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The Board of Directors
Harbin Bank Co., Ltd.
No. 888 Shangjiang Street
Daoli District
Harbin
PRC

20 November 2026
Our ref: 081659/VD06/2011

Dear Sirs

Harbin Bank Co., Ltd. (the "Company")
Consent letter

We refer to the circular dated 20 November 2026 (the "Circular") in connection with the proposed very substantial disposal in relation to the disposal of assets by the Company.

We hereby consent to the inclusion of our independent reporting accountants' assurance report dated 20 November 2026 on the compilation of unaudited pro forma financial information dated 20 November 2026, and the references to our name in the form and context in which they are included.

Yours faithfully,
BDO Limited

BDO Limited

BDO Limited
香港立信德豪會計師事務所有限公司

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