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濱 海 投 資 有 限 公 司

BINHAI INVESTMENT COMPANY LIMITED

(Incorporated in Bermuda with limited liability)

(Stock Code: 2886)

VOLUNTARY ANNOUNCEMENT ENTERING INTO STRATEGIC COOPERATION AGREEMENT WITH AGRICULTURAL BANK OF CHINA, TIANJIN XIQING SUB-BRANCH

This announcement is made by Binhai Investment Company Limited (the "**Company**", together with its subsidiaries, the "**Group**") on a voluntary basis.

The board of directors of the Company (the "**Board**") is pleased to announce that Binhai Investment (Tianjin) Co., Ltd., a wholly-owned subsidiary of the Company, has entered into a strategic cooperation agreement (the "**Strategic Cooperation Agreement**") with the Agricultural Bank of China Limited, Tianjin Xiqing Sub-branch ("**ABC Tianjin Xiqing Sub-branch**") to establish a comprehensive strategic cooperative relationship, with the aim of jointly promoting industrial development and urban optimization in Tianjin.

Pursuant to the Strategic Cooperation Agreement, ABC Tianjin Xiqing Sub-branch has agreed to provide the Group with an indicative credit facility equivalent to RMB1 billion over the next five years and, subject to compliance with applicable regulations, support the Group in meeting its various credit business needs related to production, operation, and investment, with preferential deposit and loan interest rates and fee structures.

The scope of cooperation between the two parties also covers multiple areas such as cash management, payroll services, payment scenario services, personal financial services, and services for downstream customer clusters. The collaboration aims to provide effective financial pathways for the Group's rapid development through ABC Tianjin Xiqing Sub-branch's innovative service models and comprehensive range of financial products and services.

With the steady implementation of the Group's financing optimization plan, significant results have been achieved in reducing financial expenses in the first half of 2025. The Board considers that the signing of the Strategic Cooperation Agreement will continue to strengthen the Group's sound cooperative relationship with financial institutions. It is conducive to the Group's further optimization of its financing structure, reduction of financing costs, and improvement of fund utilization efficiency, thereby consolidating the Group's market position in regional economic development and enhancing its overall competitiveness.

The Strategic Cooperation Agreement is a document of intent for the commencement of the cooperation between the two parties. The specific rights and obligations of the parties will be determined by entering into separate specific project agreements. Regarding the signing and performance of such project agreements, the Company will, in accordance with applicable laws, regulations, and rules, duly carry out necessary approval procedures and information disclosure obligations.

By order of the Board
Binhai Investment Company Limited
Gao Liang
Executive Director

Hong Kong, 22 December 2025

As at the date of this announcement, the Board comprises three executive Directors, namely, Mr. Zhang Wang, Mr. Wang Xin and Mr. Gao Liang, three non-executive Directors, namely, Mr. Zhang Chang Liang, Mr. Shen Hong Liang and Mr. Xia Bin Hui, and four independent non-executive Directors, namely, Mr. Ip Shing Hing, B.B.S., J.P., Mr. Lau Siu Ki, Kevin, Professor Japhet Sebastian Law and Dr. Tang Lai Wah.