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Report on Review of Unaudited Financial Information of the Disposed Asset

TO THE BOARD OF DIRECTORS OF HARBIN BANK CO., LTD.
(incorporated in the People's Republic of China with limited liability)

Introduction

We have reviewed the unaudited profit and loss statement of the Disposed Asset of Harbin Bank Co., Ltd (the "Company") and its subsidiary (collectively referred to as the "Group") set out in Appendix II of the circular of the Company dated 20 November 2026 (the "Circular") which comprise the unaudited profit and loss statement of the Disposed Asset for the years ended 31 December 2023, 2024 and 2025 and for the six-month period ended 30 June 2026 (the "Unaudited Financial Information of the Disposed Asset"). The Unaudited Financial Information of the Disposed Asset has been prepared solely for the purpose of the Circular to be issued by the Company in connection with the Proposed Asset Disposal in accordance with the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited ("Listing Rules") 14.68(2)(b)(i).

The directors of the Company are responsible for the preparation and presentation of the Unaudited Financial Information of the Disposed Asset in accordance with the basis of preparation set out in "Basis of preparation of the Unaudited Profit and Loss Statements" in the Circular and Listing Rule 14.68(2)(b)(i). The directors of the Company are also responsible for such internal control as management determines is necessary to enable the preparation of unaudited financial information that is free from material misstatement, whether due to fraud or error. The Unaudited Financial Information of the Disposed Asset does not contain sufficient information to constitute a complete set of financial statements as defined in International Accounting Standard 1 (Revised) "Presentation of Financial Statements" or an interim financial report as defined in International Accounting Standard 34 "Interim Financial Reporting" issued by International Accounting Standards Board. Our responsibility is to express a conclusion on this financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" and with reference to Practice Note 750 "Review of Financial Information under the Hong Kong Listing Rules for a Very Substantial Disposal" issued by the Hong Kong Institute of Certified Public Accountants. A review of the financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

BDO Limited
香港立信德豪會計師事務所有限公司

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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Unaudited Financial Information of the Disposed Asset for the relevant periods is not prepared, in all material respects, in accordance with the basis of preparation set out in "Basis of preparation of the Unaudited Financial Information of the Disposed Asset" in the Circular.

BDO Limited

BDO Limited
Certified Public Accountants
Kwan Yuen Man
Practising Certificate no. P08670

Hong Kong, 20 November 2026