and Medium-



Case

sized Banks in Beijing-Tianjin-Hebei to Cope with Climate Change (促進京津冀中小銀行應對氣候變化的研究)" applied by the Group held a kick-off meeting in July 2024. The Bank has made a deep commitment to the development of blue finance, made the seaward economy the focus of its ESG research, taken advantage of its digital innovation, and promote the high-quality development of the ocean economy and port economy.

Conducting research on the topic of marine economy

Among the operating areas of the Bank, Tianjin, Hebei, Shandong and Shanghai are port provinces or cities. Besides, the Bank has nationwide financial licenses, including financial leasing. In order to better fulfill ESG responsibilities and focus on marine economy, the Bank conducted in-depth research on national and local marine economic policy orientations with focus on the current status of marine economic industry development in the Bohai Bay region and Tianjin, and deeply analyzed the financing difficulties of marine industry customers based on the demand preferences of key customers related to the marine economic industry. In order to better support the development of marine economy with financial support, combined with the Bank's business qualifications, the Bank explored and designed the path of Bank of Tianjin's financial support for marine economy, and formed a business plan for bank-wide promotion, actively supported the integrated development of Tianjin's port, industry and city, and empowered the development of new marine productivity.

Stakeholder Communication

Through abundant daily communication channels and regular communication mechanisms, the Bank systematically sorted out and summarizes the communication and feedback from stakeholders, and determined the major ESG issues of the year accordingly.

Stakeholders		Communication channels		
 Shareholders Management Employees Customers Suppliers Partners 	 Community residents Government Regulatory agencies Industry associations Media practitioners The public 	 Business outlets Customer service hotline Disclosure of information on online banking, mobile banking and WeChat banking 	 Media promotion Official WeChat account Official website Investor hotline Shareholders' general meeting 	

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Material Issues

In accordance with the general disclosure issues, key performance indicators and relevant regulatory policy requirements and trends in the Environmental, Social and Governance Reporting Code of the Hong Kong Stock Exchange, the Bank conducted a questionnaire survey to assess 37 important issues from the three dimensions of corporate governance, environment and society, from both internal and external perspectives. This survey finally collected 3,046 valid questionnaires, covering more than 10 types of entities, including shareholders, management and employees, customers, suppliers, partners, community residents, government staff, regulatory agency staff, industry associations, media and the general public, as well as 29 provinces, autonomous regions, municipalities and special administrative regions across the PRC and 5 overseas countries or regions.

From the perspective of the importance issue matrix, the issues involved in the survey questionnaire have all reached the important level. The key issues are mostly concentrated in the field of social responsibility, followed by governance responsibility, and finally environmental responsibility. In general, we have broken down the above issues and scored them according to the two dimensions of importance to the Bank's own business and the impact on stakeholders, and distinguished them into "core issues", "important issues" and "general issues", of which there are 10 "core issues" in total.



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According to the survey results, internal stakeholders focus on issues such as "protect customer privacy and data security", "protect the physical and mental health of employees", "provide good welfare benefits", "establish a scientific, transparent, fair and reasonable salary and assessment incentive system", and "adhere to business ethics and implement anti-corruption and integrity". External stakeholders focus on issues such as "protect customer privacy and data security", "green operation and energy saving and emission reduction", "promote environmental protection concepts and implement green offices", "respond to climate change risks and help the PRC achieve its 'dual carbon' goals", and "pay attention to the compliance and transparency of financial products".



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Top 10 key issues in internal and external evaluations and corresponding disclosure content

Importance	No.	Issue	Disclosure Page
	1	Protect customer privacy and data security	82
2 3 4	2	Establish a scientific, transparent, fair and reasonable salary and assessment incentive system	89
	3	Protect the physical and mental health of employees	92
	4	Focus on the compliance and transparency of financial products	39
Core Issues	5	Provide good welfare benefits	93-97
	6	Adhere to business ethics and implement anti-corruption and integrity	33-34、42-43
	7	Develop a comprehensive training system and talent development plan	89-91
	8	Improve corporate governance	35-36
	9	Pay attention to customer experience and improve customer satisfaction	80-82
	10	Improve the application of smart banking and develop digital finance	61-63



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Special

Keeping in Mind the Entrustment, Topic "Achieving Four Intended Goals as Planned" Write a New Chapter in **Financial Services**

As a local corporate bank, the Bank always bears in mind the political and people-oriented nature of financial work. With a focus on the four aspects proposed by General Secretary Xi Jinping during his inspection of Tianjin, namely, "make good achievements in developing new quality productive forces, make good achievements in further deepening reform and opening up, make good achievements in promoting cultural inheritance and development, and make good achievements in improving the level of modernisation in urban governance", the Bank carried out solid and effective practical exploration and achieved remarkable results.



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Make good achievements in developing new quality productive forces

In 2024, the Bank issued the "Work Plan for Focusing on the Development of New Quality Productive Forces of Bank of Tianjin (天津銀行聚力新質生產力發展的工作方案)" and "Action Plan for Further Support for High-Quality Development of Binhai New Area of Bank of Tianjin (天津銀行進一步支持濱海新區高質量發展的行動方案)", focusing on national major strategies, key areas and weak fields. With precise efforts, the Bank achieved substantial growth in manufacturing loans, key industrial chains, and supply chain financial support, injecting strong impetus into the cultivation and development of new quality productive forces, providing continuous support for the transformation and upgrading of industry structure, and contributing financial strength to economic and social development.

As of the end of the Reporting Period, the balance of the Bank's medium- and long-term manufacturing loan in Tianjin region amounted to RMB8.221 billion, representing an increase of 17.49% as compared to the end of the previous year; the balance of loans for the 12 key industry chains amounted to RMB3.673 billion, representing an increase of 59.69% as compared to the end of the previous year; the balance of supply chain loans amounted to RMB10.888 billion, representing an increase of 36.11% as compared to the end of the previous year; the balance of supply chain loans amounted to RMB10.888 billion, representing an increase of 36.11% as compared to the end of the previous year; the balance of green loans in Tianjin region amounted to RMB27.476 billion, representing an increase of 67.88% as compared to the end of the previous year, which provided sufficient capital guarantee for the development of new quality productive forces.

Balance of supply chain loans

RMB 10.888 billion

Balance of green loans in Tianjin region RMB 27.476 billion

As of the end of the Reporting Period, the Bank cumulatively invested RMB39 billion in credit facilities for asset revitalisation in Tianjin, effectively promoted the rational utilisation and optimal allocation of stock resources and made room for the development of new quality productive forces.

Cumulatively invested



The Bank provided comprehensive financial services in the form of "stock, bond, loan, fund, lease, and insurance (股、債、貸、基、租、保)", and provided precise support to enterprises and talents in Tiankai Hi-Tech Park, assisted in the transformation of technological innovations and the development of industrialisation.

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Release the new momentum of science and technology

The third central sub-branch of the Bank conscientiously implemented the spirit of the Central Financial Work Conference, focused on the "big article on science and technology finance (科技金融大文章)", took the "Smart Connect" series of product matrix as a starting point, strived to create a "technology + finance + scenario (科技+金融+場景)" integrated digital inclusive financial service ecosystem, brought in financial "live water (活水)" to serve market entities, and promoted the effective transformation of intellectual property rights achievements and their implementation. In November 2024, at the "Tiankai Park Intellectual Property Rights Service Cluster Unveiling Ceremony (天開園知識產權服務業聚集區揭牌活動儀式)" hosted by the Tianjin Intellectual Property Rights Bureau and the Nankai District Market Supervision Bureau, the Tiankai Park sub-branch under the third central sub-branch of the Bank signed a financial service agreement with the Tianjin Tiankai Park "virtual power plant (虛擬電廠)" to build the "Smart Business Pass (智慧商務通)" financial settlement platform to help enterprises transform and apply intellectual property rights. Both parties will focus on multiple dimensions such as financial support, technological innovation, and market expansion to enhance the level of cooperation, deepen the integrated development of "finance + science and technology innovation (金融+科創)", and jointly promote the commercial application of "virtual power plant (虛擬電廠)" technology.



The Bank helped Tiankai Park to transform its intellectual property rights

Focusing on early and small businesses, and steadily promoting the implementation of entrepreneurial guaranteed loan business

In 2024, the Bank actively connected with the Tianjin Municipal Human Resources and Social Security Bureau and the governmentbacked financing guarantee, Tianjin Small and Medium Enterprises Financing Credit Guarantee Company (天津市中小企業融資信用擔保公司) to launch entrepreneurial guarantee loans through integrating bank funds, government interest subsidies, guarantee enhancement and park resources, becoming one of the five qualified banks in Tianjin in addition to the Big Four Banks of China. By building a four-in-one cooperation model of "bank-government-guarantee-park", the Bank formed an ecological closed loop of shared risks and benefits to further tilt pricing resources toward first-time borrowers and start-up customers with no loans, providing fast, efficient and low-cost financing support. The first business that launched was to provide financing support to a start-up technology company in Tiankai Park. Such business also enjoyed the joint interest subsidy policy of Tianjin Municipal Human Resources and Social Security Bureau and Tiankai Park, allowing the companies to obtain "interest-free" entrepreneurial start-up funds.





Focusing on high-quality development, establishing the first financial leasing studio

In November 2024, Bank of Tianjin Financial Leasing jointly established the first financial leasing studio in Tianjin Tiankai Park with Tianjin Tiankai Group (天津天開集團). With the unique advantages of "fund financing + property financing (融資+融物)", it provides customized financial services to enterprises in the park with products such as "Technology Enterprise Leasing (科企租)", "Tiankai Easy Leasing (天開易租)" and "Equipment Easy Leasing (設備 易租)", which promoted the implementation of financial leasing business in key business areas such as large-scale equipment renewal, new quality productive forces and silver-haired economy development, and assisted in the high-quality development of Tiankai Park, and facilitated the implementation and effectiveness of the "Ten Actions (十項行動)". During the Reporting Period, the Bank completed two financing leasing businesses in Tiankai Park, namely the first "financing leasing + science and technology enterprise loan (融資租賃+科創企業貸)" in Tiankai Park and the financing leasing leasing for the Xiaocheng Group's pension finance project.



Bank of Tianjin Financial Leasing established its first financial leasing studio in Tiankai Park



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Make good achievements in further deepening reform and opening up

In 2024, the Bank enhanced the efficiency and quality of its financial services and injected new vigour into the open development of the real economy by supporting the construction of a new high-level open economy, the collaborative development of Beijing-Tianjin-Hebei, and financial reforms and innovations.

Issuing cross-border syndicated loans to support the construction of the "Belt and Road"

In May 2024, the Bank successfully issued the first cross-border syndicated loan of the year, with an amount of more than USD40 million. The borrower is a subsidiary of a steel group in Indonesia. This loan is for a demonstration project for the docking of China's "Belt and Road" initiative with Indonesia's "Global Maritime Fulcrum" strategy, reflecting the Bank's positive role in supporting the construction of the "Belt and Road".

the Bank successfully issued the first cross-border syndicated loan of the year, with an amount of more than

Case

Case



Multi-party collaboration to support the innovative development of Binhai New Area

In December 2024, the Bank signed a cooperation agreement with Tianjin Lingang Investment Holding Group Co., Ltd. (天津臨港投資控股集團有限公司) and Tianjin Lingang Equity Investment Fund Management Co., Ltd. (天津臨港股權投資基金管理有限公司) to establish the "Bank of Tianjin . Tianjin Science and Technology Innovation Growth Fund (Tianjin Port Free Trade Zone) (天津銀行•天津科創成長基金(天 津港保稅區))", with the Bank acting as the general coordinator. The target size of the fund is RMB2 billion, and it is positioned as a regional mother fund. In the future, through the cooperation of sub-funds with social capital, it strives to form a mother-child fund group with a total size of approximately RMB5 billion. The establishment of a regional mother fund is a key move to enable regional industrial development. "A strong mother fund will attract venture capital; an active venture capital will lead to a prosperous industry (母基金強,則創投聚;創投活躍,則產業興)". The establishment of the fund aims to optimize the investment and financing environment in the port area of Tianjin Port Free Trade Zone, accelerate the introduction and cultivation of new drivers, promote industrial transformation and upgrading, support aerospace (including low-altitude economy), biomanufacturing (including synthetic biology, genetic engineering, etc.), dual-carbon hydrogen energy, smart manufacturing, industrial-financial integration (venture capital), environmental protection, port-industry-city integration and other industrial directions, give full play to the fund's "investment-driven (以投帶引)" role, use fund investment to leverage state-owned assets and social capital, serve local investment promotion, drive key enterprises and key projects to land in Tianjin Port Free Trade Zone, and promote industrial introduction and industrial cultivation.



The Release of the Beijing-Tianjin-Hebei Industry Exchange Comprehensive Financial Service Platform

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Make good achievements in promoting cultural inheritance and development

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During the Reporting Period, the Bank actively implemented the important requirements of "achieving four Intended goals as planned", implemented the "four cultural elements (四個以文)", and used the power of finance to add "hard support" to the "soft power" of culture. While enhancing the brand image and social influence, the Bank contributed to the inheritance and development of urban culture.

Cultivating people with culture and brought new vitality to a happy life

The Bank actively built a "finance + sports (金融+體育)" ecosystem to support the vigorous development of sports. The Bank held the "Olympic Champions Entering Bank of Tianjin (奧運冠軍進天行)" theme event, sponsored the "2023-2025 Tianjin Marathon (2023-2025天津馬拉松)", deeply supported the construction of Tianjin as a "capital of sports (體育之都)", and contributed Bank of Tianjin's strength to the "High-quality Life Creation Action (高品 質生活創造行動)". Besides, the Bank strived to build a "retail sports finance (零售運動金融)" brand system and integrate Tianjin Marathon culture into special products and services. Focusing on the "Bank of Tianjin • Tianjin Marathon 2024 (天津銀行•2024天津馬拉松)" event arrangement, the Bank created a "retail sports finance (零售運動金融)" brand from the five major sectors of "exhibition promotion, online activities, offline activities, special cultural tourism, and exclusive products (展會宣傳、線上活動、線下活動、特色文旅、專屬產品)". The Bank joined hands with relevant departments to set up the Bank of Tianjin • Tianjin Marathon Expo 2024, the cheering stations of Bank of Tianjin, and the terminals of full marathon, half marathon and parent-child run. The "Bank of Tianjin • Tianjin Marathon 2024" had a total of about 30,000 participants, of which 48.04% were from Tianjin, and 51.96% were from other provinces and cities, Hong Kong, Macao, Taiwan and foreign countries (16 countries). The oldest participant was 81 years old and the youngest was 13 years old, truly realising the event positioning of "Tianjin Marathon: Building a platform for runners to showcase their talent, empowering culture, commerce and tourism, and delivering brand new experiences".







Make good achievements in improving the level of modernisation in urban governance

In 2024, in the area of urban renewal, the Bank formulated a special service programme to provide credit support for urban renewal projects, which promoted the construction of urban infrastructure and improvement of the cityscape, and enhanced the functions of the city and the quality of life of the residents; the Bank built an intelligent public service system and provided a full range of integrated digital service solutions, which promoted the continuous upgrading of the city's ecology, functions and quality, and raised the standard of modernised urban governance.



focuses on the pain points of traditional commercial insurance customers, such as complicated procedures, multiple processes, and complicated documents for commercial insurance claims after medical treatment,

automatically complete the simultaneous and realtime settlement of medical insurance and commercial insurance, greatly reducing the personal financial burden for patients.





Governance: Building a Lighthouse and Lighting up the "Forward Light" of a Long Journey

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Adhere to the Leadership of Party Building

The Bank has thoroughly studied and implemented the spirit of the 20th National Congress and the Third Plenary Session of the 20th Central Committee of the Party, and consolidated and deepened results of the theme education of studying and implementing Xi Jinping's Thought on Socialism with Chinese Characteristics for a New Era, continuously transforming the results of party discipline learning and education into a powerful driving force for promoting high-quality development, upholding firmly the "two establishments (兩個確立)" with practical actions, and resolutely implementing the "two safeguards (兩個維護)", promoting the comprehensive and in-depth development of strict party governance, and guiding and quaranteeing the high-quality development of enterprises with high-quality party building.

Strengthening political construction

The Bank has integrated Party building into our Articles of Association and formulated systems such as the Rules of Procedure of the Party Committee and the implementation measures of "Three Important and One Major (三重一大)" Decision-making. We have clarified the roles and responsibilities between the Party committee and governing bodies such as the Board of Directors, Board of Supervisors, and senior management, specifying the Party committee's status, functions, powers, duties, and decision-making processes. We have implemented the Party committee's function of prior discussion and deliberation, fully leveraging its role in setting direction, overseeing the overall situation, and ensuring implementation.

During the Reporting Period The Bank's Party Committee had a total of 336 party O party committees (including the organisations, including Party Committee of the Head Office), Z party general branches, and **318** party branches • A total of **2,434** party members, including 2,365 formal party members and 69 reserve party members The Party Committee organized and convened **K** issues, and put studied and reviewed 🕽 to the Board of Directors and the Board of Supervisors for consideration

Strengthen ideological and political guidance

The Bank insisted on making the study, publicity and implementation of the spirit of the 20th CPC National Congress and the 3rd Plenary Session of the 20th CPC Central Committee as the primary political task, and organised all the basic mass organisations to follow the requirements of publicity and mobilised the advanced representatives, labour models and mass organisations cadres to launch publicity, so as to practically transform the strategic deployment put forward by the CPC Central Committee into practical actions.

Optimize the construction of basic party organisations

The Bank has continued to strengthen its grass-roots party organisations, achieving the same set-up and adjustment of institutions and party organisations, and building as many party branches as possible. The Bank has also strengthened the training of its party cadres and organised three phases of centralised training for all part-time party workers of its branches and departments, which has effectively enhanced the ability of the grass-roots party workers in discharging their duties and solidified the foundation of the basic party building.

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Promote the creation of party building brands

All basic party organisations of the Bank have taken into account their own practices and actively created distinctive party building brands. In particular, the Party Committee of the Organs continued to promote the construction of the party building brand of "Being a Pioneer, Acting as an Exemplar, and Being a Caring Person to the Basic (當先鋒、 作表率, 做基層貼心人)", guided various party organisations to lead 12 "party organisation pairing and co-construction (黨組織結對共建)" and 30 "one branch and one project (一支部一項目)", and organized "agency party member service teams (機關黨員服務隊)" to help the basic solve problems and promote the deep integration of party building and business.



Party building and joint construction lead to a new chapter in the economy

In 2024, the Party Committee of Binhai Branch of the Bank continued to build the Party building brand of "three co-constructions and three improvements (\equiv 共建三提升)". Firstly, co-construction between the Bank and the government to improve the "precision" of financial support. Through diversified means, we achieved interconnection and intercommunication with government agencies, created a new engine for business development, and helped the development of Binhai New Area. Secondly, co-construction between the Bank and social organisations to improve the "width" of financial support. Taking the co-construction of branches as the starting point, we established a normalized communication mechanism according to regional overall planning and division, and explored and created a new model of "party building + finance (黨建

+金融)" cooperation. Thirdly, co-construction between the Bank and enterprises to enhance the "strength" of financial support. We selected and send business backbones to connect with key corporate customers one by one, established a multi-channel communication mechanism, cultivated new development momentum, effectively supported the development of new quality productive forces with financial power, and enhanced the competitiveness and influence of "Bincheng" enterprises. The Party Committee of Binhai Branch fully played the leading role of Party building, deeply integrated Party building work into the whole process of business development, achieved precise docking with the financial needs of all parties, and opened up channels for the Bank to expand its financial service scope and extend its service reach.

Comprehensive and strict governance of the Party

The Bank has always taken strengthening comprehensive and strict governance of the Party as an important guarantee for promoting the high-quality development of the Bank. The Bank has made great efforts to give full play to the fundamental effect of political supervision by the Party Committee's inspections, carried out investigations and specialised supervision on the outstanding issues of style building, and strengthened warning education and learning to provide solid protection for the Bank's highquality development. During the Reporting Period, no corruption litigation against the Bank or its employees was initiated and concluded.



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Give full play to the role of political supervision

The Bank has grasped the inspection supervision and disciplinary supervision, continuously broadened the supervision methods and contents, and enhanced the comprehensive effectiveness of supervision and coordination; it has closely followed the policy situation and central work, highlighted the key points of the stages, and grasped the origin of the problems, and completed the party committee inspections of the three central subbranches.

Make good achievements in various special supervision



In order to promote the implementation of the Central Committee's "Several Provisions on Rectifying Formalism to Reduce Burdens at the Basic Level", the Bank arranged for the head office to analyse the improvement measures around the implementation of the study and self-examination of the situation. In response to the problems found in the self-inspection, the Bank issued 104 measures to reduce burdens on the basic and established 26 systems and mechanisms; the Bank launched a special self-inspection on "use of corporate resources for private gain (靠企吃企)", and conducted self-inspection in seven major areas, including rent-seeking and rent-gathering in the construction field, disciplinary offences in the tendering field, violation of the spirit of the eight Central Provisions and unauthorised spending of public funds; the Bank found out and dealt with the problems such as transfer of benefits, rent-seeking and others, strengthened the control and supervision of the operation of power, and strengthened the supervisory system of Bank of Tianjin.



Carry out in-depth party discipline learning and education

The Bank closely integrated party discipline learning and education with its own work. By means of launching thematic learning, watching thematic films, and reading and sharing sessions, various party organisations have seriously studied the typical cases of party discipline learning and education compiled by the Central Commission for Discipline Inspection, the Selected Typical Cases of Party Discipline Learning and Education in Tianjin (天津市黨紀學習教育典型案例選編), as well as the Warning Film of "Firmly Abiding by the Five Major Boundaries" ("堅守五大邊界"警示片), the Selected Cases of "Firmly Abiding by the Five Boundaries ("堅守五大邊界"案例選編), and strengthened the concept of "Five Boundaries (五大邊界)" and enhanced the awareness of compliance with laws and regulations.



Carry out comprehensive investigation of corruption risks

Focusing on key areas and positions such as selection and employment, credit approval, nonperforming asset write-off, financial approval, and business marketing, the Bank launched a "look-back" exercise on integrity risk investigation, tracked the specific implementation status, continuously strengthened supervision and accountability, promoted the implementation of related work, and enhanced the level of integrity risk prevention and control.

Strictly supervise and report on corruption issues

Adhering to the concept of "major letter and visit (大信訪)", the Bank strengthened internal horizontal communication, coordinated and resolved issues such as disciplinary reports, letters and visits, and complaints; conducted follow-up education for those who were punished, and inspected the implementation of the punishment; during the Reporting Period, the Bank carried out research and supervision work on "learning regulations, enforcing strict discipline, and rectifying work styles (學條例、嚴紀律、正風氣)", conducted questionnaire surveys across the bank on 18 typical issues in 7 scenarios, sorted out 115 issues and corresponding rectification suggestions, and achieved a rectification completion rate of 100%.

Regulation of Corporate Governance

The Bank is fully aware of the importance of sound governance to the long-term development of enterprises and has always insisted on improving its governance structure to ensure the stable development of its business and to build a solid governance foundation for the Company to better carry out its ESG responsibilities.

Compacting the foundation of corporate governance

The Bank strictly complies with the Company Law of the People's Republic of China, the Commercial Banking Law of the People's Republic of China, the Corporate Governance Guidelines for Banks and Insurance Institutions and other laws, regulations and normative documents, and has formed a modern financial enterprise system with Chinese characteristics centred on the Articles of Association of Bank of Tianjin Co., Ltd., and has established a corporate governance structure comprising the shareholders' general meeting, the Board of Directors, the Board of Supervisors and the senior management, and has regulated the organisation and convening process of the Board of Directors, the Board of Supervisors and the shareholders' general meeting, and ensured that the independence and diversity of the board of directors and the Board of Supervisors are in compliance with regulatory requirements.

During the Reporting Period, the Bank completed self-examination and enhancement activities, listed company performance evaluation implementation activities and listed company standardised operation enhancement activities in compliance with the requirements of the Code on Corporate Governance of the Hong Kong Stock Exchange and the requirements of the higherlevel units, and continued to improve the overall governance standards and efficiency to ensure operational compliance and stable development.




Structural Diagram of Corporate Governance

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Enhancing investor relations management

The Bank attaches great importance to shareholder communication. The Bank has a dedicated shareholder service position and has opened a shareholder service hotline, which is linked to the customer service platform, and has actively carried out stakeholder research. The Bank held general meetings of shareholders in a regular way and endeavoured to enhance interaction and communication with shareholders to ensure timely response to shareholders reasonable needs. During the Reporting Period, the Bank held four general meetings of shareholders, conducted one specialised stakeholder communication and received more than a thousand calls and visits from shareholders, thus effectively realising smooth communication with shareholders.

During the Reporting Period



Improving the quality of information disclosure

The Bank strictly complied with domestic and international information disclosure requirements and continuously optimised the content of information disclosure in the light of investors' needs to ensure the comprehensiveness, accuracy and timeliness of information disclosure. During the Reporting Period, the Bank issued more than 60 information disclosure documents.

Responsibilities of Directors, Supervisors and Senior management for Information Disclosure Work



Operation in Compliance with Laws and Regulations

The Bank is fully committed to operating in compliance with the laws and regulations, and has taken into account the requirements of the "Supervision, Integration and Acceleration (監督統籌提速戰)" to ensure the steady development of the Bank in compliance with the laws and regulations. The Bank has actively responded to the policy of financial standardisation to enhance the standard of financial services and market competitiveness, and has formulated and enforced a system for the protection of intellectual property rights and strengthened the protection of intellectual property rights for the results of independent R&D. During the Reporting Period, the Bank's compliance risk management was satisfactory.

Strengthening compliance management

The Bank has launched the "Improvement of Corporate Governance (健全法人治理)" and "Management of Operational Risks at the Source (經營風險源頭治理)" actions, strengthened compliance inspections and assessments, implemented digital rectification of supervisory issues, and guided employees to take the initiative to comply with the regulations, created a compliance atmosphere of "learning the system and using the system (學制度、用制度)" to safeguard the operation of the Bank. In March 2025, the Bank obtained the Compliance Management Effectiveness Evaluation Report issued by China Chengxin Certification Co., Ltd., (中誠信認證有限公司) with an evaluation result of "Well-Managed", becoming the first listed bank to pass this compliance management effectiveness evaluation.



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Promoting financial standardisation

Financial standardisation is an important support for the high-quality development of the financial industry and plays an important role in enhancing the standard of financial services, preventing financial risks, promoting financial innovation and deepening financial reform. The Bank actively responds to and strictly enforces the requirements of the 14th Five-Year Plan for the Development of Financial Standardisation (金融標準化"十四五"發展規劃) and the Circular of the People's Bank of China on Strengthening the Implementation of Standards in the Financial Sector (關於加強金融領域標準實施工作的通知), and regards standardisation as an important component of the Bank's core competitiveness, and is committed to providing consumers with more transparent and reliable financial products, and to enhancing customers' trust and satisfaction.

Promoted the implementation and application of financial standards

The Bank organised and launched the self-declaration of effective implementation of standards, sorted out the implementation of standards for financial products and services for financial consumers, efficiently and transparently presented the full picture of the Bank's high-quality financial products and services, and took the initiative to accept public supervision and establish a service protection mechanism.



Organised the work of standardisation and compliance

The Bank seriously studied and read the newly released national standards and industry standards, analysed and compared them one by one, actively carried out the work of adopting standards, dynamically maintained and updated the corporate standard system, integrated the corporate standard system into the Bank's governance and management, and given full play to the fundamental and leading role of standardisation in realising the Bank's high-quality development.

Organised and launched thematic publicity activities

The Bank planned the "Financial Standards for the People and Enterprises (金融標準為民利企)" action to publicise standardisation-related policy documents and key financial standards; participated in the Training on Interpretation of Key Financial Standards and Policies (重點金融標準和政策解讀培 ill), Training on Interpretation of Enterprise Standard System Construction Standards for Financial Institutions (金融機構企業標準體系建設標準解讀培訓), Training on Interpretation of Group Standards in the Financial Field (金融領域團體標準培訓), the First National Standardisation Knowledge Contest and the Q&A Campaign for Publicity and Promotion; and made use of the official media to publicise the financial standards, which drew the attention of the social groups.

Intellectual property protection

The Bank has formulated the *Measures for the Management of Software Authentication of the Bank of Tianjin (天津銀行軟件 正版化管理辦法)*, the *Implementation Rules for the Management of Information Technology Intellectual Property Rights of the Bank of Tianjin (天津銀行信息科技知識產權管理實施細則)* and other intellectual property protection system files, systematically promoted the annual filing process for intellectual property rights and patents, and continuously strengthened the intellectual property protection system for independent research and development achievements, and endeavoured to develop technological products with market competitiveness that are suitable for commercial operation. During the Reporting Period, a total of 38 software copyright and patent applications were filed, 11 trademark registrations for business product names or graphics were filed, and 11 patents for the design of bank cards and credit card samples were effectively protected.

Building a Solid Risk Bottom Line

The Bank continued to launch the "battle to mitigate risks" to consolidate the foundation of risk management and improve the overall level of risk management. We continued to establish and improve a comprehensive risk management system, actively integrated ESG risk management concepts, resisted unethical business practices, and built a sound, compliant and sustainable risk management system in all aspects, providing a solid guarantee for the Bank's sound operation and long-term development.

Comprehensive risk management

The Bank has established and continuously improved a risk governance framework with a sound organisational structure and clear boundaries of responsibilities, clarified the division of responsibilities among the Board of Directors, the Board of Supervisors and the senior management in risk management, and formed a multi-level, interconnected and effectively checked and balanced operating mechanism.



Future Prospects

Appendix



System construction and improvement

- · Under the guidance of the comprehensive risk management system and risk appetite, the Bank formulated and improved systems for risk identification, measurement, monitoring, control, mitigation and reporting.
- · With changes in the external environment and business development, the Bank evaluated and revised the existing system in a timely manner to ensure its timeliness and adaptability.
- . The Bank implemented the operation of the early correction mechanism for credit risk, and promoted the transformation of credit risk warning from passive response to active prevention, to realise early identification and early warning of credit risk.

Standardisation of risk model application

. The Bank formulated the working rules for the model review committee, stipulated Internet loan risk model management policies and the working rules of the risk control model review committee, and standardized the whole process management of internet loan models.



Optimisation of internal management division

- The Bank clarified the division of responsibilities for the implementation of various systems, and improved employees' compliance awareness and risk prevention capabilities through training and education.
- The Bank conducted internal inspections and audits regularly to promptly identify and correct problems and deficiencies in the implementation process, effectively prevent and control various risks, and ensure stable operation.



Prevention and control of non-performing assets

- · The Bank strengthened the overall planning and promotion of risk management, improved the performance appraisal of early warning management of branches, and adopted rigid constraints such as compulsory correction and disposal within the time limit.
- · The Bank implemented regulatory requirements, followed industry practices, formulated risk limit management measures, credit risk limit management measures and credit risk limit management plans, and strengthened concentration and large-scale risk exposure management.

Risk indicator

As of the end of the Reporting Period



Non-performing loan ratio 1.70%

> Compared with the end of the previous year 0.00%



169.21%

Compared with the end of the previous year 1.35%

2024 SOCIAL RESPONSIBILITY REPORT	
BANK OF TIANJIN	

About Us

ESG Governance

Special Topic

Prevent financial crime

The Bank always maintains a high degree of legal awareness and sense of responsibility, and strictly abides by the Criminal Law of the People's Republic of China, the Anti-Money Laundering Law of the People's Republic of China, the Administrative Measures for the Reporting of Large-Value Transactions and Suspicious Transactions by Financial Institutions, Guidelines for Risk Assessment of Money Laundering and Terrorist Financing of Financial Institutions and Client Classification Management. Guidelines for the Management of Behaviours of Practitioners of Banking Financial Institutions and other laws and regulations to prevent various risk events including extortion, fraud, money laundering and terrorist financing. The Bank strives to build a safe, transparent and compliant financial ecological environment, and contributes to protecting the safety of customer assets and maintaining the order of the financial market.

Anti-Money Laundering

The Bank has strengthened the foundation of the money laundering risk management system by amending the Money Laundering Risk Management Measures, the Management Measures for Risk Self-assessment of Money Laundering and Terrorist Financing and the Management Measures for Customer Due Diligence and Customer Identity Information and Transaction Record Preservation, and newly formulating the Implementation Rules for Anti-Money Laundering in Investment Banking Business. The Bank strengthened technologyenabled management of money laundering risks, promoted the formulation of antimoney laundering inspection rules, continuously updated suspicious transaction warning indicators, and enhanced the interaction and connection between the back office and business systems.

During the Reporting Period, the Bank issued 7 money laundering risk warnings. and conducted 3 anti-money laundering training sessions in the forms of Bank of Tianjin's "Yunxuetang (雲學堂)", online live streaming and offline lectures, with a total of 4,641 participants. Various institutions across the Bank conducted 8 large-scale publicity activities such as "Early Spring Tour", "Anti-Drug", "Anti-Smuggling" and "Anti-Money Laundering Promotion Month", reaching 131,839 people. The Bank conducted specialized training on sanctions and cross-border anti-money laundering, with 170 participants, and successfully intercepted 28 abnormal account opening incidents and 8 abnormal transfers, involving an amount of approximately RMB2.3 million, thus preventing and controlling money laundering risks from the source.





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Cracking Down on and Regulating New Types of Telecom and Cyber Crimes

The Bank follows the guidance of relevant laws and regulations such as the *Anti-Telecommunications Network Fraud Law of the People's Republic of China* and the *Opinions on Strengthening the Crackdown on and Governance of Illegal Crimes in Telecom Network Fraud*, and regards the governance of telecom network fraud and the "financial chain" of cross-border gambling as a vital political responsibility. The Bank has strengthened the organisational structure and safeguards for the governance of telecom network fraud and the "financial chain" of cross-border gambling. Relying on advanced technology, the Bank continuously strengthened the construction of prevention and control systems, early warning mechanisms and interception functions, and deepened cooperation with the police, which significantly improved the efficiency and results of anti-fraud and anti-gambling work. During the Reporting Period, 21 telecommunications and internet frauds were intercepted, involving an amount of RMB6.3968 million.



Taking advantage of the "Police-Bank Station (警銀驛站)" outlets to protect the people's "purses"

The outlet of Shiyou North Road Sub-branch under the Binhai Branch of the Bank showed a high degree of vigilance and sense of responsibility. The staff of the outlet could quickly identify the fraud risks that elderly customers may face when making large-value transfers and remittances, and immediately launched the anti-fraud emergency plan. With the strong support and cooperation of the police, the sub-branch successfully prevented three telecom network fraud cases in succession in 2024, effectively intercepting a total of RMB4.397 million in potential losses. Meanwhile, the outstanding professionalism and bravery shown by the three employees also won high praise from the Public Security Bureau of Tianjin Binhai New District, and they were also commended by the Tianjin Binhai New District Association for Justice and Courage and were awarded the certificate for justice and courage, setting a new example for the Bank's grassroots anti-fraud work.

Case





Economy: Setting Sail and Writing the "Major Article" on Financial Development

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New Modern Tongrcial Ecosystem

Developing Technology Finance to Help Cultivate New Quality Productive Forces

The Bank thoroughly implemented the guiding spirit of the national "technology finance" policy, and has always regarded supporting science and technology innovation enterprises and promoting scientific and technological progress as its core tasks. The Bank has taken active actions in the field of financial innovation, strengthened the technology finance service system, improved service methods, launched innovative financial products and continuously enhanced its ability to serve technology enterprises. The Bank is committed to achieving complementarity and coordinated development between technology and finance.

Strengthening internal management coordination

The Bank has established an efficient structural layout with coordinated efforts between the head office and branches to provide solid organisational guarantees for financial support for the high-quality development of science and technology innovation enterprises, and to respond promptly to the diversified financial needs of science and technology innovation enterprises, thus building a solid foundation for the Bank's financial support for technological development.



The Bank has set up a special team for science and technology innovation finance, and established a working mechanism with the "top leader" in charge, cross-line and cross-departmental linkage, to coordinate and guide the financial services for science and technology innovation enterprises. The Bank has set up the Science and Innovation Finance Department at the head office to serve key customer groups such as "specialised, refined, differentiated and innovative" and science and technology innovation enterprises, and to take the lead in organising and promoting science and technology innovation finance business, incentives and assessment, channel expansion, product research and development and management, as well as exploring and innovating exclusive mechanisms. The Bank has also set up the science and technology innovation finance department in the branches to strengthen the organisation and promotion of related businesses at the grassroots outlets.

Opening up regional ecological circle

In order to innovate and create an "ecological circle" for science and technology innovation financial investment and financing, the Bank has continuously deepened cooperation with all parties. The Bank has actively promoted the "one fund for one district ($-\boxtimes \boxtimes \oplus$)" model, organized the establishment of the "Bank of Tianjin Tianjin Science and Technology Innovation Growth Fund (Series) (天津銀行•天津科創成長基金(系列))", and collaborated with stateowned enterprises and private equity investment institutions at the municipal and district levels in Tianjin to provide a variety of products such as science and technology innovation bills and technology innovation corporate bonds to achieve "investment and loan linkage" and provide diversified relay financial services for technology-based enterprises throughout their lifecycle. During the Reporting Period, as the overall coordinator of the fund, the Bank has assisted five regions, including Binhai Hi-Tech Area, Xiqing District, Baodi District, Economic-Technological Development Area and Tianjin Port Free Trade Zone of Tianjin, to implement the "one fund for one district (一區一基金)" series of science and technology innovation growth funds.



Improving science and technology innovation products and services

On the basis of ensuring its own controllable risks and reasonable income, the Bank continues to innovate and enrich the product lines, launching a series of financial products that are tailored to the characteristics of science and technology innovation enterprises, and providing tailor-made exclusive financial service solutions to meet their needs at different growth stages.

As of the end of the Reporting Period



Increase compared with the end of the previous year RMB 2.856 billion

21.64%

Economy	Environment	Society	Future Prospects	Appendix	BANKO
Providing flex diverse financi	kible and al support • The Ba	, transformed the tradition ating "financing" with "intelli	ay comprehensive financial services	created a points card app	roval model, closely
			Smart Technology (智慧科技通)" Pr	oduct Service Plan to enh	ance the diversifier
Forming full I financial se	ife cycle relay ir ervices 租、係	ntegrated financial service €)".	capabilities of "stock, bond, loan, f	und, lease, and insurance	(股、債、貸、基、
	enterp 創人才 Techn	vrises, and has launched a t貸)", "Investment-linked L ology Enterprise Leasing (初	ive products for the different life series of products including "Scien .oan (投聯貸)", "Science and Techn 科企租)", "Specialised, Refined, Diff " and "Patent Right Pledge Loan (專	ce and Technology Innova ology Enterprise Loan (科) erentiated and Innovative	ation Talent Loan (科 企貸)", "Science and
Optimising the rocess for crea	approval under author	the prescribed credit limit	stage of the specialised, refined, of t and guarantee conditions, the Ba pecialised, refined, differentiated ar esponsiveness.	ank will delegate the credi	it business approva

Launching the first innovative product business of "Science and Technology Innovation Points Loan" scoring card

At the end of September 2024, the Shanghai Branch of the Bank responded to the national financial support for innovation policy and launched the "Science and Technology Innovation Points Loan" product. Through quantitative evaluation of the innovation and development capabilities, corporate qualifications and compliance, and based on financial information, the Bank conducted accurate profiling small and medium-sized enterprises (SMEs) and "little giants" enterprises falling under the specialised, refined, differentiated and innovative category, and scored and evaluated them, so as to accurately identify enterprises with innovative capabilities and assist the development of "specialised, refined, differentiated and innovative" SMEs. In 2024, the Bank successfully implemented its first business for the product, providing RMB3 million of financial support to a driverless intelligent sanitation vehicle manufacturing enterprise. In the future, the Bank will continue to promote the important role of the "Science and Technology Innovation Points Loan" product in supporting technological innovation and the development of the real economy, and provide a model for other financial institutions to learn from, so as to further promote the depth and breadth of financial services to the real economy.



Case

Implementing the first national intellectual property asset-backed commercial paper

In December 2024, the Bank (acting as the project leader and lead underwriter) successfully issued the "2024 Tianjin Free Trade Zone Intellectual Property First Tranche Targeted Asset-backed Commercial Paper of Tianjin Tianbao Commercial Factoring Co., Ltd." in the China Interbank Bond Market with an issue amount of RMB166 million. The project is the first intellectual property asset-backed commercial paper in China and also the first intellectual property securitisation project in Tianjin Port Free Trade Zone. The project has supported 8 enterprises in Tianjin Port Free Trade Zone to achieve securitisation financing through 18 patents, 34 trademarks, 17 copyrights and other intellectual property rights, which has opened up the financing channels in the bond market.

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Developing Green Finance to Promote Sustainable Economic Development

"Lucid waters and lush mountains are invaluable assets." The Bank fully implements Xi Jinping's thoughts on ecological civilisation, thoroughly practices the major strategic decisions of the Party Central Committee and the State Council on carbon peaking and carbon neutrality, implements the important deployment and work arrangements of the Tianjin Municipal Party Committee and Municipal Government on the development of green finance, improves the guality and efficiency of green finance development, and helps build a green, low-carbon, circular development economic system.

Continuous improvement of policies and systems



Improving the organisational structure

The Bank has established a three-in-one green finance organisational structure of "strategic decisionmaking by the board of directors, deployment and promotion by the leading group and professional guidance by the leading department" to strengthen green finance management and promote highquality development from the perspective of architectural design.

Strengthening system construction



The Bank has formulated the Guiding Opinions of the Bank of Tianjin on Regulating and Promoting the Development of Green Finance to enhance professional service capabilities and help form a new model for supporting the development of key areas of green finance. The Bank has also formulated the Administrative Measures for Funds Raised from Green Finance Bonds of Bank of Tianjin, which specifies the internal management requirements for the funds raised from the issuance of green finance bonds, and ensures that the funds raised from green finance bonds are exclusively used to support the green industry and promote healthy development of the green industry.

Goal guidance gradually strengthened

The Bank has established and implemented green development concepts such as sustainable development, and with the goal of building a high-quality green bank, promoted the development of green finance from a strategic perspective. The Bank has formulated a medium- and long-term development plan and annual work plan for green finance, specifying quantitative goals for the development of green finance, as a guide for promoting new breakthroughs in green finance business.

Deeply promoting list system-based marketing management

The Bank compiled and issued a list of enterprises and projects related to green industries and key areas of carbon emission reduction, and adopted the intelligent operation system of corporate business to promote the quality and efficiency of marketing management. During the Reporting Period, the Bank compiled and issued a list of enterprises and projects in 8 green industries, including intelligent photovoltaic, green manufacturing and environmental protection equipment manufacturing. Meanwhile, the Bank selected and issued a list of projects that met the identification standards for green industries and key areas of carbon emission reduction in the list of key projects in Tianjin in 2024. Through the list system-based marketing, the new loan issuance exceeded RMB2 billion.

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Economy	Environment	Society	Future Prospects	Appendix	び 天津银行 BANK OF TIANJIN

Continuing to promote expansion and efficiency of green finance assessment

The Bank has expanded the green loans in the comprehensive performance assessment indicators of branches to green finance with higher requirements, and clearly included the scale of green bond investment in the assessment, so as to encourage operating institutions to continuously broaden the scope of green finance services and support the transformation and upgrading of the real economy.

Striving to develop diversified development of green investment



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Environmental benefits are becoming increasingly prominent

As of the end of the Reporting Period, the balance of the Bank's green loans with accountable environmental protection benefits totaled RMB3.277 billion, accounting for 9.52% of the balance of the total green loans of the Bank. The top five green loan investment areas totaled RMB34.391 billion, accounting for 99.96% of the balance of the total green loans of the Bank.



Environmental protection benefits indicator of green loan	Unit	Emission reduction
Reduction of emission of sulfur dioxide	Tonne	2,897.78
Reduction of emission of nitrogen oxide	Tonne	1,214.06
Reduction of emission of particulate matters	Tonne	1,689.73
Reduction of emission of carbon dioxide	Tonne	792,396.69
Saving of standard coal	Tonne	302,289.85
Water-saving amount	Tonne	9,197,763.41

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Environmental protection benefits indicator of green bonds



Note: The environmental protection benefits of green bonds are measured and calculated as the ratio of investment amount of the Bank to the total project investment. As the environmental protection benefits of the projects in which the green bond funds are invested in 2024 have not yet been measured and calculated, the environmental protection benefits generated by the Bank's green bond investments in 2023 are shown here.

Financial support for the construction of eco-environmental governance project

In February 2024, the Binhai Branch of the Bank issued a project loan of RMB515 million for the Tianjin Nangang Industrial Zone Eco-environment oriented Comprehensive Development and Operation Project with a term of 25 years. It is also the first EOD model project loan issued by the Bank. The project is located in the Nangang Industrial Zone of Binhai New Area, Tianjin. The project takes ecoenvironmental restoration as its starting point, and its construction mainly involves water ecological environment protection, comprehensive management of key sea areas, ecological protection and restoration, etc. By improving the utilisation and output efficiency of resources to be integrated, the project supplemented the investment in the construction of the Nangang Industrial Zone with the revenue from sewage treatment, concentrated seawater



Case

Location illustration of Nangang EOD project

transportation, wind power generation, etc., and fed back the eco-environmental governance with industrial profits, striving to achieve a self-balance between the overall project revenue and financing, so as to solve the difficulty of funding demand for eco-environmental governance. After understanding the financing needs of the project, the Bank quickly set up a special service team to tailor make a comprehensive financial service plan for the enterprise. Meanwhile, the Bank comprehensively considered economic and environmental benefits, provided differentiated credit policy support, offered more resource allocation, provided preferential loan interest rates for the project, gave priority to due diligence and review and approval, and arranged loan issuance, so as to accurately break the pain points of project financing.





Developing Inclusive Finance and Expanding the Coverage of Financial Services

The Bank has always adhered to the original intention and mission of urban commercial banks to serve the real economy and promote local prosperity, and is committed to deeply transmitting and effectively implementing inclusive policies for micro and small enterprises. We innovated financial products and service models, and continued to enhance the service connection capabilities for micro and enterprises. Relying on the network of village banks, we extended financial services to rural households to cover more demand groups, and provided solid support for the growth and development of key groups such as micro and small enterprises, individual industrial and commercial households and agricultural operating entities.

Supporting micro and small enterprises

The Bank has firmly implemented the spirit of the mobilisation and deployment meetings of China and Tianjin Municipal on the coordination mechanism for supporting the financing of small and micro enterprises, and studied and formulated the *Work Plan for Implementing the Coordination Mechanism for the Financing of Micro and Small Enterprises of the Bank of Tianjin,* to effectively solve the blockages and obstacles in the financing of micro and small enterprises, and support micro entities to further unleash their vitality.

As of the end of the Reporting Period



Balance of loans to inclusive small and micro enterprises

Increase compared with the end of the previous year

RMB4.736 billion

Increase



Strengthening the work responsibility system	• With the mechanism of "two sole duty supervisors with coordination of three levels (兩專 負責, 三級聯動)", the Bank mobilised the resources of the entire bank, set up a cross-line and cross-departmental working team to support the coordination mechanism of micro and small financing, and the president will be in charge of supervision and ensure overall
	 implementation. The Bank focused on seven aspects, including strengthening organisational leadership, establishing green approval channels, improving due diligence exemption, strengthening digital inclusive construction, strengthening multi-party collaboration and improving guarantee capabilities, to promote the implementation and effectiveness of the work.
Establishing the bank- nterprise communication mechanism	 The Bank organized various institutions to jointly carry out policy presentations, product promotions, salon discussions, industry research and analysis, hot topic lectures and other activities through online, offline or on-site activities with government departments, associations, chambers of commerce, industrial parks, etc. During the Reporting Period, all branches held 56 bank-enterprise matchmaking meetings and communicated with over 600 enterprises.
Driving service upgrade digitally	 Taking the "Smart Merchant Connect (智慧商戶通)" as the starting point and through the "Integrated Payment Code Card" which integrates mainstream payment channels into one code, the Bank has provided a safe and convenient collection experience, supports operating accounts inquiry, data analysis, customer management and other functions, and improved the independent operation capabilities of individual entrepreneurs and small and micro business owners. The Bank used big data technology to analyse and identify customer profiles and risks, and promoted "Smart Merchant Connect • Tianhang Yongbei (智慧商戶通•天行用唄)" personal business loans to provide personalised solutions for micro and small financing. The Bank completed the construction of the second phase of the regulatory sandbox project, and formed a set of intelligent risk control rules for the supply chain. The "BOT E-chain" has been upgraded to the "Smart E-chain", which can provide full-process digital supply chain financial services for enterprises, especially micro and small enterprises.

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Supporting rural revitalisation

In response to the national call for rural revitalisation, the Bank has continued to pay attention to and is committed to the development of agriculture-related loan business. The Bank deeply implemented the Key Work Plan for Comprehensively Promoting Rural Revitalisation of the Bank of Tianjin Co., Ltd., continued to increase support for key industries, and further expanded the breadth and depth of agriculture-related financial services.

As of the end of the Reporting Period





Increase compared with the beginning of the year



Supporting the	• The Bank actively cooperated with forest economy, agricultural planting and ecologica
development of urban	resource comprehensive utilisation projects in Tianjin Port Free Trade Zone, Baodi Distric
agriculture	Ninghe District and Jizhou District.
	 As of the end of the Reporting Period, the Bank issued a total of RMB3.989 billion in loar to agriculture, forestry, animal husbandry and fishery.
Loans in support for	 The Bank made every effort to provide financial services for food security, allocated mor credit resources, and focused on strengthening credit supply in the entire food industri
the key areas of food	chain.
	 The Bank focused on the grain storage, made sound provision of funds for summer grai purchases, and opened up a green approval channel to improve service quality an efficiency.
	 As of the end of the Reporting Period, the Bank's loan balance in key areas of foo amounted to RMB2.174 billion, representing an increase of RMB0.585 billion from the en of the previous year.
Providing financial	The Bank strengthened financial services for important agricultural product distributio
support for agricultural	companies in the "basket of vegetables" including vegetables, fruits, live pigs, milk, an
product circulation	aquatic products. Taking core group companies as a breakthrough point and e-chai products as a starting point, the Bank actively expanded agricultural-related businesses t subsidiaries and upstream and downstream customers.As of the end of the Reporting Period, the Bank issued a total of RMB3.713 billion in loar to agricultural materials and agricultural and sideline products circulation, representing a increase of 19.6% over the same period last year.
Empowering rural revitalisation through	 Taking "Smart Rich Farmers" as the starting point and targeting farmers in rural areas, th Bank helped rural farmers "create wealth" and broadened channels for farmers to increas
science and technology	their income.
	 The Bank leveraged the traffic and influence of the "Smart Connect Cloud Bank of Tianjir platform to create a benchmark for key scenario services in rural areas, and achieve leapfrog development of scientific and technological innovation services in rural areas b spreading from point to surface.
	 The Bank actively participated in the "2024 China Farmers' Harvest Festival Golden Autum Consumption Season" and held special harvest season activities in stages and locations effectively helping farmers attract tourists and promote consumption, making rural tourists brands famous and bright, and achieving the dual results of extending the agricultura industry chain and increasing farmers' income.
	 As of the end of the Reporting Period, the Bank provided a total of RMB4.7 billion of cred support to customers in Tianjin's agricultural areas, effectively enhancing farmers' sense of financial gain and satisfaction.



Falling corn prices caused farmers to be reluctant to sell, and timely visit solved urgent problems

At Yongli Family Farm in Jaersu Village, Yemenle Township, the continuous decline in crop prices has brought great pressure on the capital turnover of farmers. Farmers' lack of collateral makes it difficult for them to meet the credit threshold of large banks and their lack of systematic learning makes it difficult for them to handle complicated loan procedures. All these problems are on the minds of the managers of the family farm. Tacheng Jinhui Rural Bank, a subsidiary of the Bank, actively carried out the activity of "Visiting Thousands of Enterprises and Households" based on the principle of "loaning as much as possible". After the credit personnel of Tacheng Jinhui Rural Bank visited and understood, the staff provided Yongli Family Farm with a loan quota of 500,000 individual industrial and commercial households based on its operation and credit status, and expanded the guarantee method. The loan interest rate decreased by 0.9 percentage points compared to the previous period, and it took only two days to complete the investigation, approval and issuance of a personal guaranteed loan of RMB500,000, which effectively alleviated the financial strain of the customer.

Developing Pension Finance and Building a Silverhaired Harbor for Elderly Care Finance

About Us

The Bank actively implemented the spirit of the Central Financial Work Conference, studied the Implementation Plan for Promoting the Construction of Basic Pension Service System in Tianjin, and implemented the Pension Financial Service Project of the Bank of Tianjin. By establishing a "six-special" service system including proprietary investor education, exclusive product shelves, warm professional services, special satisfaction surveys, focus on creating distinctive branches, and tailored financial support, the Bank upgraded "the Harbour", the brand of pension finance, continued to promote the construction of elderlyfriendly branch certification, and made efforts in the "pension finance" article.

Exclusive product shelves and tailored financial support

Increasing credit support for elderly care institutions

Focusing on the construction of elderly care service facilities and silver-haired economy industry projects, the Bank continued to increase the investment and support in credit resources, provided targeted financial services, and promoted the professionalisation and standardisation of elderly care service facilities.

The Bank focused on pension finance, and

issued loans totalling RMB474 million to

Perennial Tianjin South Station Health City

The Bank issued loans totalling RMB223 million to five subsidiaries of Tianjin Kangyang Group

Jointly promoting the development of the elderly care industry

The Bank actively connected with government agencies and social organisations such as the Tianjin Municipal Civil Affairs Bureau and Tianjin Elderly Care Service Promotion Association, and leveraged its own financial technology advantages to deepen the innovation and application of financial services in the elderly care field to jointly promote the rapid development of elderly care service system in Tianjin.



The Bank co-organised the "Tianjin Pension Finance and Silver-haired Economy Special Seminar and Exchange Activity" with the Tianjin Municipal Civil Affairs Bureau and Tianjin Elderly Care Service Promotion Association, participated in the "Tianjin Pension Finance Resources Exchange and Matching Activity" organised by the Tianjin Municipal Civil Affairs Bureau, and signed the Memorandum of Strategic Cooperation on Jointly Promoting High-Quality Development of Elderly Care Services in Tianjin with the Tianjin Municipal Civil Affairs Bureau.

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Econ	omy Environ	iment Socie	ty Future P	Prospects App	pendix



Customising products for elderly customers

The Bank has carefully constructed and continuously expanded a comprehensive product line for elderly customers, provided diversified choices to meet the individual needs of elderly customers and helped ensure the safe inheritance of their assets.



Warm professional services and focus on creating distinctive branches

The Bank actively coordinated online and offline channels to strengthen the capacity of supporting elderly care services, successfully built special outlets for elderly-friendly services, and passed the certification on elderly-friendly services; optimised the online elderly-friendly financial services, and comprehensively improved the financial service experience of silver-haired customer group, so as to enable the elderly to better enjoy convenient and efficient modern financial services and truly feel the warmth and care of finance.

Construction of elderly-friendly outlets

The Bank continued to explore and stimulate the potential and momentum of elderly-friendly services at the business outlets, and planned and held the "Craftsmanship Service – 'the Harbour' Business Outlet Elderly-friendly service Certification Challenge". During the Reporting Period, 100% of the Bank's external business outlets with independent place of business passed the elderly-friendly service certification, and the proportion of elderly-friendly service demonstration rating outlets exceeded 40%.









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Continuous iterative upgrade of online services

The Bank is committed to leveraging the advantages of digital technology to focus on the difficulties faced by elderly customers who are physically or otherwise unable to come to the outlets to handle business and improve the quality of remote services they need.

Launched mobile banking care version 2.0	 The Bank has created an online pension finance zone, which incorporates pension finance products and aging-friendly value-added services, to provide more centralised and convenient access to financial products and services for elderly customers. The Bank has optimised mobile banking service functions to improve the operational convenience of high-frequency services such as account inquiries, transfers and remittances, and living payments. The Bank has optimised the user experience by providing a simpler user interface, enlarging
	 the interface font and supporting intelligent voice response to minimise the disturbance of elderly customers caused by vision problems or complex interface. The Bank has added practical functions such as one-click direct access to 24-hour customer service and intelligent voice interaction to enable silver-haired customer group to enjoy round-the-clock and barrier-free financial service support. The Bank has set up a dedicated "5-Elderly Hotline" on the 956056 hotline. By analyzing the
Improving the quality of telephone customer service	usage habits and methods of elderly customers, the Bank can accurately identify their age and directly transfer those aged 60 or above to manual seats.The Bank provides convenient consulting services to elderly customers through the senior citizen hotline.
Expanding remote service coverage	 The Bank has launched video banking services to gradually realise remote "one-stop" processing of business scenarios such as mobile banking contracts, modification of contracted mobile phone numbers, modification of personal customer information and verification of personal customer's true intentions.

Proprietary investor education and special satisfaction surveys

The Bank is committed to enriching the connotation of the "the Harbour" pension finance brand, improving the popularity of financial knowledge and anti-fraud awareness among the elderly, and creating a safe and healthy pension environment.

- The Bank has launched the "the Harbour" brand education zone on the mobile banking to popularize basic financial knowledge and the latest financial policies in a lively and interesting way;
- The Bank has launched a series of three-episode themed videos "Embracing the Sunset, Joining Hands with the Bank of Tianjin (擁抱夕陽, 攜手天行)" on the WeChat video account of "Bank of Tianjin Customer Service Center";
- The Bank prints large font financial knowledge books for the elderly and launches a series of special financial books such as comics and picture books, allowing the elderly to enjoy the pleasure of reading while easily mastering anti-fraud skills and enhancing risk prevention awareness;
- The Bank actively organizes and carries out various forms of financial knowledge promotion and education activities for the elderly to safeguard the financial security of the elderly.

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By learning with fun, "the Harbour" education and awareness activity received high praise

In June 2024, the Bank, together with the Xianyang Road Police Station of the Hongqiao Branch of Tianjin Municipal Public Security Bureau, jointly carried out the centralised publicity activity of "keeping the wallets and protecting the happy home" and the new book release and donation ceremony of "Harbour e-Lecture" in Yongming Community, Hongqiao District, Tianjin. The event set up the games such as "Quiz and Lucky Draw" and "keeping pension" pitching pot game, and played the "the Harbour" pension finance publicity video, which combined education with entertainment and was well received by the participating elderly people and community workers. On the day of the event, the Bank distributed more than 500 copies of publicity materials and nearly 1,000 pieces of various publicity items, effectively enhancing the financial knowledge level and risk prevention ability of the elderly group.



Picture Book Gift Ceremony of "the Harbour"





Developing Digital Finance and Building a New Modern Financial Ecosystem

The Bank closely focuses on "era-oriented, value-oriented, problem-oriented and strong foundation-oriented" to strengthen the toplevel design of financial technology. In accordance with the development strategy of the Bank and based on the development trend of the banking industry from digitalisation to intelligence, the Bank insists on accurate positioning, industry-technology integration and overall planning to continuously improve the digital financial system and build a new modern digital financial ecosystem. During the Reporting Period, the Bank won 22 major industry awards and was approved for 38 intellectual property rights. The second phase of the "Regulatory Sandbox" project - the intelligent risk control project was completed, which participated in Chengfang Fintech Forum 2024 as the only designated representative case of the People's Bank of China Tianiin Municipal Branch.

Multiple scenarios to expand the Smart Connect ecosystem

Based on the idea of "driving customers by scenarios and promoting activities by scenarios", the Bank continued to expand the Smart Connect scenario finance ecosystem, focusing on ten key scenarios such as merchants, health care, culture and tourism. Based on the development concept of "horizontal expansion and vertical innovation" and the innovative thinking of "financing, intelligent, credit and commercial", the Bank has improved the "Smart Connect" product matrix and business structure, and empowered new quality productive forces with high-quality financial supply.



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2024 Bank of Tianjin Cup "Smart Connect" Competition was concluded successfully

In December 2024, the final of the 2024 Bank of Tianjin Cup "Smart Connect" Competition was held. The competition focused on the construction of the "Smart Connect Inclusive" financial service platform and scenario, targeting all employees of the Bank and social financial technology enterprises and aiming to innovate the construction of the "Smart Connect Inclusive" financial service model and enhance the high-quality financial service capabilities of the Bank. The innovative projects collected in the competition cover multiple fields such as financial technology applications, business process optimisation, customer service improvement and product innovation design, providing new ideas and directions for the innovative development of "Smart Connect". The successful holding of the competition is an important measure for the Bank to deeply implement the innovation-driven development strategy, and is also a beneficial attempt for the Bank to build an innovation exchange platform, stimulate the innovative vitality of employees and explore outstanding innovative talents and innovative projects.



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Digital innovation and development to create a "finance +" service ecosystem

In September 2024, the Bank focused on the digital financial needs of the education industry, and innovatively launched the "Smart Connect-Cloud Bank of Tianjin • Campus Cloud" product with payment as the link, adding new impetus to the integrated development of "finance + education". This product not only provides convenient financial services for students and parents, but also empowers schools and educational institutions in intelligent management. This product focuses on the pain points and blockages in the management of fees, finance and teaching affairs in the education industry. Based on data and using digitalisation as a means, the product helps schools achieve one-stop management of online and offline multi-channel fees, and through the "Smart Management Backstage", the product fully supports financial management personnel to accurately check and reconcile accounts, and supports educational administration personnel to release notification messages with one click, etc., which helps schools to significantly improve management quality and efficiency. At present, the "Smart Connect-Cloud Bank of Tianjin • Campus Cloud" has been implemented in many educational institutions such as Tianjin Youth Activity Centre, Children's Palaces/Youth Palaces in various districts, and has smoothly promoted cooperation with college groups such as Tianjin University and Tianjin Medical University.





Environment: Towards the Other Side, Pursuing the "Direction" of Ecological Civilisation

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Practicing Green Operation

The Bank strictly abides by the Environmental Protection Law of the People's Republic of China, the Energy Conservation Law of the People's Republic of China, the Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes and other environmental protection laws and regulations in the course of business operations, and strives to apply the concepts of greening and low-carbonisation throughout the entire process of operation and office. During the Reporting Period, the Bank continued to promote green operations by broadening online business scenarios, improving the level of online office automation, strengthening energy consumption and waste management, and did not incur any litigation or administrative penalties due to environmental issues.

Business Area Low Carbon Operation

The Bank continued to expand the coverage of its online business and, in accordance with the Business Operation Procedures of Bank of Tianiin and other systems and regulations, with the goal of promoting the online operation system, optimized the efficiency of financial services by focusing on customers, and reduced the carbon emissions from operations through the online business process.



· We analyzed the full volume of high counter and smart teller machine transactions and selected 20 high-frequency functions such as personal details printing, personal asset certificates (frozen/non-frozen version), withdrawal from small balance account, account transaction password modification, etc., to realize the migration to personal mobile banking. After the migration, the usage of some of these key transactions has exceeded 60% or more of the total omni-channel business volume, and the migration effect was remarkable; we achieved form-free operation in 77 scenarios, involving 41 OTC transactions

• A new digital confirmation system has been built to realize centralized, electronic and standardized processing of confirmation business, which significantly enhanced the efficiency of business processing and effectively reduced the workload of frontline tellers.

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Low-carbon Operation of Daily Office

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The Bank conscientiously implemented the Measures for the Management of Motor Vehicles of Bank of Tianjin and the Implementation Rules for the Management of Administrative, Security, and Fire-fighting Physical Assets of Bank of Tianjin and other systems, and issued the Notice on Strengthening the Use of Energy Resources and the Management of Emissions and Waste to standardize energy use and waste disposal, improve the online level of daily office processes, encourage all employees of the Bank to practice a green and low-carbon work and lifestyle, and strive to build a modern and environmentally friendly office environment.



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Resource usage data

In the Bank's daily operations, the main energy resources consumed were gasoline for official vehicles, diesel for backup generators in the computer room, natural gas, outsourced electricity and outsourced heat. Other resources consumed also included office paper and water. During the Reporting Period, the Bank adjusted the operation of natural gas heating and air conditioning in a timely manner in light of weather and climate changes. Natural gas consumption and outsourced electricity consumption decreased by 16.5% and 1.7% respectively, driving a year-on-year decrease of 1.2% in overall energy consumption.



With respect to the method for calculating outsourced heat for 2024, reference was made to the Energy and Water Statistical 5 Report System (November 2020) formulated by the National Bureau of Statistics and supplemented and printed by the Beijing Municipal Bureau of Statistics.

The overall energy consumption mainly refers to the use of outsourced electricity, outsourced heat, natural gas, gasoline and diesel, and with respect to the energy conversion coefficients, reference was made to the *General Rules for Calculation of Overall Energy Consumption* (GB/T 2589-2020). 6 7

The Bank has not experienced any problems arising from difficulties in accessing water sources during the Reporting Period.

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Emissions and waste data

The Bank's emissions are mainly the emissions of its official vehicles; waste mainly includes non-hazardous waste (domestic waste produced in office operations and wastewater) and hazardous waste (waste toner cartridges).



- Notes:
 - Non-hazardous waste herein refers to domestic waste produced in office operations only. With respect to the method for calculating the total amount of domestic waste produced in office operations, reference was made to the *Handbook of Urban Domestic Source Pollutant Production and Discharge Coefficient for the First National Pollution Source Census* issued by the State Council. And, kitchen waste was disposed of by professional suppliers.
- 2. Hazardous waste herein refers to waste toner cartridges and ink cartridges generated by the Bank due to the use of printers, which are disposed of by professionally qualified recycling companies.
- With respect to the method for calculating sewage discharge, reference was made to GB 50318-2017 National Standard Urban Drainage Project Planning Code of the People's Republic of China issued by the Ministry of Housing and Urban Rural Development.
 The emission data is derived from the Bank's official vehicle emissions and is calculated in accordance with the Reporting Guidance on Environmental KPIs issued by the Hong Kong Stock Exchange.

Carbon Reduction and Greening Improvement in the Procurement Process

The Bank has formulated the Measures for Procurement Management of Bank of Tianjin and other laws and regulations in accordance with the Bidding and Tendering Law of the People's Republic of China, comprehensively considered the qualifications of suppliers based on ESG factors, and promoted suppliers to become high-standard enterprises that are environmentally friendly, actively fulfill their social responsibilities and comply with good governance norms.



Procurements by suppliers during the Reporting Period



Number of suppliers qualified in accordance with our regulations (by geography)





Enhancing Climate Resilience

The Bank was highly aware of the importance of climate risks and opportunities. With reference to the International Financial Reporting Standards for Sustainability Disclosure S1 - General Requirements for Disclosure of Sustainability-related Financial Information ("S1") and International Financial Reporting Standards for Sustainability Disclosure S2 Climate-related Disclosures ("S2"), the Bank continuously strengthened the effectiveness and professionalism of the climate risk governance framework, formulated and improved the system and measures to respond to climate change, and continuously optimised its own management models and methods to strive to achieve more accurate and efficient responses in the identification, assessment, monitoring and control of climate-related risks. Meanwhile, the Bank has deeply embedded climate risk factors into its credit guidance, and strictly guarded against risks from the front end of credit decision-making, to ensure that the flow of funds is in line with the goal of sustainable development. During the Reporting Period, the Bank also carried out Scope 3 greenhouse gas accounting in some areas to further enhance the Bank's ability to reduce carbon in the value chain.

Governance Structure Tends to Be Improved

The Bank has made addressing climate risks and opportunities a priority of ESG risk management, established an environmental, social and governance risk (ESG risk) management system with clear responsibilities and division of labor, and promoted the effective operation of the ESG risk management work promotion mechanism.



• It is composed of senior management and head office departments, and is responsible for the implementation of the management of ESG risks and opportunities, including those related to climate

The senior management designates the Risk Management Department of the head office to be responsible for comprehensive risk management, take the lead in the daily management of comprehensive risks, and report regularly to the Board of Directors and the Strategic Development Committee.




Climate Risk Response Capabilities are Gradually Improved

The Bank is actively exploring the application of the S1 and S2 disclosure framework of the International Sustainability Standards Board to the management of climate-related risks and opportunities. By conducting comprehensive climate risk and opportunity identification work, formulating targeted climate risk response measures, and continuously exploring and improving climate risk stress testing and other means, the Bank has improved its climate risk management capabilities in an all-round and multi-level manner, contributing positively to the promotion the development of green finance and the response to global climate change.

Identification of Climate-Related Risks and Opportunities

	Physical risks						
Risk Category	Time Range	Risk Description	Countermeasures				
Acute risks	Short term	 The occurrence of extreme weather or geological disasters may have an impact on the operations of the Bank's data centre and business branches and other operating segments, and business continuity may be at risk. 	 Improving the information reporting mechanism for extreme weather and major natural disaster emergencies, formulating the <i>Special Emergency Plan of Bank of Tianijn for Flood Control</i>, utilizing OA, work groups and other channels to release more than 90 extreme weather warning information and related preventive work requirements as soon as possible. In response to strong wind or extreme cold weather, adjusting the heating temperature of self-managed heating facilities in a timely manner, and conducting temperature measurement and inspections, as well as the closure of windows and prevention of falling objects from height of self-managed buildings. Institutions at all levels of the Bank have revised 173 flood control plans, established 223 flood control and rescue teams with a total number of 2,353 people, and stocked 26 types of flood control materials with a total value of approximate RMB842,300, and arranged emergency vehicles and rescue personnel in advance to ensure the needs of flood control hidden dangers, carried out 386 special inspections of flood control hidden dangers, and trained more than 6,000 people, further improving the quality and efficiency of flood prevention work. Formulating the <i>Data Centre Infrastructure Emergency Response Plan</i>, continuously enriching the data centre emergency plan scenarios, to specify extreme weather scenarios and emergency response initiatives. Carrying out emergency drills in the data centre to ensure that the emergency plan can be quickly activated when sudden weather occurs, thereby ensuring the stable operation of the Bank's IT infrastructure. 				
		• Extreme weather or geological disasters may trigger increased operating costs of the Bank's clients and damage the value of pledged assets, which may indirectly cause risks to the stability of the Bank's assets.	 At the system level, ESG risk management was embedded in all aspects of due diligence, review, approval, pricing, prevention and control, and post- loan management of the credit business. 				
Chronic risks	Long term	 As the global greenhouse effect intensifies, the occurrence of financial losses or prolonged interruptions of operations caused by chronic natural disasters such as droughts caused by persistent high temperatures and changes in rainfall may lead to a decline in the quality of the Bank's credit assets, increased operating costs, and a decrease in net profit. 	 Gradually improving the climate risk assessment mechanism for credit projects, raising the proportion of green credit investment, and increasing support for enterprises that control and reduce emissions. Continuously strengthening energy conservation and emission reduction in its own operations, and actively exploring paths to reduce carbon emissions in its own operations. 				

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	Transition risk						
Risk Category	Time Range	Risk Description	Countermeasures				
Policy and law	Long term	 Against the background of the "Carbon Peaking and Carbon Neutrality" goals, the government and regulatory authorities will continue to increase various requirements for financial institutions on information disclosure in the field of green finance. Failure to capitalize on the policy guidance in a timely manner for business transformation may result in the Bank being exposed to the compliance risk, risks of decline in market competitiveness and deterioration in asset quality. Against the background of the "Carbon Peaking and Carbon Neutrality" goals, the active carbon tax and carbon emission trading policies may lead to increased operating costs of enterprises, which in turn indirectly affected the quality of the Bank's asset, as well as increase the default rate for customers in some industries, affecting the stability the Bank's asset. 	 Improving credit guidance. Including a section on climate change risk and response policies in the annual credit policy guidance, specifying climate risk types, characteristics, impacts and response measures, and guiding each institution to effectively manage climate risk in the course of business. Conducting research on climate risk stress testing. 				
Technology	Mid-term	 In the process of achieving the "Carbon Peaking and Carbon Neutrality" goal, traditional high-carbon industries including electricity, steel, building materials, nonferrous metals and chemicals (eight major high-carbon industries) will carry out energy conservation and develop energy- saving products and technologies. If the Bank's business personnel lack awareness of green energy conservation and other professional knowledge, it may affect the Bank's credit business; credit customers may spend additional costs due to transition, or technology risk takers may experience a decline in revenue due to untimely transition, all of which may have an impact on the Bank's revenue. 	 Actively participating in green finance-related training organized by regulatory authorities, engaging green finance experts to carry out green finance- related training, and conducting business exchange activities with peers to understand and learn from the observations and practices of regulatory authorities and peers on green finance companies in many aspects, and helping business department personnel expand their horizons and improve their professional skills. 				
Market	Mid-term	 As the sustainable investment sector continues to develop, capital market participants and financial consumers are paying more and more attention to the impact of climate change on investment assets, and their requirements for green financial products are also increasing. If the Bank fails to meet the expectations of the capital market and financial consumers regarding the Bank's response to climate change, it may lead to a decline in the value of the Bank's investments, insufficient competitiveness of its financial products, which in turn may lead investors' doubts about the Bank's environmental risk management abilities. 	 Practicing ESG development concept, regularly publishing ESG reports and environmental information disclosure reports, and demonstrating to stakeholders our efforts and achievements in fulfilling our social responsibilities and addressing climate change. 				
Reputational risk	Short term	 As global concern over climate change rises, the performance of financial institutions in relation to climate risk has attracted increasing public attention. If the Bank relaxes its standards in green credit auditing, resulting in flow of funds to companies that fail to meet the environmental protection standards, the Bank may encounter reputational risk, thus reducing its attractiveness to customers, investors, employees and other stakeholders. 	 Strictly controlling credit support for industries with high pollution and high energy consumption, optimising the credit structure, and increasing support for green industries and low-carbon economy. Improving green credit review standards to ensure that funds actually flow to environmental protection projects, prevent funds from flowing to enterprises that fail to meet environmental protection standards, and strengthening post-loan management of green financial projects to ensure that the use of funds is in line with environmental protection requirements and minimize the occurrence of negative public opinion. 				

Financial Impact of Climate-Related Risks and Opportunities

The Bank actively explored climate risk stress testing, using scientific scenario simulation and data analysis methods to conduct forward-looking assessments of business performance under different climate change scenarios, so as to gain early insight into potential risks and formulate effective response strategies, thereby continuously improving its ability to respond to climate change.

According to the national emission control policy for eight major industries and the current distribution of the credit customers of the Bank, the four major industries with high energy consumption and high carbon emissions, namely electricity, steel, petrochemical and chemical industries were selected as pilot industries for climate risk stress testing, in which carbon prices and climate risks were taken into account as important risk driving factors. As of the end of the Reporting Period, the Bank had a total of 83 customers in key industries related to climate change, involving a credit balance of RMB9.356 billion.

Comprehensive Upgrade of Risk Management Process

The Bank attaches great importance to climate risks, and includes them into ESG risk management system. It has formulated internal systems and plans such as the Environmental, Social & Governance Risk Management Measures for Credit Business of Bank of Tianjin (Trial), the Comprehensive Risk Management System of Bank of Tianjin Co., Ltd. and the Climate Risk Management Plan of Bank of Tianjin, to provide guidance for the identification, assessment and response of climate risks and assist in the scientific management of climate risks. In the Climate risk management plan of Bank of Tianjin, the process of climate risk identification, assessment and management is clarified, and a climate risk monitoring ledger is established to monitor credit exposure, loan scale and concentration.

In accordance with the Green Finance Guidelines for the Banking and Insurance Industry, the Bank revised and issued the Environmental, Social & Governance Risk Management Measures for Credit Business of Bank of Tianjin (Trial) to embed environmental, social and governance risk management into the whole process of credit business, including all aspects of credit business such as customer access, three checks of loans, contract signing, loan release and post-loan management, etc., so as to manage the environmental, social and governance risks of credit business in the whole process. During the Reporting Period, the Bank's ESG products operated well and there were no ESG-related lawsuits in the Bank. During the year, 12 customers with significant ESG risks were identified, involving a credit balance of RMB1.477 billion.



Customer ESG Risk Management

- According to the environmental, social and governance risks faced by customers, the classification standards are formulated, and we divided customers into three categories: A, B and C;
- The ESG situation of customers in categories A and B is dynamically assessed, and in conjunction with the assessment results, customers are required to formulate targeted risk response measures, with the relevant results serving as an important basis for their ratings, credit access, management and exit;
- We adopt differentiated risk management measures in terms of "three checks" of loans (pre-loan investigation, loan review and post-loan check), loan pricing and economic capital allocation;
- · We implement list systembased management for customers with significant ESG risks and customers in key industries of concern, such as "High Energy Consumption, High Pollution and Overcapacity".

Indicators and Targets

In 2024, thanks to the reduction in consumption of natural gas, outsourced electricity and other resources, the Bank's GHG emissions within Scope 1 and Scope 2 decreased by 11.35% and 5.33% year-on-year respectively. Meanwhile, the Bank calculated and disclosed GHG emissions within Scope 3, including employee travel and employee commuting, for the first time, further improving the scope of carbon emission accounting.



Notes:

- 1. GHGs mainly include carbon dioxide, methane and nitrous oxide. The GHG emission accounting methodology refers to the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard 2012 (Revised Edition), the Implementation Guidelines for Climate Information Disclosure under the Environmental, Social and Governance Framework of the Hong Kong Stock Exchange, and the Greenhouse Gas Protocol: Corporate Value Chain (scope 3) Accounting and Reporting Standard.
- 2. The Scope 1 GHGs mainly originate from natural gas, gasoline, and diesel. The emission factors refer to the *Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard 2012 (Revised Edition)* issued by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), the Sixth Assessment Report issued by the Intergovernmental Panel on Climate Change (IPCC) and the *Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Public Building Operators (Trial)* (《公共建築運營企業溫室氣體排放核算方法和報告指南(試行)》) of the NDRC.
- 3. The Scope 2 GHGs mainly originate from outsourced electricity and outsourced heat. The emission factors refer to *How to Prepare Environmental, Social and Governance Reports Appendix 2: Reporting Guidance on Environmental KPIs of the Hong Kong Stock Exchange, the Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Public Building Operators (Trial) (《公共建築運營企業溫室氣體排放核算方法和報告指南(試行)》) of the NDRC, the China regional grid emission factor (2022) newly-released by the Ministry of Ecology and Environment of the PRC.*
- 4. Scope 3 GHGs breakdown categories are fuel and energy related activities (tap water, paper), business travel, employee commuting that are not included in Scope 1 GHG emissions or Scope 2 GHG emissions. With respect to the emission factors, reference was made to the *Guide for Carbon Accounting of Financial Institutions of Tanjin Municipality (2024)*, the *China Products Carbon Footprint Factors Database (2022)*, and the *China Products Carbon Accounting of Financial Institutions of Tanjin Started* from the Reporting Period, of which the data on employee travel and employee commuting only include data from the head office.

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Advocating Low Carbon Life

As a financial institution with a sense of social responsibility, the Bank actively responded to the national "Carbon Peaking and Carbon Neutrality "goals. On the basis of solid environmental management, we took the initiative to shoulder social responsibilities, actively transmitted the low carbon environmental protection concept to the outside world, and led all sectors of society to join in the green low carbon undertakings, and worked together to jointly build a green and beautiful home.

Serving the ecological environment



The Bank actively carried out a variety of volunteer service activities around "green environmental protection" to stimulate the concern and participation of all sectors of society in green living. During the Reporting Period, a number of branches of the Bank took the lead in green civilisation and took the initiative to clean up cigarette butts, plastic bags, beverage bottles and other garbage scattered on the walkways and lawns in the surrounding communities, and carried out environmental protection science popularisation such as garbage classification to the community people, stimulating the public's attention and participation in green living; and carried out the "Green 'Spring' World . Low Carbon to the Future" volunteer tree planting activity to add a touch of green to nature.





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The 9th Tianjin Youth Sports Festival - Bank of Tianjin 2024 Haihe West Bank Health Walk Event





Society: Stirring Up the Waves, Orchestrating a "Symphony" of Social Harmony and Beauty

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People-oriented, Achieving Dreams	87



Sincere Service, Guarding Trust

The Bank adhered to the original intention of serving the people, always kept "service is no small matter" in mind, deeply practicing the concept of "customer first" in every service detail and every customer communication. We continuously improved service quality, and guard every trust with all our heart, making every financial service an unforgettable experience, and creating more value for customers.

Compliance with Customer Experience First

Upgrading outlet services to create excellent customer experience

The Bank vigorously carried out service upgrading and reconstruction of its business outlets, promoted the construction of model outlets for payment services, enhanced the convenience and service quality of hall facilities, improved the business process of outlets, optimized barrier-free services, enhancing the practicality and convenience of outlets' services

Enhancing the convenience of hall facilities

In accordance with the requirements of the Requirements for Bank Outlets to Provide Elderly-friendly Services and the Elderly Customer Service Standard, the Bank organized various institutions to comprehensively improve the hardware facilities and convenient care facilities for the elderly according to local conditions. According to the statistics, in 2024, more than 2,700 pieces of hardware facilities for the elderly-friendly services were added to more than 200 business outlets across the Bank, including mobile order filling desks, vibrating callers, armrest for love special seat, multi-degree presbyopia glasses, and writing pads, and so on. This has significantly enhanced the comfort and convenience of elderly customers in the business process. In addition, we have actively organised and implemented measures to optimise elderly-friendly services in various departments of the head office, such as the addition of the function of switching to the "Care Mode" in accordance with the age of the customer in smart teller machines, the design of the information bulletin of the elder-friendly door-to-door service, the introduction of large-print instructions of wealth management products, and the production of large-print promotional materials for foreign exchange services.

Organizing training for hall manager

The Bank organized annual "Operating e-learning" hall manager training course and "Craftsmanship and Transportation" hall manager speech contest, and adopted comprehensive development, sandbox exercises, theoretical learning, exchange seminars, speech contests and other forms to comprehensively improve the comprehensive ability and service capabilities of trainees. Nearly 230 hall managers and operation business backbones from 13 branches and subsidiaries of the Bank have participated in this training.

Improving business acceptance environment

The bank actively communicated with the UnionPay and other related organizations, coordinated and linked resources within the Bank, and promoted the completion of upgrading of 261 ATM machines across the city in key scenarios such as the "Ancient Culture Street", 4A-level scenic spots and museums in Tianjin, all of which can support cash withdrawals by VISA and MASTERCARD debit cards.

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Serving foreign visitors to China

The Bank provided the *Guidelines for Payment Services for Foreign Visitors* to Tianjin to optimize account services for foreign personnel from aspects such as simplifying opening procedures, providing bilingual materials, and enriching account opening channels; deployed professional foreign language service personnel at business outlets, set up a foreign language communication hotline, and smoothed consultation and complaint channels; built a payment demonstration area for ancient culture street of Tianjin and set up an "overseas guest payment service desk".

Optimising the cash circulation environment

The Bank launched the "Change Purse" exchange service, which can provide fixed amounts of RMB300 and RMB500, and at the same time can provide customized change exchange services according to customers' characteristics and needs; set up "Change Purse Exchange Offices" in business outlets to provide services such as instant exchange and centralized exchange services for business entities in key scenarios, such as the cab industry, small and micro enterprises and individual industrial and commercial households; upgraded 215 ATM machines to increase the acceptance of RMB10 denomination cash withdrawal, achieve full coverage of key areas in Tianjin, at least one device in each business outlet can self-service RMB10 denomination cash withdrawal business.

Establishing the "Three Visits" mechanism to enhance service quality and efficiency

In August 2024, the Bank launched the "Brighten the Service Windows, Shine Bank of Tianjin" customer experience enhancement initiative. A "three visits" (visiting grassroots branches, customers, and industry peers) research mechanism was established to map out "experience journey lines" covering 10 high-frequency branch services and 7 key mobile banking modules. Three customer symposiums were conducted. A customer satisfaction evaluation system was implemented across mobile banking, branch outlets, and customer service hotlines, featuring 16 assessment dimensions and 70 research metrics. Over 6,000 valid survey samples were collected. Based on identified customer service demands and frontline operational challenges revealed by the research, targeted improvement plans were developed to continuously enhance service quality.

Remote Service Optimisation for Convenience and Efficiency



Governance

Protecting the rights and interests of customers is the bounden duty and mission of the Bank. The Bank is committed to building an all-round, multi-level rights and interests protection system to ensure that the legitimate rights and interests of every customer are most firmly protected, making trust the strongest bond between us and our customers.

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Standardizing complaint handling and improving customer satisfaction

Improving complaint management system and process

Upgrading informatisation to improve complaint handling efficiency

The Bank revised the *Measures for Managing the Handling of Complaints of Bank of Tianjin*, the *Rapid Handling Mechanism for Small Compensation of the Bank of Tianjin*, and continuously consolidated the foundation for handling complaints. The Bank regularly analyzed the complaint data and reported it, put forward rectification opinions and suggestions for the problems found and supervise the implementation of improvement, and promoted the continuous improvement of business operation and management. We strengthened the "continuous follow-up + anti-tracking and tracing" accountability and performance evaluation, effectively promoted the effective implementation of work, and improved the level of complaint management.

We actively strengthened the informatisation of the consumer protection system, used process-based robots and other methods to automatically convert complaint work order information to the Bank's digital consumer protection platform to improve the efficiency of complaint handling. We continuously added functions such as complaint portrait models and sensitive risk identification models, improved and optimized the complaint knowledge base through digital applications, enhanced complaint problem identification, reduced the risk of complaint escalation, and achieved accurate positioning of complaint problems.

Listening to customers' voice and actively resolving complaints

We established a "dual mechanism" for feedback on hot issues of customer voices and complaint and public opinion monitoring, sorted it out on a daily basis and summarized it on a quarterly basis to form a "customer voice", and did a good job as a "whistleblower". During the Reporting Period, we summarized 479 problem suggestions and issued 7 risk warnings to help improve and upgrade products and services. At the same time, we conducted 28 multi-dimensional and multi-form training sessions such as "crime scene" and "business tips" to build a front-line professional seat team and build a solid "first line" of defense for customer service.

During the Reporting Period, the Bank received a total of 849 complaints, in which those complaints included in the supervisory notification decreased significantly from 2023. The complaint business categories included RMB savings, loans, bank cards, etc. The complaints were mainly distributed in Tianjin, Beijing, Hebei, Shanghai, Shandong, Sichuan and other places. The Bank fully utilized diversified resolution methods, actively communicated with customers, patiently explained, and properly handled the complaints. During the Reporting Period, there were no major complaints involving continuous noisy visits, group visits, public opinion or litigation across the Bank. All the above complaints were effectively handled within the specified time.

Strict information security controls to protect customer privacy

Firstly, improving the institutional system

We revised and improved the *Measures for the Management of Personal Financial Information Protection of Consumers of Bank of Tianjin.*

Secondly, carrying out special inspections

We carried out special inspection work on personal information protection, covering system construction, daily operation, personnel management, training and education, system control, outsourcing cooperation management and other inspection items to ensure the security of customers' financial information.

Thirdly, outsourcing and supplier management

We focused on inspections of outsourcing access and due diligence, the signing and implementation of outsourcing contracts (agreements), the monitoring of the quality of outsourcing services and evaluation of feedback, information security and cost settlements, etc., and constantly standardized the procurement process, improved the contract terms, clarified the supervision duties and guaranteed the security of customers' information.

During the Reporting Period, the Bank had no confirmed incidents of infringement of customer privacy and loss of customer data.



Serving the People with Sincerity and Giving Back Value

While pursuing its own steady development, the Bank was also concerned about the public's yearning for a better life, committed to meeting the diversified needs of the public, fulfilled the obligation of financial institutions to promote and educate financial knowledge, insisted on co-construction and sharing with local governments, focusing on social welfare and charity areas such as education, culture, and special groups, actively giving back to society, improving the quality of life of the public, and promoting the building of a harmonious and prosperous social ecology.

Focusing on People's Livelihood and Improving People's Well-Being

As an urban commercial bank with a deep sense of social responsibility, the Bank was fully aware of its mission and responsibility, and always adhered to the core concept of "serving the people". The Bank focused on practical matters of people's livelihood, combined its characteristics and advantages, and was committed to expanding the boundaries of public services in various ways, injecting continuous positive energy into community development, and providing practical and effective help.



Governance

Through diversified means and comprehensive online and offline channels, the Bank gave full play to the new mode of innovative publicity and education evaluation, created a good atmosphere for publicity and education. With the momentum of Tianjin Marathon, Theatre Festival and Cultural Tourism Expo, the Bank launched new forms of financial education such as "Sports + Consumer Protection", "Literature and Art + Consumer Protection" and "Tourism + Consumer Protection", covering students, elderly customers, rural residents, new citizens, foreigners and other groups, to enhance the financial literacy and risk prevention awareness of the general public.

During the Reporting Period







Sending out financial knowledge by the Official Wechat **260** Times



Continued Innovation in Thematic Publicity Formats

In combination with themes such as rectification of refusing to accept RMB, prevention of illegal fundraising, prevention of telecommunications network fraud, anti-fraud, payment fee reduction, and payment optimisation, 21 original comics, 31 long pictures and texts, and 17 animations, micro-films, and short videos have been created; a total of 75 themed videos on financial knowledge promotion and anti-fraud have been released through the WeChat Channels of "Bank of Tianjin Customer Service Center"; the 2024 publicity calendar has been launched, adding special time links such as important holidays and lunar solar terms on the basis of regular calendar posters, effectively integrating various key financial publicity contents.

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Paying attention to the prevention of financial risks for the disabled

In the "Sun Language Public Welfare Experience Space (太陽語公益體驗空間)" in Wuqing District, Tianjin, the "Financial Education and Publicity Month – Special Love for Special You" event was held, introducing barrier-free facilities and financial consumers' rights and interests, and popularizing anti-fraud knowledge through easy-to-understand PPT explanations and interactive games, and demonstrating common scams with cases. At the same time, we provided financial handbooks, daily necessities and one-on-one consulting services to answer the financial questions of the disabled group.

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Carrying out financial enlightenment for children and cultivating financial intelligence

During the Children's Day, a number of sub-branches joined hands with the community to organize children from residents' home to experience the role of "Little Bankers". Bada Sub-branch under the jurisdiction of the Fifth Central Branch of the Bank launched "English Classroom" and "RMB Classroom" to let children learn banking terms in English, RMB knowledge and anti-counterfeiting technology. Hangu Sub-branch of Binhai New Area invited children to visit the bank outlets to learn about counter business. Painting and kite flying activities were held at Chunshanli Camp in Jizhou District, to popularize financial literacy and anti-fraud skills.



Innovatively adopting the interactive method of "art and culture + consumer protection"

During the "Bank of Tianjin • 2024 Tianjin Theater Festival", we innovatively combined the popularisation of financial knowledge with artistic performances, to introduce telecom fraud methods and anti-fraud skills to the audience in a relaxed and interesting way through crosstalk performances and interactive sessions at the Impression City Theater in Heping District, Tianjin, enhancing the audience's awareness of financial risk prevention.

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Demonstrating Public Welfare Responsibility and Promoting Social Development

The Bank vigorously practiced social responsibility, actively participated in social welfare undertakings, expanded the coverage of the public welfare field, and was committed to delivering positive energy throughout society, inspiring more enterprises and individuals to participate in the construction of public welfare undertakings, and jointly promoting social progress and development.





Amount of all types of outgoing donations during the Reporting Period



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Volunteers of the Bank cheered for runners at the Tianjin Marathon cheering site

Supporting Underdeveloped Villages and Activating Village Collective Motivation

The Bank solidly advanced the finalisation of the work of supporting undeveloped villages, closely focused on the target tasks of "five increases, five improves" goal of supporting the development of undeveloped villages in Tianjin, and conscientiously carried out the summary and acceptance of industrial projects and infrastructure construction, to ensure the successful completion of the work of supporting underdeveloped villages.



People-oriented, Achieving Dreams

The Bank firmly believed that employee well-being is crucial to the long-term development of the enterprise. We firmly fought the "battle of ability and quality improvement", constantly improved human resource management practices, created a diverse, inclusive and safe working environment, provided competitive remuneration and career development opportunities to attract, cultivate and retain talents, and enhance employees' workplace happiness and sense of belonging, injecting strong momentum into the high-quality development of the Bank.

Fully Implementation of Employee Rights and Interests

The Bank complies with the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, Tianjin Regulations on Democratic Management of Enterprise Employees and other requirements of national and local laws and regulations, and has formulated the Employee Management Measures of Bank of Tianjin, the Implementation Measures of the Employee Representative Meeting of Bank of Tianjin and other institutional documents, to continuously improve basic labor and employment management, protect the legitimate rights and interests of employees, and is committed to creating a good working environment and sharing the results of corporate development with employees.



During the Reporting Period



Time

Forced labour

Time

Holding staff representative meetings

Times

Deliberating and passing management measures and proposals involving the immediate interests of employees

passed

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During the Reporting Period, the Bank maintained a sound level of gender diversity with the continuous decline in employee turnover rate, maintaining stable in the employee size and structure.



Number of employees by age group:



Employee turnover rate by gender:



Employee turnover rate by age group:



Note: All are full-time employees.

Number of employees by region (persons):





Employee turnover rate by region:





Appendix

Optimising Remuneration Management Mechanism

The Bank adheres to the principle of "equal pay for equal work", and strictly implements the *Individual Income Tax Law of the People's Republic of China*, the *Remuneration Management Policy of Bank of Tianjin Co., Ltd.* and other relevant laws and regulations and company regulations. During the Reporting Period, the Bank reviewed, approved and issued the *Employee Allowance and Welfare Management Measures of Bank of Tianjin*, to further improve the integrity of the employee remuneration and welfare system.

Under the concept of equivalence of incentives and constraints, the Bank gave full play to the guiding role of remuneration in business risk management and control, made full use of remuneration tools, balanced the relationship between the current period and the long-term, returns and risks, and promoted the simultaneous improvement of its own sustainable development capabilities and employees' value.

Employee remuneration and welfare structure of the Bank of Tianjin



Focusing on Cultivating Talent Growth

The Bank powerfully advances the establishment of professional sequences, solidifies the examination foundation for selective promotion. The Bank has established the "18+1" promotion channel covering entire employees, outlined visible promotion standards and paths for employees, provided fairer and broader career development space, further broadened the promotion channels for employees, and encouraged and led employees for growth and talents.

In order to encourage employees to continuously improve their professional competence, the Bank formulated the *Employee Professional Qualification Certificate Management Measures of Bank of Tianjin*, encouraged employees to actively participate in professional qualification learning and continuously improve the overall quality of the workforce. As of the end of the Reporting Period, 3,879 persons obtained professional qualification certificates such as CPA, lawyer and chartered financial analyst, including 2,147 employees obtained the banking professional primary qualification certificates, and 162 employees obtained the banking professional intermediate qualification certificates. The Bank continued to increase its training efforts, with the number of training sessions, number of participants and training hours increasing by 22.97%, 33.42% and 12.30% year-on-year respectively.

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Average training hours per employee by gender





Training hours per employee by category





Improving the Capabilities of Young Backbones, Bank of Tianjin's Youth Training Class establishing at Tsinghua University

In May 2024, the second intensive training of the 10th Youth Training Class (Spring Class) of the Bank was successfully held at Tsinghua University, with a total of 51 young backbones from all levels of the Bank attending. The threeday youth training class invited many experts and scholars from Tsinghua University to bring cutting-edge theoretical knowledge to the young backbones in four major themes, including new quality productive forces, innovative thinking, risk compliance, and financial technology, through special lectures, case analysis, and interactive discussions, which effectively improved the vision of young backbones and strengthened their ability to solve practical problems. This training also arranged a variety of activities and expansion tasks for young backbones, such as visiting the History Museum, visiting and learning from the Inspur Group, and checking in at Tsinghua Creative Park, which enhanced the friendship and trust among young backbones.



Protecting Occupational Health and Safety

The Bank continued to pay attention to the occupational health of its employees, established a sound employee health management system, and basically formed a closed loop of employee health management of "preventive screening-minor illness diagnosis and treatment-major illness support" through continuously strengthening financial support for employee medical insurance. We also carried out professional lectures closely related to industry occupational diseases and other measures to guide the establishment of a working atmosphere of healthy work and healthy life.



- Work injuries and accidents include traffic accidents occurring when the employee is on his/her way to work, to home or to handle business, and accidental injuries such as falls and sprains at workplace during working hours.
- 2. One person died suddenly during working hours. Work-related fatalities are incidental in each year and their rates are not representative and therefore are not disclosed in this Report.
- З. The number of lost days due to work injury includes the number of working day leaves taken in the reporting year due to work injuries occurring in the reporting year and in the previous year (s).



Creating a Warm Working Atmosphere

The Bank has always adhered to the "people-oriented" development concept, placed the well-being of employees in an important position, attached great importance to the integration of employee growth and corporate culture, continuously improved the effectiveness of the trade union in serving employees, and created a working environment full of care, support and growth opportunities for employees, thereby promoting the sustainable and stable development of the enterprise.

Providing condolences and assistance to employees

We guided grassroots trade unions to implement the Mid-Autumn Festival condolences, birthday care, sick visits, wedding and funeral condolences and other systems, so that everyone knows what they should know and enjoys what they should enjoy. During the Reporting Period, during the New Year's Day and Spring Festival, the Bank visited 2,177 municipal model workers, employees in poverty, families of employees who died on duty, and grassroots employees holding frontline positions, and distributed condolence money and gifts totaling RMB1,132,800.

Strengthening the construction of activity venues

The Bank created a reading brand of "Scholar Bank of Tianjin and Maintaining Reading to Be Better", built employee bookstores and innovative creative project incubation bases, and continuously met the spiritual and cultural needs of employees. We strengthened the construction of trade union stations, gave full play to the demonstration role of the most beautiful stations in the country and Tianjin, expanded and integrated service functions and means, and improved the precision level of station services.

Listening to employees' voices

The "Employee Voice" module was innovatively opened on the "Smart OA" platform to enhance employees' "right to participate, right to suggest, and right to supervise", and employees participated enthusiastically. Since its opening, more than 60 opinions, suggestions, and problem and appeals have been collected, and timely communication and transfer have been carried out to do practical things and solve problems for the grassroots people, thereby the communication channels for employees across the Bank were expanded to make suggestions and relieve their emotions, and employee satisfaction was effectively improved.

Advocating work-life balance

The Bank guided its employees to establish a correct concept of work-life balance, and formulated timely recuperation plans for employees to relax their bodies and minds. During the Reporting Period, the Bank cooperated with travel companies to customize 22 personalized "one-day tour" routes, to fully satisfy the diversified travel needs of grassroots employees.

Enriching the cultural and sports life of employees

To build an "all-round" cultural and sports service system, the Bank held large-scale creational and sports activities throughout the Bank, such as the Lantern Festival art performance, employee sports meeting, employee basketball game, and theme scenario speech competition, with a total of more than 3,000 people participating on site, concentrating on showing the development achievements of the Bank and gathering a strong synergies for reform and development. During festivals such as Women's Day, Dragon Boat Festival, and Mid-Autumn Festival, we organized trade unions at all levels to hold more than 100 activities such as health lectures, handmade DIY, fun sports, and Hanfu (漢服) experience, to "gather popularity" for the core work of the whole bank and "attract people's hearts" for the construction of the workforce.

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Strengthening the construction of corporate culture

The Bank promoted the construction of corporate culture, clearly defined the vision and goal of building a modern first-class regional bank that "satisfies the municipal party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud", created the concept of "Moving Towards the Future Together with Smart Bank of Tianjin", and standardised the use of the slogan "Moving Towards the Future Together with Smart Bank of Tianjin" for external publicity and customer service, constantly enriching the cultural connotation with brand characteristics.





Bank of Tianjin successfully held an advanced commendation conference and Lantern Festival art performance

On 22 February 2024, the Bank successfully held an advanced commendation conference and Lantern Festival art performance. 800 people including relevant leaders of government departments, leadership team of Bank of Tianjin, retired senior leaders, representatives of advanced units and advanced collectives, and advanced workers attended the event on site, and all employees of the Bank watched the live broadcast online simultaneously through ViLin. This conference was fruitful and festive, and was a grand event for learning from the advanced, gathering strength, and inspiring, which encouraged all employees of the Bank to do well in "five major areas", focus on "achieving four intended goals as planned", adhere to the "five boundaries", and promote the "Double-Five Battles", so as to be executors of boosting development confidence, action groups to enhance economic vitality, and doers of building a financial power.



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Promoting unity, strengthening cooperation and striving for progress together. Bank of Tianjin held the 2024 staff sports meeting

On 19 October 2024, Bank of Tianjin held the 2024 staff sports meeting. More than 2,000 person-times including relevant leaders of government departments, members of the leadership team of Bank of Tianjin and employees of the Bank participated, and more than 100,000 person-times watched online. Such meeting had 2 competitive events, 2 fun events, 1 parent-child event and 2 mass participation sports events, with the number of participants hit a record high. It was an event that "promotes unity, strengthens cooperation, and strives for progress together", which achieved a "double harvest" of sports achievements and spiritual civilisation.



Staff Sports Meeting

The Bank successfully held a situational speech contest with the theme of "Building Dreams in Bank of Tianjin, Striving with Me"

On 17 November 2024, the Bank successfully held a situational speech contest with the theme of "Building Dreams in China, Striving with Me". Nearly 350 people including relevant leaders of government departments, members of the leadership team of the head office, retired senior leaders and employee representatives attended the event. The contest kicked off with a review of the revolutionary history, and the contestants expressed their great respect for the revolutionary predecessors with sincere emotions. The contest was divided into three chapters: "Inheriting the Mission", "Struggle and Responsibility" and "Dreams Set Sail". 14 teams from the head office and various branches gathered together to convey emotions with voice, educate the hearts with words, and jointly performed a wonderful language feast!









Future Prospects

Future Prospects

The year 2025 is a key year connecting the "14th Five-Year Plan" and the "15th Five-Year Plan", and Bank of Tianjin stands at a new historical starting point. At this important moment, Bank of Tianjin will continue to uphold its mission, and take "Five Major Articles (五篇大文章)" as its guide to deepen its development in the fields of technology finance, green finance, pension finance, inclusive finance, digital finance, etc., so as to provide impetus for building an ecosystem development community, and show greater determination and action in the field of ESG at the same time. On the basis of exploration and practice in 2025, the "15th Five-Year Plan" will be formed, and a blueprint will be drawn to the end, and one term after another will be done to ensure the effective connection and implementation of strategic goals.

Marching forward towards the big stage of science and technology finance

In 2025, we will focus on new quality productive forces, follow the principle of giving equal importance to precise services to the real economy and business sustainability, adopt the technology finance development concept of "selecting industries, focusing on resources, building an ecosystem, establishing mechanisms, and characteristic operations", focusing on supporting advanced industries of new quality productive forces in various regions. We will actively practice the concept of "connecting, activating, and integrating", and through creating a digital "online + offline" organically integrated product system, build batch and scenario-based customer acquisition channels, balance the relationship between business development and risk management, organically combine customer needs, external resources and bank supply, to realize a technology finance development community that maximizes the value of all parties.

Climbing the gold and silver mountain of green finance

We will continue to conscientiously and thoroughly implement the decisions and arrangements made by the Party Central Committee and the work requirements of the Municipal Party Committee, actively assume the social responsibility of assisting the green transformation and upgrading of industries, unswervingly follow the path of green and low-carbon development, help achieve the goal of "dual carbon" with green finance, and bravely climb the gold and silver mountain of green finance. Based on our own differentiated positioning, combined with the green transformation plan of the regional economy and industry, we will build a strategic goal and governance structure that conforms to the concept of green development, clarify the development direction, goals, tasks and implementation paths of green finance, fully integrate the concept of green and low-carbon transformation and development into our own strategic planning and the entire process of business development, promote the construction of green financial systems and mechanisms from top to bottom, providing all necessary elements for the continuous construction of a green financial product system, increase the innovation of green financial products and services, and continuously improve the multi-level and three-dimensional business system covering green credit, green bonds, green consumption, and innovative businesses, and enrich the connotation and practice of green finance.

Heading for the deep blue ocean of inclusive finance

We will further expand the coverage of inclusive financial services, especially financial support for SMEs and vulnerable groups, to promote social equity and inclusive economic growth. We will promote the incremental expansion of inclusive finance from the business level, explore the development model of inclusive finance in batches and scenarios around the four core elements of industry, technology, parks, and institutions, and solve the problems of "difficult identification of customer needs", "difficult access to offline channels", and "difficult prevention and control of business risks" in inclusive financial business from the source with the help of big data and financial technology. We will break through the bottleneck of sustainable development of inclusive finance, and promote the incremental expansion of inclusive business. We will take various measures to increase the supply of inclusive credit, and launch digital and intelligent credit products for "specialized, refined, differentiated and innovative" enterprises, high-tech enterprises, technology-based SMEs, innovative SMEs, and eyas enterprises. We will update online product functions, continuously improve product scale, and further enhance the ability of inclusive financial services.



Building a silver-haired harbor for elderly care finance

We will continue to promote the promotion of "the Harbor" pension finance brand, deepen the construction of the "six specialisations" financial service system for the pension finance, and enrich the connotation of pension financial services according to the life cycle characteristics of people of different age groups. We will internally develop its ability, improve the endogenous ability of pension financial services, externally develop resources, broaden the ecosystem of pension services, restructure its development mechanism, and improve the efficiency of pension financial services.

We will find the right development positioning, improve professional management capabilities, take meeting the demand for pension financial services throughout the life cycle as the core, and promoting the solution of insufficient financial supply and mismatch of supply and demand in the pension industry as the goal, to provide attractive and targeted products and financial services, continuously optimize the supply of pension financial products and services, and promote the gradual improvement of the quality and efficiency of pension financial services.

Creating a new track for digital finance

We will accelerate the cultivation of "science and technology genes", create an atmosphere of "learning science and technology, seeking science and technology, using science and technology, and promoting science and technology", and strengthen the digital finance security capabilities from the four aspects of "concept, organisation, human and financial resources", so that the value of science and technology can be brought into play, business development can be empowered, and efficiency improvement will be promoted. We will fully embrace new technologies such as Al and big data, and promote the in-depth integration of technology and business by reshaping our organisational structure and concepts. Internally, we will continue to strengthen the construction of the "twin digital bank" all-employee combat system, to realize the transformation from "informatisation" to "data-driven". Externally, we will focus on five dimensions, namely, technology application, service function expansion, customer type and quantity share, value creation contribution, and risk management and control, so as to build "Smart Connect (智慧通) Inclusive" into a high-value and digital benchmark product for the Bank to serve the economy and society.

Conclusion

Looking ahead, Bank of Tianjin will continue to uphold the concept of "Smart Bank of Tianjin, Going together to the Future", promote the high-quality development of the Bank by deepening ESG practices, and contribute financial strength to the construction of Chinese-style modernisation. At the same time, Bank of Tianjin will also actively respond to national strategies, support green development, promote social harmony, and achieve a win-win situation of economic and social benefits. In this critical year of 2025, Bank of Tianjin looks forward to working with all shareholders, customers, friends from all walks of life, and all hard-working employees and their families, to forge ahead, create new glories, and build a modern first-class regional bank that "satisfies the municipal party committee, reassures regulators, wins public praise, delights shareholders, and makes employees proud", and jointly write a new chapter in the sustainable development of Bank of Tianjin.

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APPENDIX

ESG Index

HKEX's Environmental, Social and Governance Reporting Code

Level	content	Page of disclosure
	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. Note: ①Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. ②Hazardous wastes are those defined by national regulations.	66
	A1.1 The types of emissions and respective emissions data.	69
A1 Emissions	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	69
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	69
	A1.5 Description of emissions target(s) set and steps taken to achieve them.	66-67
	A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	66-67, 69
	General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	66
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	68
A2 Use of Resources	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	68
100001000	A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	66-67
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	67-68
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	N/A
A3 Environment	General Disclosure Policies on minimising the issuer's significant impact on the environment and natural resources.	48-52
and Natural Resources	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	48-52, 76-77
B1 Employment	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	87
	B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	88
	B1.2 Employee turnover rate by gender, age group and geographical region.	88

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Level	content	Page of disclosure
	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	92
B2 Health and Safety	B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	92
	B2.2 Lost days due to work injury.	92
	B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	92
B3 Development	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.	89-91
and Training	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	90
	B3.2 The average training hours completed per employee by gender and employee category.	90
B4 Labour Standards	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. that have a significant impact on the issuer.	
	B4.1 Description of measures to review employment practices to avoid child and forced labour.	87
	B4.2 Description of steps taken to eliminate such practices when discovered.	87
	General Disclosure Policies on managing environmental and social risks of the supply chain.	70
	B5.1 Number of suppliers by geographical region.	70
B5 Supply Chain Management	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	70
	B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	70
	B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	70
B6 Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	82
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
	B6.2 Number of products and service related complaints received and how they are dealt with.	82
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	39
	B6.4 Description of quality assurance process and recall procedures.	N/A
	B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	82

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Level	content	Page of disclosure
	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	
B7 Anti-corruption	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases.	33
	B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	33-34, 42-43
	B7.3 Description of anti-corruption training provided to directors and staff.	33
	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take the communities' interests into consideration.	83-86
B8 Community Investment	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, and sports).	83-86
	B8.2 Resources contributed (e.g. money or time) to the focus area.	83-86
D Governance of Climate-Related Disclosures	Governance (a) Information on the governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities. (b) Management's role in the governance processes, controls and procedures to monitor, manage and oversee climate-related risks and the underlying	71
	Climate-related risks and opportunities	72-74
D Climate-Related	Business model and value chain	72-74
Disclosure Strategy	Strategy and decision making	72-74
Ollalegy	Financial Position, Financial Performance and Cash Flow	72-74
	Climate resilience	72-74
D Climate-Related Disclosure Risk Management	Risk Management (a) The processes and related policies for identifying, assessing, prioritizing and monitoring climate- related risks and opportunities by the issuer. (b) The processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities by the issuer (including information on the issuer's availability and how it uses climate- related scenario analysis to identify climate-related opportunities); and (c) How and to what extent the process for identifying, assessing, prioritising and monitoring climate- related risks and opportunities is integrated into the issuer's overall risk management process.	74
	Greenhouse gas emissions	74-75
D Climate- Related Disclosure Indicators and Goals	Climate-related transition risks	74-75
	Climate-related physical risks	74-75
	Climate-related opportunities	74-75
	Capital utilisation	74-75
	Internal carbon price	74-75
	Salary	74-75
	Industry Indicators	74-75
	Climate-related goals	74-75
	Applicability of cross-industry and industry indicators	74-75





Independent Practitioner's Limited Assurance Report

KPMG Huazhen Tong Zi NO. 2500086

To the Board of Directors of Bank of Tianjin Co., Ltd:

Report on selected information in Bank of Tianjin Co., Ltd (hereafter referred to as the "Bank of Tianjin")'s 2024 Social Responsibility Report ("CSR") Report (hereafter referred to as the "CSR Report") as of and for the year ended 31 December 2024. This English version is a translation, should there be inconsistency between the English edition and the Simplified Chinese edition, the Simplified Chinese edition shall prevail.

Conclusion

We have performed a limited assurance engagement on the following selected key performance information in Bank of Tianjin's CSR Report as of and for the year ended 31 December 2024 (hereafter referred to as "the assured performance information"):

The assured performance information	Point in time or period subject to assurance
Certified elderly-friendly outlets (number of outlets)	As of 31 December 2024
Activities for popularizing financial knowledge (times)	For the year ended 31 December 2024
Number of social volunteer activities (times)	For the year ended 31 December 2024
Total outgoing donations (RMB 10 thousand)	For the year ended 31 December 2024
Percentage of female employees (%)	As of 31 December 2024
Staff training sessions (times)	For the year ended 31 December 2024
Balance of inclusive agricultural-related loans (RMB 100 million)	As of 31 December 2024
Loan balance of inclusive small and micro enterprises (RMB 100 million)	As of 31 December 2024
Balance of green loans (RMB 100 million)	As of 31 December 2024
Cumulative amount of green bond underwriting and investment (RMB 100 million)	For the year ended 31 December 2024
Purchased power consumption (MWh) ¹	For the year ended 31 December 2024
Gasoline consumption (L) ¹	For the year ended 31 December 2024
Natural gas consumption (m ³) ¹	For the year ended 31 December 2024
Purchased heat (GJ) ¹	For the year ended 31 December 2024
Municipal water supply consumption (ton) ¹	For the year ended 31 December 2024
Number of video conferences (times)	For the year ended 31 December 2024

Note 1: The assurance scopes for corresponding performance information for the year ended 31 December 2024 are solely at the head office level of Bank of Tianjin.

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that Bank of Tianjin's assured performance information as of and for the year ended 31 December 2024 is not prepared, in all material respects, in accordance with basis set out in the appendix to this report.

Our conclusion on the assured performance information does not extend to any other information that accompanies or contains the assured performance information and our report (hereafter referred to as "other information"). We have not performed any procedures as part of this engagement with respect to the other information.

Basis for conclusion

We conducted our engagement in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under this standard are further described in the "Our responsibilities" section of our report.

2024 SOCIAL RESPONSIBILITY REPORT		0	·····		0
BANK OF TIANJIN	Chairman's Message	About Us	ESG Governance	Special Topic	Governance

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other matter

The assured performance information as of and for the year ended 31 December 2023 was not subject to our limited assurance engagement and, accordingly, we do not express a conclusion or provide any assurance on such information.

Our conclusion is not modified in respect of this matter.

Restriction on use

This report is made solely to you, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Our conclusion is not modified in respect of this matter.

Responsibilities for the assured performance information The directors of Bank of Tianjin are responsible for:

- designing, implementing and maintaining internal control relevant to the preparation of the assured performance information that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing the assured performance information and appropriately referring to or describing the criteria used; and
- preparing the assured performance information in accordance with the Basis of Preparation.

The those charged with governance is responsible for supervising the reporting process of performance information verified by Bank of Tianjin.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the assured performance information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the directors of Bank of Tianjin.

Summary of the work we performed as the basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the assured performance information that is sufficient and appropriate to provide a basis for our conclusion. Our procedures selected depended on our understanding of the assured performance information and other engagement circumstances, and our consideration of areas where material misstatements are likely to occur. We do not conduct our work to express an opinion on the effectiveness of Bank of Tianjin's internal controls. Within our work scope, the assurance procedures were implemented at the head office of Bank of Tianjin. In carrying out our engagement, we:

- 1) Interviewing with relevant departments of Bank of Tianjin engaged to provide the selected key performance information;
- 2) Implementing analytical procedures on the selected key performance information;
- 3) Conducting sampling inspection on the selected key performance information; and
- 4) Performing recalculation.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

KPMG Huazhen LLP

Beijing, China 20 March 2025

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Economy	Environment	Society	Future Prospects	Appendix	万天津银行 BANK OF TIANJIN

Appendix: Criteria

The following standards are prepared in accordance with the requirements of Appendix C2 Environmental, Social and Governance (ESG) Reporting Guide to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Certified elderly-friendly outlets (number of outlets): The number of Certified elderly-friendly outlets disclosed in the CSR Report refers to all branches of Bank of Tianjin that have obtained the Aged Appropriate Service Bank Outlets Service Authentication Certificate as of 31 December 2024.

Activities for popularizing financial knowledge (times): The frequency of financial literacy activities disclosed in the CSR Report refers to the frequency of financial literacy activities carried out by employees of the head office and all branches of Bank of Tianjin through offline channels for the year ended 31 December 2024 through systematic statistics.

Number of social volunteer activities (times): The number of social volunteer activities disclosed in the CSR Report refers to the number of social volunteer activities carried out by employees of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing Co., Ltd (hereafter referred to as "Bank of Tianjin Financial leasing"), Ningxia Yuanzhou Jinhui County Bank Co., Ltd. and Ningxia Tongxin Jinhui County Bank Co., Ltd (together "Country Banks") through systematic statistics for the year ended 31 December 2024.

Total outgoing donations (RMB 10 thousand): The total amount of outgoing donations disclosed in the environmental, social and governance report refers to the total amount of outgoing donations paid by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial leasing and Country Banks for the year ended 31 December 2024.

Proportion of female employees (%): The proportion of female employees disclosed in the CSR Report refers to the proportion of female employees among the regular employees with labor contracts signed by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial leasing and Country Banks as of 31 December 2024.

Staff training sessions (times): The employee training sessions disclosed in the CSR Report refer to the cumulative number of employee training sessions held for employees by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial leasing and Country Banks for the year ended 31 December 2024, according to the system statistics. The data includes online and offline employee training sessions.

Balance of inclusive agricultural-related loans (RMB 100 million): The balance of inclusive agricultural-related loans disclosed in the CSR Report refers to the sum of all inclusive agricultural-related loans of the head office and all branches of Bank of Tianjin as of 31 December 2024. Inclusive agricultural-related loans are counted by the Bank of Tianjin according to the criteria of inclusive agricultural-related loans of the State Administration of Financial Supervision and Administration (the former China Banking and Insurance Regulatory Commission).

Loan balance of inclusive small and micro enterprises (RMB 100 million): The loan balance of inclusive small and micro enterprises disclosed in the CSR Report refers to the loan balance of inclusive small and micro enterprises issued by the head office and all branches of Bank of Tianjin as of 31 December 2024. The loans of inclusive small and micro

enterprises are counted by the Bank of Tianjin according to the loan caliber of inclusive small and micro enterprises of the State Administration of Financial Supervision and Administration (the former China Banking and Insurance Regulatory Commission).

Balance of green loans (RMB 100 million): The balance of green loan disclosed in the CSR Report refers to the balance on the green loan statement of the head office and all branches of Bank of Tianjin as of 31 December 2024. Green loans refer to loans granted by financial institutions to enterprises (public institutions) as legal persons, other organizations or individuals that can act as borrowers according to national regulations in order to support economic activities such as environmental improvement, climate change response and resource conservation and environmental protection, clean production, clean energy, ecological environment, green upgrading of infrastructure, green services and other fields. For specific scope, please refer to the Green Industry Guidance Catalogue (2019).

Cumulative amount of green bond underwriting and investment (RMB 100 million): The underwriting and investment scale of green bond disclosed in the CSR Report refers to the scale of bond instruments underwritten by the head office and all branches of Bank of Tianjin for the year ended 31 December 2024, that will use the proceeds to fund green projects that meet the specified conditions or refinance these projects.

Purchased power consumption (MWh): The external power consumption disclosed in the CSR Report refers to the external power consumption of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2024.

Gasoline consumption (liters): The gasoline consumption disclosed in the CSR Report refers to the gasoline consumption purchased by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2024.

Natural gas consumption (m³): The natural gas consumption disclosed in the CSR Report refers to the consumption of purchased natural gas by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2024.

Purchased heat (GJ): The purchased heat disclosed in the CSR Report refers to the consumption of purchased heat by the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2024.

Municipal water supply consumption (ton): The municipal water supply consumption disclosed in the CSR Report refers to the municipal water supply consumption of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks for the year ended 31 December 2024.

Number of video conferences (times): The number of video conferences disclosed in the CSR Report refers to the number of meetings held by employees of the head office and all branches of Bank of Tianjin, Bank of Tianjin Financial Leasing and Country Banks through the video conference system of Bank of Tianjin for the year ended 31 December 2024.

Reader's Feedback

Thank you for reading the Report. In order to ensure effective communication with you and other stakeholders, and continuously improve the performance of environmental and social responsibility and preparation of social responsibility report by our Bank, we look forward to hearing your valuable opinions and suggestions. You are welcome to comment via the following contact channels:

Tel: 86-22-28405262 Email: ir@bankoftianjin.com Mailing Address: No. 15, Youyi Road, Hexi District, Tianjin Post Code: 300201

Please share your comments with us:

1. Your overall impression of this Report:

○ Excellent ○ Good ○ Average ○ Poor

2. What do you think of the clarity, accuracy and completeness of the information and data disclosed in this Report? ○ Excellent ○ Good ○ Average ○ Poor

3. How comprehensively do you think this Report reflects the economic responsibilities assumed by our Bank? ○ Excellent ○ Good ○ Average ○ Poor

4. How comprehensively do you think this Report reflects the environmental responsibilities assumed by our Bank? ○ Excellent ○ Good ○ Average ○ Poor

5. How comprehensively do you think this Report reflects the social responsibilities assumed by our Bank? ○ Excellent ○ Good ○ Average ○ Poor

6. How do you think this report responds to the expectations and demands of the Bank's stakeholders? ○ Excellent ○ Good ○ Average ○ Poor

7. How reader-friendly is this Report in terms of design and layout? ○ Excellent ○ Good ○ Average ○ Poor

8. Which aspect covered in this Report do you think needs to be improved most? O Operations O Services O Environment O Employees O Society

9. Is there any matter that you would like to know but is not disclosed in this Report?

10. Your opinions and suggestions on the Bank's social responsibility work and preparation of this Report:



Address: No. 15 Youyi Road, Hexi District, Tianjin Post Code: 300201 24-Hour Customer Service Tel: 956056



