哈爾濱銀行股份有限公司 *

Harbin Bank Co., Ltd.*

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

(Stock Code: 6138)

SUPPLEMENTAL ANNOUNCEMENT TO THE ANNOUNCEMENT ON THE TRANSFER OF THE SUBJECT LOAN

Reference is made to the announcement published by Harbin Bank Co., Ltd. (the "**Company**") on 29 December 2025 (the "**Announcement**") in relation to the Loan Transfer Agreement, pursuant to which, the Company agreed to transfer the Subject Loan to China Cinda Asset Management Co., Ltd., Tianjin Branch. Unless otherwise specified, capitalized terms used in this supplemental announcement shall have the same meanings as those defined in the Announcement.

In order to help the Shareholders and investors of the Company better understand the Transfer of Subject Loan, the Company hereby provides the following further information regarding the payment of the consideration for the Transfer of Subject Loan:

1. As at the date of this announcement, the Purchaser has made the down payment (the "**Down Payment**") in the amount of approximately RMB102.6 million;

2. As stated in the Announcement, (i) the agreed Transfer Price for the Subject Loan is approximately RMB342.0 million; and (ii) the initial Transfer Price is approximately RMB233.7 million which includes, among others, the Down Payment;

3. Pursuant to the Loan Transfer Agreement, the Purchaser shall, within the Payment Term (i.e., 36 months from the date when the Loan Transfer Agreement takes effect, subject to extension as agreed by both parties), pay the remainder of the initial Transfer Price after deduction of the Down Payment, which equals approximately RMB131.1 million;

4. Subject to collection status of the Subject Loan, the Purchaser shall also, within the Payment Term, pay the shortfall between the agreed Transfer Price and the initial Transfer Price, which equals approximately RMB108.3 million (the "**Shortfall**"). Specifically, if during the Payment Term, the amount recovered from the collection of the Subject Loan exceeds the initial Transfer Price, the Company will be entitled to receive 85% of such excess with the remaining 15% going to the Purchaser. Such 85:15 sharing arrangement will apply until the Company receives the Shortfall in full; and

5. If during the Payment Term, the Company has received the Shortfall in full, the Company will be entitled to receive 80% of any further amount recovered from the collection of the Subject Loan with the remaining 20% going to the Purchaser. However, in view of the recoverability of the Subject Loan, it is expected that the chance of the Company being entitled to receive any amount in excess of the agreed Transfer Price of approximately RMB342.0 million is remote.

Save for the above information, all other information as set out in the Announcement remains unchanged. This announcement should be read in conjunction with the Announcement.

By order of the Board of Directors
Harbin Bank Co., Ltd.
Deng Xinquan
Chairman

Harbin, the PRC, 30 January 2026

As at the date of this announcement, the Board comprises Deng Xinquan and Yao Chunhe as executive Directors; Zhang Xianjun, Liu Peiwei, Cheng Shuai and Jia Haining as non-executive Directors; and Jin Qinglu, Chen Ming and Leung Sau Fan, Sylvia as independent non-executive Directors.

* *Harbin Bank Co., Ltd. is not an authorised institution within the meaning of the Banking Ordinance (Chapter 155 of Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorised to carry on banking/deposit-taking business in Hong Kong.*