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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)

NOTICE OF 2026 THIRD EXTRAORDINARY GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2026 third extraordinary general meeting (the "**EGM**") of Harbin Bank Co., Ltd. (the "**Company**") will be held at Meeting Room 4001, Harbin Bank Headquarters Building, No. 888 Shangjiang Street, Daoli District, Harbin, Heilongjiang Province, China at 9:00 a.m. on Thursday, 10 December 2026 to consider and, if thought fit, to pass the following resolutions:

ORDINARY RESOLUTION

Very substantial disposal in relation to the disposal of assets of the Company:

(a) To consider, approve, confirm and ratify the execution of the Asset Transfer Agreement and to approve the Asset Disposal and all transactions contemplated under the Asset Transfer Agreement; and

(b) Hereby to authorize the Board, and with the Board's consent to delegate to the Chairman of the Board and the President, individually or jointly, organize the implementation and handle matters relating to the Asset Disposal, including but not limited to: execute all documents, exercise the powers of the Company, do such acts and things and to take all steps as they may consider necessary, desirable or expedient for the purpose of, or in connection with, the implementation of and giving effect to the Asset Transfer Agreement and the transactions contemplated thereunder.

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

Harbin, the PRC
20 November 2026

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

Notes:

1. Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**"), all votes of the resolutions at the EGM will be taken by poll except where the chairperson, in good faith, decides to allow a resolution which relates purely to a procedural or administrative matter to be voted on by a show of hands. An announcement on the poll results will be published on the websites of The Stock Exchange of Hong Kong Limited (https://www.hkexnews.hk) and the Company (https://www.hrbb.com.cn) in accordance with the Listing Rules.

2. CLOSURE OF REGISTER OF MEMBERS AND ELIGIBILITY FOR ATTENDING AND VOTING AT THE EGM

Holders of H Shares of the Company are advised that the H share register of members of the Company will be closed from Monday, 7 December 2026 to Thursday, 10 December 2026 (both days inclusive), during which period no share transfer will be registered. The record date for determining the eligibility of shareholders to attend and vote at the EGM is Thursday, 10 December 2026. The H Shareholders who intend to attend and vote at the EGM must lodge all the transfer documents together with the relevant H share certificates with the Company's H share registrar, Computershare Hong Kong Investor Services Limited (address: Shops 1712–1716, 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong) not later than 4:30 p.m. on Friday, 4 December 2026.

3. PROXY

Each Shareholder who has the right to attend and vote at the EGM is entitled to appoint one or more proxies, whether or not they are members of the Company, to attend and vote on his/her behalf at the EGM.

A proxy must be appointed by an instrument in writing. Such instrument must be signed by the appointer or his/her attorney duly authorised in writing. If the appointer is a legal person, then the instrument must be signed under a legal person's seal or signed by its director or an attorney duly authorised in writing. The instrument appointing the proxy must be deposited at the Company's H Share Registrar, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong for holders of H Shares not less than 24 hours before the time specified for the holding of the EGM or any adjournment thereof (as the case may be).

If the instrument appointing the proxy is signed by a person authorised by the appointer, the power of attorney or other documents of authority under which the instrument is signed must be notarised. The notarised power of attorney or other document of authority must be deposited together and at the same time with the instrument appointing the proxy at the Company's H Share Registrar.

4. OTHER BUSINESSES

(i) The EGM is expected to last for no more than half a working day. Shareholders and their proxies attending the meeting are responsible for their own traveling and accommodation expenses.

(ii) The address of Computershare Hong Kong Investor Services Limited is:

17M Floor
Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong
Tel No.: (852) 2862 8628
Fax No.: (852) 2865 0990

5. The details of the above-mentioned resolutions proposed for the consideration and approval at the EGM will be set out in the circular of the EGM dated 20 November 2026.

* *Harbin Bank 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 and/or deposit-taking business in Hong Kong.*