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BANK OF TIANJIN CO., LTD.*
天津银行股份有限公司*

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

2024 INTERIM RESULTS ALERT

This announcement is made by Bank of Tianjin Co., Ltd.* (the “**Bank**”, together with its subsidiaries, collectively as the “**Group**”) pursuant to Rule 13.09(2)(a) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

Based on the information currently available and a preliminary assessment on the unaudited consolidated management accounts of the Group for the six months ended 30 June 2024 by the board of directors (the “**Board**”) of the Bank, the Group continued to implement the five development concepts, continuously improved the quality of its assets, and its operating results were improved continuously, with the overall operation progressing steadily in a positive direction in the first half of 2024. It is expected that total assets would be RMB897.376 billion, representing an increase of 6.73% as compared to that as at the end of the previous year; operating income would be RMB8.757 billion, representing an increase of 7.69% as compared to that in the corresponding period of the previous year; net profit would be RMB1.976 billion, representing an increase of 136.36% as compared to that in the corresponding period of the previous year; the non-performing loans ratio was 1.54%, representing a decrease of 0.16 percentage points from the end of the previous year; the allowance coverage ratio was 181.75%, representing an increase of 13.89 percentage points from the end of the previous year.

The positive interim results of the Group in 2024 are mainly attributable to that: the Bank actively implemented the important requirements of “achieving four intended goals as planned”, actively empowered “new quality productive forces”, solidly carried out the “five major articles” of finance, and focused on “technological innovation, industrial refreshing and urban renewal”, “revitalising the stock, cultivating the incremental growth and improving quality” and “Ten Projects” of Tianjin, deepened corporate governance and solidly promoted the “Double-Five Battles”, including the five key tasks of “mitigating risks, increasing revenue, reducing costs, absorbing deposits, resolving litigations” and the five major speed-up battles of “competence and quality, structural transformation, intermediate business, digital banking, supervision and coordination”. The Group increased credit extension in key areas with orderly growth in asset size. The Group continued to optimise its capital structure, broadened capital replenishment channels, issued RMB10 billion of tier-two capital bonds, and achieved an increase in the capital adequacy ratio. The Group also continuously expanded the sources of liabilities and issued RMB10 billion of financial bonds, further optimising the liability structure. Furthermore, the Group focused on “strong collection” and “refined management” to speed up the collection and disposal of non-performing assets, with asset quality improving steadily and asset impairment losses decreasing year-on-year.

Currently, the Bank is still in the process of preparing the interim results of the Group for the six months ended 30 June 2024, which have yet to be finalised. This announcement is only a preliminary assessment by the Board based on the information currently available, and the 2024 interim results of the Group are still subject to review by its auditor and may be different from the current preliminary assessment by the Board. Shareholders and potential investors of the Bank are advised to read carefully the interim results announcement of the Bank for the six months ended 30 June 2024 to be published by the end of August 2024.

Shareholders and potential investors of the Bank should exercise caution when dealing with the shares of the Bank.

By Order of the Board
Bank of Tianjin Co., Ltd.*
YU Jianzhong
Chairman

Tianjin, China
19 August 2024

As at the date of this announcement, the Board of the Bank comprises Mr. YU Jianzhong, Mr. WU Hongtao, Mr. ZHENG Ke and Ms. DONG Xiaodong as executive Directors; Ms. DONG Guangpei, Mr. PENG Chong, Mr. Alistair Marshall BULLOCH, Mr. ZHAO Wei, Mr. WANG Shunlong and Ms. LI Jun as non-executive Directors; Mr. JIN Qingjun, Mr. HE Jia, Mr. ZENG Jianhua and Mr. LU Jianzhong as independent non-executive Directors.

* *Bank of Tianjin Co., Ltd. is not an authorised institution within the meaning of the Banking Ordinance (Chapter 155 of the 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.*