
THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

If you are in any doubt as to any aspect of this circular or as to the action to be taken, you should consult your stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your Shares in Postal Savings Bank of China Co., Ltd., you should at once hand this circular and the form of proxy to the purchaser or transferee or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

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**POSTAL SAVINGS BANK OF CHINA CO., LTD.****中國郵政儲蓄銀行股份有限公司**

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

(Stock Code: 1658)

**CHANGE OF REGISTERED CAPITAL OF THE BANK
AMENDMENTS TO THE ARTICLES OF ASSOCIATION
AMENDMENTS TO THE RULES OF PROCEDURE FOR
THE SHAREHOLDERS' GENERAL MEETING
AMENDMENTS TO THE RULES OF PROCEDURE FOR THE BOARD
OF DIRECTORS
DISSOLUTION OF THE BOARD OF SUPERVISORS
ELECTION OF MS. CHEN XUE AS NON-EXECUTIVE DIRECTOR
OF THE BANK
ELECTION OF MR. SONG XIAODONG AS NON-EXECUTIVE
DIRECTOR OF THE BANK
ABSORPTION AND MERGER OF YOU⁺ BANK
AND
NOTICE OF THE 2025 SECOND EXTRAORDINARY GENERAL
MEETING**

Postal Savings Bank of China Co., Ltd. will convene the EGM at 10:00 a.m. on Thursday, October 9, 2025 on-site at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing. The letter from the Board of Directors is set out on pages 3 to 13 of this circular. The notice of the EGM is set out on pages 14 to 16 of this circular.

Whether or not you are able to attend the EGM, you are advised to read the notice of the EGM. If you intend to appoint a proxy to attend the EGM, you are required to complete and return the proxy form(s) in accordance with the instructions printed thereon. The proxy form(s) should be returned to Computershare Hong Kong Investor Services Limited (17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong) for H Shareholders, in any event served by hand or by post not less than 24 hours before the time designated for holding the EGM or any adjournment thereof. Completion and return of the proxy form will not preclude you from attending and voting in person at the EGM or any adjournment thereof if you so wish.

* *Postal Savings Bank of China Co., Ltd. is not an authorized 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 authorized to carry on banking and/or deposit-taking business in Hong Kong.*

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DEFINITIONS

In this circular, unless the context otherwise requires, the following terms and expressions have the following meanings:

“A Share(s)”	Ordinary Share(s) in the share capital of the Bank with a nominal value of RMB1.00 each, which is (are) subscribed for and traded in RMB and listed on the Shanghai Stock Exchange
“Articles of Association/the Articles”	the Articles of Association of Postal Savings Bank of China Co., Ltd., as amended, supplemented or otherwise modified from time to time
“Bank/PSBC/Postal Savings Bank of China”	Postal Savings Bank of China Co., Ltd., a joint stock limited liability company incorporated in the PRC in accordance with PRC laws, including its predecessors, branches and sub-branches, directly-operated outlets and agency outlets (to the extent of agency outlets’ operations, risk management and licenses in relation to agency banking businesses they conduct) and subsidiaries (where the context so requires)
“Board/Board of Directors”	the board of Directors of the Bank
“Board of Supervisors”	the board of Supervisors of the Bank
“CMCC”	China Mobile Communications Group Co., Ltd.
“CSSC”	China State Shipbuilding Corporation Limited
“CSRC”	China Securities Regulatory Commission
“Company Law”	the Company Law of the People’s Republic of China
“Director(s)”	the director(s) of the Bank
“EGM”	the 2025 second extraordinary general meeting to be convened by the Bank at 10:00 a.m. on Thursday, October 9, 2025 on-site at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing
“H Share(s)”	Ordinary Share(s) in the share capital of the Bank with a nominal value of RMB1.00 each, which is (are) subscribed for and traded in Hong Kong dollars and listed on the Hong Kong Stock Exchange
“H Shareholder(s)”	holder(s) of H Shares

DEFINITIONS

“Hong Kong Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended, supplemented or otherwise modified from time to time
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Latest Practicable Date”	September 23, 2025, being the latest practicable date prior to the printing of this circular for ascertaining certain information contained herein
“MOF”	Ministry of Finance of the People’s Republic of China
“NFRA”	National Financial Regulatory Administration or its predecessor, the former China Banking and Insurance Regulatory Commission
“RMB”	Renminbi, the lawful currency of the PRC
“Rules of Procedure for the Shareholders’ General Meeting”	the Rules of Procedure for the Shareholders’ General Meeting of Postal Savings Bank of China Co., Ltd., as amended, supplemented or otherwise modified from time to time
“Rules of Procedure for the Board of Directors”	the Rules of Procedure for the Board of Directors of Postal Savings Bank of China Co., Ltd., as amended, supplemented or otherwise modified from time to time
“Rules of Procedure for the Board of Supervisors”	the Rules of Procedure for the Board of Supervisors of Postal Savings Bank of China Co., Ltd., as amended, supplemented or otherwise modified from time to time
“Share(s)/Ordinary Share(s)”	the A Share(s) and/or H Share(s) of the Bank
“Shareholder(s)”	holder(s) of Shares of the Bank
“Supervisor(s)”	the supervisor(s) of the Bank
“YOU ⁺ BANK”	YOU ⁺ BANK

LETTER FROM THE BOARD OF DIRECTORS



中国邮政储蓄银行
POSTAL SAVINGS BANK OF CHINA

POSTAL SAVINGS BANK OF CHINA CO., LTD.

中國郵政儲蓄銀行股份有限公司

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

(Stock Code: 1658)

Board of Directors:

Chairman and Non-executive Director:

Mr. Zheng Guoyu

Executive Directors:

Mr. Liu Jianjun

Ms. Yao Hong

Non-executive Directors:

Mr. Han Wenbo

Mr. Liu Xin'an

Mr. Zhang Xuanbo

Mr. Liu Ruigang

Mr. Hu Yuting

Mr. Ding Xiangming

Mr. Yu Mingxiong

Registered Office:

No. 3 Financial Street,

Xicheng District,

Beijing, the PRC

Principal Place of Business

in Hong Kong:

40th Floor, Dah Sing Financial Centre,

No. 248 Queen's Road East,

Wan Chai,

Hong Kong

Independent Non-executive Directors:

Mr. Wen Tiejun

Mr. Chung Shui Ming Timpson

Ms. Pan Yingli

Mr. Tang Zhihong

Mr. Hong Xiaoyuan

Mr. Yang Yong

To the Shareholders:

Dear Sir or Madam,

I. INTRODUCTION

On behalf of the Board of Directors, I would like to invite you to attend the EGM to be convened at 10:00 a.m. on Thursday, October 9, 2025 on-site at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing.

LETTER FROM THE BOARD OF DIRECTORS

The purpose of this circular is to provide you with the notice of the EGM and all reasonably necessary information, to enable you to make an informed decision on whether to vote for or against the proposed resolutions at the EGM.

II. MATTERS TO BE CONSIDERED AT THE EGM

Resolutions which will be proposed at the EGM for consideration and approval include: (1) change of registered capital of the Bank; (2) amendments to the Articles of Association; (3) amendments to the Rules of Procedure for the Shareholders' General Meeting; (4) amendments to the Rules of Procedure for the Board of Directors; (5) dissolution of the Board of Supervisors; (6) election of Ms. Chen Xue as Non-executive Director of the Bank; (7) election of Mr. Song Xiaodong as Non-executive Director of the Bank; and (8) absorption and merger of YOU⁺ BANK. Particularly, resolutions (3), (4), (6), and (7) are ordinary resolutions, and resolutions (1), (2), (5), and (8) are special resolutions.

Pursuant to the relevant regulatory provisions, the Articles of Association, and the Authorization Plan of the Shareholders' General Meeting to the Board of Directors of Postal Savings Bank of China Co., Ltd., the Report on the Evaluation of the Substantial Shareholder of Postal Savings Bank of China for the Year 2024 is the matter to be reported to the EGM and does not require Shareholders' approval.

1. Change of Registered Capital of the Bank

Reference is made to the announcement of the Bank dated August 29, 2025 in relation to, among others, the proposed change of the registered capital of the Bank (the "**Announcement**").

As stated in the Announcement, references are made to the announcement dated March 30, 2025, the supplemental circular of the 2024 annual general meeting dated March 30, 2025 and the announcements dated April 17, 2025, May 9, 2025, May 23, 2025, and June 20, 2025 of the Bank in relation to, among others, the issuance of A Shares to specific subscribers by the Bank (the "**Issuance**").

On June 19, 2025, the Bank successfully completed the Issuance. The Bank issued 20,933,977,454 A Shares in total to the MOF, CMCC and CSSC at a par value of RMB1.00 and issue price of RMB6.21 per Share, raising total proceeds of RMB130.0 billion, which will be, after deducting issuance expenses, entirely used to replenish the Bank's core tier 1 capital.

Upon the completion of the Issuance, the registered capital of the Bank increased from RMB99,161,076,038 to RMB120,095,053,492, and the total number of Shares increased from 99,161,076,038 Shares to 120,095,053,492 Shares.

According to the above change in Shares, the Board resolved to increase the registered capital of the Bank to RMB120,095,053,492 and the total number of Shares to 120,095,053,492 Shares, and to propose to the Shareholders' general meeting of the Bank to authorize the Board and agree that the Board shall further authorize the chairman, the president or other person(s)

LETTER FROM THE BOARD OF DIRECTORS

authorized by the chairman and the president to jointly or individually deal with the regulatory approval, registration or filing with the market supervision and regulatory authorities, and other relevant procedures for the increase of registered capital.

The proposal on the change of the registered capital of the Bank was considered and approved by the Board on August 29, 2025 and is hereby submitted to the EGM for consideration and approval.

2. Amendments to the Articles of Association

Reference is made to the announcement of the Bank dated August 29, 2025 in relation to, among others, the proposed amendments to the Articles of Association.

In accordance with the Company Law, Guidelines for Articles of Association of Listed Companies, Measures for the Management of Independent Directors of Listed Companies, and other laws, regulations, departmental rules, and normative documents, and in light of the Bank's operational and management requirements as well as changes of the registered capital and share capital of the Bank, the Board proposed to make amendments to the Articles of Association (the "**Amendments**"). For details of the proposed amendments to the Articles of Association, please refer to Appendix I of this circular.

The Board also resolved to propose to the Shareholders' general meeting to authorize the Board and agree that the Board may further authorize the chairman and the president to jointly or individually adjust and revise the contents of the Amendments (including but not limited to the adjustments and revisions to text, chapters, articles, etc.) in accordance with changes in domestic and overseas laws, regulations and other normative documents, the requirements and recommendations of domestic and overseas government agencies and regulatory authorities, and taking into account the actual circumstances of the Bank, and to deal with matters such as obtaining approval, filing, registration and other procedures with the NFRA, market supervision and regulatory authorities and other relevant government departments.

The amended Articles of Association, upon consideration and approval at the Shareholders' general meeting of the Bank, shall be submitted to the NFRA for approval, and the amended articles shall take effect from the date of such approval. Prior to that, the existing Articles of Association of the Bank shall remain effective.

The proposal on the amendments to the Articles of Association was considered and approved by the Board on August 29, 2025 and is hereby submitted to the EGM for consideration and approval.

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3. Amendments to the Rules of Procedure for the Shareholders' General Meeting

In accordance with the Company Law and the latest regulatory requirements including the Guidelines for Articles of Association of Listed Companies, and in light of the amendments to the Articles of Association, the Bank proposed to amend the Rules of Procedure for the Shareholders' General Meeting. For details of the proposed amendments to the Rules of Procedure, please refer to Appendix II of this circular.

The Board also resolved to propose to the Shareholders' general meeting to authorize and agree that the Board may further authorize the chairman of the Board and the president to jointly or individually adjust and revise the contents of the amendments to the Rules of Procedure (including but not limited to the adjustment and revisions to the text, chapters, articles, etc.) according to changes in domestic and overseas laws, regulations and other normative documents, requirements and recommendations of relevant domestic and overseas government agencies and regulatory authorities as well as the actual circumstances of the Bank, and taking into account the adjustment and revisions of the Articles of Association, etc.

The amended Rules of Procedure will take effect from the date of approval of the Articles of Association by the NFRA.

The proposal on the amendments to the Rules of Procedure was considered and approved by the Board of Directors on August 29, 2025 and is hereby submitted to the EGM for consideration and approval.

4. Amendments to the Rules of Procedure for the Board of Directors

In accordance with the Company Law and the latest regulatory requirements including Guidelines for Articles of Association of Listed Companies, and in light of the amendments to the Articles of Association, the Bank proposed to amend the Rules of Procedure for the Board of Directors. For details of the proposed amendments to the Rules of Procedure, please refer to Appendix III of this circular.

The Board also resolved to propose to the Shareholders' general meeting to authorize and agree that the Board may further authorize the chairman and the president to jointly or individually adjust and revise the contents of the amendments to the Rules of Procedure (including but not limited to the adjustment and revisions to the text, chapters, articles, etc.) according to changes in domestic and overseas laws, regulations and other normative documents, requirements and recommendations of relevant domestic and overseas government agencies and regulatory authorities as well as the actual circumstances of the Bank, and taking into account the adjustment and revisions of the Articles of Association, etc.

The amended Rules of Procedure will take effect from the date of approval of the Articles of Association by the NFRA.

LETTER FROM THE BOARD OF DIRECTORS

The proposal on the amendments to the Rules of Procedure was considered and approved by the Board of Directors on August 29, 2025 and is hereby submitted to the EGM for consideration and approval.

5. Dissolution of the Board of Supervisors

In accordance with the Company Law and relevant requirements of the MOF, the CSRC, and the NFRA regarding the reform of the Board of Supervisors, the Bank proposed to dissolve the Board of Supervisors and its special committees. The Audit Committee of the Board shall exercise the powers of the Board of Supervisors in accordance with the Company Law and regulatory requirements. Current Supervisors of the Bank shall cease to serve as Supervisors or hold any related positions within the Board of Supervisors. The governance policies related to the Board of Supervisors, such as the Rules of Procedure for the Board of Supervisors, shall be abolished accordingly.

The above adjustments shall take effect from the date of approval of the Articles of Association by the NFRA. Prior to that, the Board of Supervisors shall continue to perform its duties as stipulated by the Company Law and other applicable laws and regulations.

The proposal on the dissolution of the Board of Supervisors was reviewed and approved by the Board of Directors on August 29, 2025, and is hereby submitted to the EGM for consideration and approval.

6. Election of Ms. Chen Xue as Non-executive Director of the Bank

Reference is made to the announcement of the Bank dated April 29, 2025 in relation to, among other things, the proposed nomination of Director of the Bank. The Board considered and approved the proposal on the nomination of Ms. Chen Xue as the candidate of Non-executive Director of the Bank. The term of office of Ms. Chen Xue as Director will be three years commencing from the date of approval of her qualification by the NFRA. Ms. Chen Xue will not receive remuneration from the Bank.

The profile of Ms. Chen Xue is set out as follows:

Chen Xue, female, born in 1969, obtained a master's degree in Public Administration from the National Academy of Governance and holds the titles of Senior Accountant and Certified Public Accountant. Ms. Chen previously served as Consultant (presiding over work) and Director of the Financial Budgeting Management Division in the Department of Accounting, Deputy Director-General of the Department of Accounting, and Level II Counsel of the Investor Protection Bureau of the CSRC; and Level II Counsel of the Legal and Regulation Department of the NFRA, etc. She currently serves as Director of China Post Group Corporation Limited.

As at the Latest Practicable Date, Ms. Chen Xue has confirmed that, save as disclosed in this circular, she has not held any directorship in other public companies the securities of which are listed on any securities market in the Chinese mainland, Hong Kong or overseas in the past

LETTER FROM THE BOARD OF DIRECTORS

three years. She does not have any relationship with any Directors, Supervisors, senior management members, substantial Shareholders or controlling Shareholders of the Bank. She does not hold any other positions in the Bank or any of its subsidiaries, nor does she hold any interest in the Shares of the Bank or its associated corporations within the meaning of Part XV of the Securities and Futures Ordinance of Hong Kong.

Save as disclosed above, there is no other information in relation to the appointment of Ms. Chen Xue that shall be disclosed pursuant to the requirements set out in Rule 13.51(2)(h) to (v) of the Hong Kong Listing Rules, nor are there any other matters that need to be brought to the attention of the Shareholders.

The proposal on the nomination of Ms. Chen Xue as Non-executive Director of the Bank was considered and approved by the Board on April 29, 2025, and is hereby submitted to the EGM for consideration and approval of the election of Ms. Chen Xue as Non-executive Director of the Bank.

7. Election of Mr. Song Xiaodong as Non-executive Director of the Bank

Reference is made to the announcement of the Bank dated September 23, 2025 in relation to, among other things, the proposed nomination of Director of the Bank. The Board considered and approved the proposal on the nomination of Mr. Song Xiaodong as the candidate of Non-executive Director of the Bank. The term of office of Mr. Song Xiaodong as Director will be three years commencing from the date of approval of his qualification by the NFRA. Upon Mr. Song Xiaodong assuming his position, Mr. Ding Xiangming will cease to serve as Non-executive Director of the Bank and as a member of the relevant committees of the Board of Directors due to change of job. Mr. Song Xiaodong will not receive remuneration from the Bank.

The profile of Mr. Song Xiaodong is set out as follows:

Song Xiaodong, male, born in 1972, obtained a bachelor's degree in Economics from Shanghai University of Finance and Economics and holds the title of Senior Economist. Mr. Song previously served as Chief Economist, Deputy General Manager, and Director of Shanghai Tunnel Engineering Co., Ltd.; Chairman of Shanghai Tunnel Engineering Limited; and Vice President and Secretary to the Board of Directors of Shanghai Tunnel Engineering Co., Ltd., etc. He currently serves as President and Director of Shanghai International Port (Group) Co., Ltd.

As at the Latest Practicable Date, Mr. Song Xiaodong has confirmed that, save as disclosed in this circular, he has not held any directorship in other public companies the securities of which are listed on any securities market in the Chinese mainland, Hong Kong or overseas in the past three years. He does not have any relationship with any Directors, Supervisors, senior management members, substantial Shareholder or controlling Shareholder of the Bank. He does not hold any other positions in the Bank or any of its subsidiaries, nor does he hold any interest in the Shares of the Bank or its associated corporations within the meaning of Part XV of the Securities and Futures Ordinance of Hong Kong.

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Save as disclosed above, there is no other information in relation to the appointment of Mr. Song Xiaodong that shall be disclosed pursuant to the requirements set out in Rule 13.51(2)(h) to (v) of the Hong Kong Listing Rules, nor are there any other matters that need to be brought to the attention of the Shareholders.

The proposal on the nomination of Mr. Song Xiaodong as Non-executive Director of the Bank was considered and approved by the Board on September 23, 2025, and is hereby submitted to the EGM for consideration and approval of the election of Mr. Song Xiaodong as Non-executive Director of the Bank.

8. Absorption and Merger of YOU⁺ BANK

To further optimize the management and business structure, the Bank intends to absorb and merge YOU⁺ BANK. The relevant matters are hereby reported as follows:

I. Overview of the absorption and merger

(I) Background and purpose of the absorption and merger

In recent years, the Bank has continuously increased its investments in financial technology, rapidly enhancing its digital and intensive operational capabilities. A service framework centered around mobile banking as the primary channel has been established, significantly strengthening comprehensive online service capabilities. To effectively utilize resources and reduce the Bank's overall operational costs, the Bank intends to absorb and merge YOU⁺ BANK.

1. Realization of strategic integration. The absorption and merger of YOU⁺ BANK will integrate the online operation experience of YOU⁺ BANK into the operation of the Bank, which will be a strong supplement to the Bank's online business.
2. Optimization of resource allocation. After the absorption and merger, the business resources and talent team of YOU⁺ BANK will inject new impetus into the Bank's development.
3. Reduction of management costs. After the absorption and merger, the management costs of the Bank will be effectively reduced, which will help the Bank to invest resources in fields with stronger complementarity, and improve the overall operational efficiency.

LETTER FROM THE BOARD OF DIRECTORS

(II) Overview of the absorption and merger

The absorption and merger of its wholly-owned subsidiary, YOU⁺ BANK, does not constitute a related party (connected) transaction under the Rules Governing the Listing of Stocks on Shanghai Stock Exchange and the Hong Kong Listing Rules, nor does it constitute major asset reorganization as stipulated in the Administrative Measures for Major Asset Reorganization of Listed Companies.

On September 23, 2025, the ninth meeting of the Board of the Bank for the year 2025 considered and approved the Proposal on Absorption and Merger of YOU⁺ BANK by Postal Savings Bank of China. Upon consideration and approval at the Shareholders' general meeting of the Bank, the absorption and merger is subject to the approval of the NFRA for implementation.

II. Basic information on the merged party

1. Company name: YOU⁺ BANK
2. Company type: Limited liability company (wholly-owned by a legal entity with non-natural person investment or control)
3. Date of establishment: January 7, 2022
4. Registered address: 25/F and 26/F, No. 1080 Dongdaming Road, Hongkou District, Shanghai
5. Registered capital: RMB5,000 million
6. Legal representative: Liu Honghai
7. Business scope: Absorbing deposits from the public, mainly from individuals and MSEs; providing short-term, medium-term and long-term loans mainly to individuals and MSEs; domestic and foreign settlement through electronic channels; electronic bill acceptance and discount; issuing financial bonds; buying and selling government bonds and financial bonds; interbank lending; buying and selling foreign exchange by itself or as an agent; bank card business; agency collection and payment of funds and bancassurance; and other businesses approved by the banking regulatory authority under the State Council.

III. Method, scope, and related arrangements of the absorption and merger

1. The Bank will absorb and merge its wholly-owned subsidiary, YOU⁺ BANK. Upon completion of the absorption and merger, the qualification of YOU⁺ BANK as an independent legal entity shall be deregistered in accordance with the law.

LETTER FROM THE BOARD OF DIRECTORS

2. Upon completion of the absorption and merger, all businesses, properties, creditor's rights and debts, as well as all other rights and obligations of YOU⁺ BANK shall be succeeded to and assumed by the Bank. Relevant rights and obligations of customers of YOU⁺ BANK shall not be affected, and the contracts and agreements legally signed shall remain valid.
3. In accordance with the requirements of laws and regulations, both parties of the merger will perform corresponding statutory approval procedures, prepare balance sheets, perform procedures of notifying creditors and public announcement.
4. Both parties of the merger will jointly complete the transfer of assets, change of ownership, etc., and handle deregistration, change of registration with the tax administration as well as the industrial and commercial authorities, and other procedures as required by the laws, regulations, or regulatory requirements.

IV. Impact of the absorption and merger on the Bank

The absorption and merger will further optimize the Bank's management and business structure, consolidate the achievements of its digital transformation, enhance operational efficiency, and reduce management costs. YOU⁺ BANK is a wholly-owned subsidiary of the Bank, and its financial statements have been fully consolidated into the Bank's consolidated financial statements on a 100% basis. The absorption and merger will not affect the Bank's financial position or operating results and will not harm the interests of the Bank or its shareholders. The absorption and merger is in line with the long-term strategic planning of the Bank.

V. Authorizations

It is proposed that the Shareholders' general meeting authorize the Board, and the Board delegate the authority to the chairman and the president or other persons authorized by the chairman and the president, to jointly or individually, decide on, organize, implement, or terminate matters related to the absorption and merger, subject to the framework and principles considered and approved at the Shareholders' general meeting and in compliance with relevant laws, administrative regulations, normative documents as well as opinions and recommendations of regulatory authorities. These matters include but are not limited to:

- (I) Deliberate on and determine matters related to the implementation of the absorption and merger;
- (II) Revise the implementation plans for the absorption and merger, and formulate and revise the legal documents related to the absorption and merger, such as the absorption and merger agreement, the merger announcement, YOU⁺ BANK personnel resettlement, residual business disposal and risk control plan; the

LETTER FROM THE BOARD OF DIRECTORS

application documents for administrative licenses for the absorption and merger; and the application documents for administrative licenses for changes in institutions after the absorption and merger, and all other relevant documents;

- (III) Confirm the audit report, asset verification report, asset appraisal report, and balance sheet (forecast) of the institution after the absorption and merger issued by the intermediary institutions in relation to the absorption and merger;
- (IV) Handle necessary procedures for succession of all assets, liabilities, contracts, businesses, personnel, and all other rights and obligations of YOU⁺ BANK;
- (V) Decide to postpone, suspend, or terminate the implementation of the absorption and merger in the event of force majeure or other circumstances that render the implementation impracticable;
- (VI) Be responsible for organizing, implementing and handling other matters related to the absorption and merger.

The authorization shall be effective from the date of consideration and approval at the Shareholders' general meeting to the date of completion of all matters related to the absorption and merger.

The proposal on the absorption and merger of YOU⁺ BANK was considered and approved by the Board of Directors on September 23, 2025, and is hereby submitted to the EGM for consideration and approval.

III. THE EGM

Enclosed is the form of proxy for the EGM.

If you intend to appoint a proxy to attend the EGM, you are requested to complete and return the proxy form in accordance with the instructions printed thereon. H Shareholders shall return the proxy form(s) to Computershare Hong Kong Investor Services Limited located at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong by hand or by post and in any event not less than 24 hours before the time designated for holding the EGM or any adjournment thereof. Completion and return of the proxy form will not preclude you from attending and voting in person at the EGM or any adjournment thereof if you so desire.

In order to determine the list of H Shareholders who are entitled to attend the EGM, the Bank's H Share register of members will be suspended from Friday, October 3, 2025 to Thursday, October 9, 2025 (both days inclusive). To attend the EGM, H Shareholders shall, before 4:30 p.m. on Thursday, October 2, 2025, submit the share certificates and share transfer documents to the Bank's H Share Registrar, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong.

LETTER FROM THE BOARD OF DIRECTORS

IV. VOTING BY POLL

Pursuant to Rule 13.39(4) of the Hong Kong Listing Rules, any vote of Shareholders at a Shareholders' general meeting must be taken by poll except where the chairman, 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. As such, the resolutions proposed at the EGM will be voted by poll.

V. RECOMMENDATIONS

The Board considers that all resolutions proposed at the EGM are in the interests of the Bank and its Shareholders as a whole. As such, the Board recommends you to vote in favour of the resolutions to be proposed at the EGM.

Yours faithfully,
By order of the Board of Directors
Postal Savings Bank of China Co., Ltd.
Du Chunye
Joint Company Secretary

September 24, 2025



中国邮政储蓄银行

POSTAL SAVINGS BANK OF CHINA

POSTAL SAVINGS BANK OF CHINA CO., LTD.

中國郵政儲蓄銀行股份有限公司

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

(Stock Code: 1658)

**NOTICE OF THE 2025 SECOND EXTRAORDINARY
GENERAL MEETING**

NOTICE IS HEREBY GIVEN that the 2025 second extraordinary general meeting (the “EGM”) of Postal Savings Bank of China Co., Ltd. (the “**Bank**”) will be held on-site at Block A, Jinding Building, No. 3 Financial Street, Xicheng District, Beijing at 10:00 a.m. on Thursday, October 9, 2025 to deal with the following matters:

RESOLUTIONS

1. To consider and approve the change of registered capital of the Bank;
2. To consider and approve the amendments to the Articles of Association;
3. To consider and approve the amendments to the Rules of Procedure for the Shareholders' General Meeting;
4. To consider and approve the amendments to the Rules of Procedure for the Board of Directors;
5. To consider and approve the dissolution of the Board of Supervisors;
6. To consider and approve the election of Ms. Chen Xue as Non-executive Director of the Bank;
7. To consider and approve the election of Mr. Song Xiaodong as Non-executive Director of the Bank; and
8. To consider and approve the absorption and merger of YOU⁺ BANK.

Among the above resolutions, items 3, 4, 6, and 7 are ordinary resolutions, and items 1, 2, 5, and 8 are special resolutions.

NOTICE OF THE 2025 SECOND EXTRAORDINARY GENERAL MEETING

MATTER TO BE REPORTED

9. Report on the Evaluation of the Substantial Shareholder of Postal Savings Bank of China for the Year 2024.

By order of the Board of Directors
Postal Savings Bank of China Co., Ltd.
Du Chunye
Joint Company Secretary

Beijing, the PRC
September 24, 2025

As at the date of this notice, the Board of the Bank comprises Mr. Zheng Guoyu as Chairman of the Board and Non-executive Director; Mr. Liu Jianjun and Ms. Yao Hong as Executive Directors; Mr. Han Wenbo, Mr. Liu Xin'an, Mr. Zhang Xuanbo, Mr. Liu Ruigang, Mr. Hu Yuting, Mr. Ding Xiangming and Mr. Yu Mingxiong as Non-executive Directors; Mr. Wen Tiejun, Mr. Chung Shui Ming Timpson, Ms. Pan Yingli, Mr. Tang Zhihong, Mr. Hong Xiaoyuan and Mr. Yang Yong as Independent Non-executive Directors.

* *Postal Savings Bank of China Co., Ltd. is not an authorized 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 authorized to carry on banking and/or deposit-taking business in Hong Kong.*

Notes:

1. According to the Hong Kong Listing Rules, any vote of Shareholders at a general meeting must be taken by poll except where the chairman, 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. As such, all resolutions proposed at the EGM will be voted by poll. After the EGM, relevant voting results will be published on the website of the Bank as well as the HKEXnews website of Hong Kong Exchanges and Clearing Limited.
2. A Shareholder entitled to attend and vote at the EGM announced to be convened herein is entitled to appoint one or more proxies to attend and, in the event of a poll, vote in his/her stead. A proxy need not be a Shareholder of the Bank.
3. The proxy form together with notarized authorization letters of signatories or other authorization documents (if any) shall be invalid unless they are filled out and returned to the Bank's H Share Registrar, Computershare Hong Kong Investor Services Limited not less than 24 hours before the time designated for holding the EGM or any adjournment thereof. The address of Computershare Hong Kong Investor Services Limited is 17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong. Completion and return of the proxy form will not preclude you from attending and voting in person at the EGM or any adjournment thereof if you so wish.
4. In order to determine the list of H Shareholders who are entitled to attend the EGM, the Bank's H Share register of members will be suspended from Friday, October 3, 2025 to Thursday, October 9, 2025 (both days inclusive). To attend the EGM, H Shareholders shall, before 4:30 p.m. on Thursday, October 2, 2025, submit the share certificates and share transfer documents to the Bank's H Share Registrar, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong.

NOTICE OF THE 2025 SECOND EXTRAORDINARY GENERAL MEETING

5. For joint holders, only the one whose name stands first in the register of members shall be entitled to attend the EGM and vote in respect thereof.
6. Shareholders or their proxies shall present their identity documents when attending the EGM:
 - (1) Legal representatives of legal person Shareholders who attend the meeting shall provide their valid personal identification certificates, valid proof of their capacity as legal representatives and proof of identity as a Shareholder; where the legal representatives delegate others to attend the meeting, proxies of the Shareholder shall provide, in addition to the documents above, their valid personal identification certificates and written form of proxy provided by the legal representatives (including those signed by an authorized person) according to laws. Where the other persons are authorized to attend the meeting by the legal person Shareholders, they shall provide their valid personal identification certificates, the resolution of authorization by the board of directors or other decision-making bodies of legal person Shareholders, and proof of identity as a Shareholder.
 - (2) Natural person Shareholders who attend the meeting in person shall provide their valid personal identification certificates and proof of identity as a Shareholder; where others are delegated to attend the meeting, proxies of Shareholders shall provide their valid personal identification certificates, the authorization letters from the Shareholders and proof of the identity of their principal as Shareholders.
7. Shareholders or their proxies shall bear their own travelling and accommodation expenses for attending this meeting.
8. The address of the Bank's Registered Office is No. 3 Financial Street, Xicheng District, Beijing, the PRC.

Tel: 86-10-68858158

Fax: 86-10-68858165

COMPARATIVE TABLE OF AMENDMENTS TO THE ARTICLES OF
ASSOCIATION OF POSTAL SAVINGS BANK OF CHINA CO., LTD.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	CHAPTER I GENERAL PROVISIONS	CHAPTER I GENERAL PROVISIONS
1	Article 1 The Articles of Association (the “Articles”) are formulated in accordance with the Company Law of the People’s Republic of China (the “Company Law”), the Securities Law of the People’s Republic of China, the Commercial Banking Law of the People’s Republic of China (the “Commercial Banking Law”), the Special Regulations of the State Council on the Overseas Offering and Listing of Shares by Joint Stock Limited Companies, the Mandatory Provisions for the Articles of Association of the Companies to be Listed Overseas, the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Hong Kong Listing Rules”) as well as other applicable laws, administrative regulations and departmental rules for the purposes of protecting the legitimate rights and interests of Postal Savings Bank of China Co., Ltd. (the “Bank”), its shareholders and creditors and to regulate the organization and activities of the Bank.	Article 1 The Articles of Association (the “Articles”) are formulated in accordance with the Company Law of the People’s Republic of China (the “Company Law”), the Securities Law of the People’s Republic of China, the Commercial Banking Law of the People’s Republic of China (the “Commercial Banking Law”), the Special Regulations of the State Council on the Overseas Offering and Listing of Shares by Joint Stock Limited Companies, the Mandatory Provisions for the Articles of Association of the Companies to be Listed Overseas <u>the Guidelines for Articles of Association of Listed Companies</u> , the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Hong Kong Listing Rules”) as well as other applicable laws, administrative regulations, and departmental rules, <u>and relevant provisions of securities regulatory authorities of the places where the Bank’s shares are listed</u> for the purposes of protecting the legitimate rights and interests of Postal Savings Bank of China Co., Ltd. (the “Bank”), its shareholders, <u>employees</u> , and creditors and to regulate the organization and activities of the Bank.
2	Article 5 The registered capital of the Bank is RMB99,161,076,038.	Article 5 The registered capital of the Bank is RMB99,161,076,038 <u>120,095,053,492</u> .
3	Article 7 The chairman of the board of directors (the “Board”) shall be the legal representative of the Bank.	Article 7 The chairman of the board of directors (the “Board”) shall be the legal representative of the Bank. <u>Where the chairman resigns, he/she shall be deemed to have resigned as legal representative at the same time.</u>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
4	<p>Article 9 From the date the Articles become effective, the Articles shall become a legally binding document that regulates the organization and activities of the Bank and the rights and obligations between the Bank and its shareholders and among the shareholders. The Articles shall be binding on the Bank and its shareholders, directors, supervisors, and senior management members. The aforesaid persons may claim their rights on matters relating to the Bank in accordance with the Articles. Pursuant to the Articles, a shareholder may sue other shareholders or directors, supervisors or senior management members of the Bank or the Bank, and the Bank may sue a shareholder, director, supervisor or senior management members.</p> <p>The term “sue” mentioned in the preceding paragraph shall include the initiation of legal proceedings at a court or the application of arbitration to an arbitral institution.</p>	<p>Article 9 From the date the Articles become effective, the Articles shall become a legally binding document that regulates the organization and activities of the Bank and the rights and obligations between the Bank and its shareholders and among the shareholders. The Articles shall be binding on the Bank and its shareholders, directors, supervisors, and senior management members. The aforesaid persons may claim their rights on matters relating to the Bank in accordance with the Articles. Pursuant to the Articles, a shareholder may sue other shareholders, or directors, supervisors or senior management members of the Bank or the Bank, and the Bank may sue a shareholder, director; supervisor or senior management members.</p> <p>The term “sue” mentioned in the preceding paragraph shall include the initiation of legal proceedings at a court or the application of arbitration to an arbitral institution.</p>
5	<p>Article 13 As a state-controlled commercial bank, the Bank shall uphold the leadership by the Communist Party of China (“CPC”), and strengthen the Party building. The Bank shall set up Party organizations according to the Constitution of the Communist Party of China and the Company Law. The Party committee shall play the role as the core of leadership, providing direction, managing the overall situation and ensuring implementation. Meanwhile, Party working bodies shall be established to implement the duty of Party building, equipped with sufficient staff to deal with Party affairs, provide with sufficient funds to operate Party organizations, and provide necessary conditions for the activities of Party organizations.</p>	<p>Article 13 As a state-controlled commercial bank, the Bank shall uphold the leadership by the Communist Party of China (“CPC”), and strengthen the Party building. The Bank shall set up Party organizations <u>to carry out Party activities</u> according to the Constitution of the Communist Party of China and the Company Law. The Party committee shall play the role as the core of leadership, providing direction, managing the overall situation and ensuring implementation. Meanwhile, Party working bodies shall be established to implement the duty of Party building, equipped with sufficient staff to deal with Party affairs, provide with sufficient funds to operate Party organizations, and provide necessary conditions for the activities of Party organizations.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	CHAPTER II OBJECTIVES AND SCOPE OF BUSINESS	CHAPTER II OBJECTIVES AND SCOPE OF BUSINESS
6	<p>Article 14 The objectives of the Bank are to comply with national laws and regulations, adhere to the principle of credibility, be customer-focused and market-oriented, and adhere to the market positioning of serving “Sannong (agriculture, rural areas and farmers)”, urban and rural residents and small and medium-sized enterprises. We will make full use of the postal network advantages, strengthen our internal controls, maintain compliance and sound operation, to provide customers with high-quality financial services, maximize shareholder value and support economic development and social progress of the PRC.</p> <p>The Bank establishes a vision of high-quality development, promotes a corporate culture of honesty, trustworthiness, pioneering and innovation, forms a sound and compliant business philosophy, and abides by a fair, safe and orderly order for industry competition.</p> <p>The Bank pursues the philosophy of innovative, coordinated, green, open and shared development, pays close attention to environmental protection, actively fulfills social responsibilities, maintains a good social reputation, and creates harmonious social relations.</p>	<p>Article 14 The objectives of the Bank are to comply with national laws and regulations, adhere to the principle of credibility, <u>adhere to the people-centered value orientation</u>, be customer-focused and market-oriented, and adhere to the market positioning of serving “Sannong (agriculture, rural areas and farmers)”, urban and rural residents and small and medium-sized enterprises. We will make full use of the postal network advantages, strengthen our internal controls, maintain compliance and sound operation, to provide customers with high-quality financial services, maximize shareholder value and support economic development and social progress of the PRC.</p> <p>The Bank establishes a vision of high-quality development, promotes a corporate culture of honesty, trustworthiness, pioneering and innovation, forms a sound and compliant business philosophy, and abides by a fair, safe and orderly order for industry competition.</p> <p>The Bank pursues the philosophy of innovative, coordinated, green, open and shared development, <u>implements the requirements of sustainable development</u>, pays close attention to environmental protection, actively fulfills social responsibilities, maintains a good social reputation, and creates harmonious social relations.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<u>The Bank is committed to the high-quality development of the financial sector, and actively fosters and practices the financial culture with Chinese characteristics. It dedicates all efforts to ensure “five priorities” of the financial sector, namely technology finance, green finance, inclusive finance, pension finance, and digital finance, and builds a first-class large-scale retail bank that is more inclusive, balanced, stable, intelligent, and dynamic. The Bank is dedicated to becoming the main force in serving the real economy and the ballast in safeguarding financial stability, and contributes to the building of a financial powerhouse.</u>
	CHAPTER III SHARES	CHAPTER III SHARES
	Section 1 Share Issue	Section 1 Share Issue
7	Article 20 Upon approval by the approval departments authorized by the State Council, the Bank may issue a total number of 99,161,076,038 ordinary shares. 45,000,000,000 shares were issued to its promoter, China Post Group Corporation, when the Bank was restructured into a joint stock limited company, representing 100% of the then total number of ordinary shares that the Bank may issue.	Article 20 Upon approval by the approval departments authorized by the State Council, the Bank may issue a total number of 99,161,076,038 <u>120,095,053,492</u> ordinary shares. 45,000,000,000 shares were issued to its promoter, China Post Group Corporation, when the Bank was restructured into a joint stock limited company, representing 100% of the then total number of ordinary shares that the Bank may issue.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
8	<p data-bbox="395 314 552 342">Article 21</p> <p data-bbox="319 395 823 944">Upon approval by the securities regulatory authority under the State Council, 6,777,108,433 ordinary A shares were issued through the non-public issuance of A shares by the Bank in 2023. After the completion of the non-public issuance, the ordinary share capital of the Bank comprises: 99,161,076,038 ordinary shares, including 79,304,909,038 domestic listed shares, which account for approximately 79.98% of the total number of ordinary shares that could be issued by the Bank; and 19,856,167,000 overseas listed shares, which account for approximately 20.02% of the total number of ordinary shares that could be issued by the Bank.</p> <p data-bbox="395 1008 443 1036">.....</p>	<p data-bbox="927 314 1083 342">Article 21</p> <p data-bbox="850 395 1355 944">Upon approval by the securities regulatory authority under the State Council, 6,777,108,433 ordinary A shares were issued through the non-public issuance of A shares by the Bank in 2023. After the completion of the non-public issuance, the ordinary share capital of the Bank comprises: 99,161,076,038 ordinary shares, including 79,304,909,038 domestic listed shares, which account for approximately 79.98% of the total number of ordinary shares that could be issued by the Bank; and 19,856,167,000 overseas listed shares, which account for approximately 20.02% of the total number of ordinary shares that could be issued by the Bank.</p> <p data-bbox="850 998 1355 1547"><u>Upon registration with the securities regulatory authority under the State Council, the Bank issued 20,933,977,454 ordinary A shares to specific subscribers in 2025. After the completion of the issuance to specific subscribers, the ordinary share capital of the Bank comprises: 120,095,053,492 ordinary shares, including 100,238,886,492 domestic listed shares, which account for approximately 83.47% of the total number of ordinary shares that could be issued by the Bank; and 19,856,167,000 overseas listed shares, which account for approximately 16.53% of the total number of ordinary shares that could be issued by the Bank.</u></p> <p data-bbox="927 1610 975 1638">.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
9	<p>Article 22 Upon the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council in respect of the plan of the Bank to issue overseas listed shares and domestic listed shares, the Board of the Bank may make implementation arrangements for such plans by means of separate issuance.</p> <p>The Bank may implement its plan to separately issue overseas listed shares and domestic listed shares pursuant to the preceding paragraph within fifteen (15) months from the date of the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council.</p>	<p>Article 22 Upon the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council in respect of the plan of the Bank to issue overseas listed shares and domestic listed shares, the Board of the Bank may make implementation arrangements for such plans by means of separate issuance.</p> <p>The Bank may implement its plan to separately issue overseas listed shares and domestic listed shares pursuant to the preceding paragraph within fifteen (15) months from the date of the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council.</p>
10	<p>Article 23 In the event that there are overseas-listed foreign shares and domestic listed shares included in the total number of shares specified in the issuance plan, such shares shall be fully subscribed for at one time at their respective offerings. If the shares cannot be fully subscribed at one time due to special circumstances, such shares may be issued in separate tranches subject to the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council.</p>	<p>Article 23 In the event that there are overseas-listed foreign shares and domestic listed shares included in the total number of shares specified in the issuance plan, such shares shall be fully subscribed for at one time at their respective offerings. If the shares cannot be fully subscribed at one time due to special circumstances, such shares may be issued in separate tranches subject to the registration with or fulfillment of relevant procedures of the securities regulatory authority under the State Council or authorities authorized by the State Council.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 2 Increase, Reduction and Repurchase of Shares	Section 2 Increase, Reduction and Repurchase of Shares
11	<p>Article 24 Based on operation and development needs and in accordance with the requirements of laws and administrative regulations, the Bank may adopt the following methods to increase its registered capital subject to resolutions made at the shareholders' general meeting and approval by the relevant competent authorities:</p> <ul style="list-style-type: none"> (1) public offering of shares; (2) non-public offering of shares; (3) distributing new shares to existing shareholders; (4) placing new shares to existing shareholders; (5) transferring capital reserve funds to increase share capital; (6) other circumstances required or permitted by laws and administrative regulations and approved by relevant competent authorities. <p>.....</p>	<p>Article 24<u>2</u> Based on operation and development needs and in accordance with the requirements of laws and administrative regulations, the Bank may adopt the following methods to increase its registered capital subject to resolutions made at the shareholders' general meeting and approval by the relevant competent authorities:</p> <ul style="list-style-type: none"> (1) public offering of shares <u>to non-specific subscribers</u>; (2) non-public offering of shares <u>to specific subscribers</u>; (3) distributing new <u>bonus</u> shares to existing shareholders; (4) placing new shares to existing shareholders; (5) transferring capital reserve funds to increase share capital; (6)<u>5</u> other circumstances required or permitted by laws and administrative regulations and approved by relevant competent authorities. <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
12	<p>Article 25 In accordance with the provisions of the Articles, the Bank may reduce its registered capital. The Bank must prepare a balance sheet and an inventory of assets when it reduces its registered capital.</p> <p>The Bank shall notify its creditors within ten (10) days from the date of passing the resolution to reduce its registered capital and shall publish an announcement in a newspaper within thirty (30) days from the date of passing such resolution. A creditor has the right to require the Bank to repay its debt or to provide a corresponding guarantee for such debts either within thirty (30) days of receipt of notification or, in the case of a creditor who has not received such notice, within forty-five (45) days from the date of the relevant announcement.</p> <p>The registered capital of the Bank after such reduction of its registered capital shall not be below the statutory minimum amount.</p>	<p>Article 253 In accordance with the provisions of the Articles, the Bank may reduce its registered capital. The Bank must prepare a balance sheet and an inventory of assets when it reduces its registered capital.</p> <p>The Bank shall notify its creditors within ten (10) days from the date of passing the resolution to reduce its registered capital and shall publish an announcement in a newspaper <u>or the National Enterprise Credit Information Publicity System</u> within thirty (30) days from the date of passing such resolution. A creditor has the right to require the Bank to repay its debt or to provide a corresponding guarantee for such debts either within thirty (30) days of receipt of notification or, in the case of a creditor who has not received such notice, within forty-five (45) days from the date of the relevant announcement.</p> <p>The registered capital of the Bank after such reduction of its registered capital shall not be below the statutory minimum amount.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
13	<p>Article 26 The Bank may repurchase its outstanding shares in the following circumstances in accordance with the procedures as prescribed by the laws, administrative regulations, departmental rules and the Articles and subject to the approval of the relevant competent authorities:</p> <p>.....</p> <p>(3) using shares for the employee stock ownership plan or equity incentive of the Bank;</p> <p>(4) being requested to repurchase the shares of the Bank from shareholders who vote against resolutions adopted at the shareholders' general meeting concerning merger or division of the Bank;</p> <p>.....</p> <p>Where the Bank repurchases its shares because of circumstances (1), (2) referred to above, it shall obtain the prior approval of the shareholders' general meeting. Where the Bank is to repurchase its shares because of the reasons set out in (3), (5) and (6) of previous paragraphs, approval may be obtained at a Board meeting at which more than two-thirds of the directors are present in accordance with the provisions of the Articles or according to the authorization granted at the shareholders' general meeting. Where the Bank has repurchased its shares in accordance with the above provision, under the circumstance set out in (1), the shares shall be cancelled within ten (10) days from the date of repurchase. Under the circumstances set out in (2) and (4), the shares shall be transferred or cancelled within six (6) months.</p>	<p>Article 264 The Bank may repurchase its outstanding shares in the following circumstances in accordance with the procedures as prescribed by the laws, administrative regulations, departmental rules and the Articles and subject to the approval of the relevant competent authorities:</p> <p>.....</p> <p>(3) using shares for the employee stock ownership plan or equity incentive of the Bank;</p> <p>(4) being requested to repurchase the shares of the Bank from shareholders who vote against resolutions adopted at the shareholders' general meeting concerning merger or division of the Bank;</p> <p>.....</p> <p>Where the Bank repurchases its shares because of circumstances (1), (2) referred to above, it shall obtain the prior approval of the shareholders' general meeting. Where the Bank is to repurchase its shares because of the reasons set out in (3), (54) and (65) of previous paragraphs, approval may be obtained at a Board meeting at which more than two-thirds of the directors are present in accordance with the provisions of the Articles or according to the authorization granted at the shareholders' general meeting. Where the Bank has repurchased its shares in accordance with the above provision, under the circumstance set out in (1), the shares shall be cancelled within ten (10) days from the date of repurchase. Under the circumstances set out in (2) and (43), the shares shall be transferred or cancelled within six (6) months.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>The shares repurchased by the Bank in the circumstance set out in (3), (5) and (6) of the first paragraph above shall not exceed 10% of the total number of issued shares of the Bank, and shall be transferred or cancelled within three (3) years.</p> <p>Where laws, administrative regulations, departmental rules and relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed otherwise provide for the share repurchase and cancellation, such provisions shall prevail.</p>	<p>The shares repurchased by the Bank in the circumstance set out in (3), (54) and (65) of the first paragraph above shall not exceed 10% of the total number of issued shares of the Bank, and shall be transferred or cancelled within three (3) years.</p> <p>Where laws, administrative regulations, departmental rules and relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed otherwise provide for the share repurchase and cancellation, such provisions shall prevail.</p>
14	<p>Article 28 Where the Bank repurchases its shares by means of an off-market agreement outside a stock exchange, it shall first obtain the approval of the shareholders' general meeting in accordance with provisions of the Articles. The Bank may rescind or amend any contract it has entered into in the aforesaid manner or waive any right thereunder by obtaining prior approval of the shareholders' general meeting in the same manner.</p> <p>The contract for the repurchase of shares referred to in the preceding paragraph shall include (but not be limited to) agreements to undertake the obligation to repurchase shares and to acquire the right to repurchase shares.</p> <p>The Bank shall not assign an agreement to repurchase its shares or any rights stipulated in such agreement.</p> <p>The price of redeemable shares for which the Bank has the right to repurchase shall be limited to a maximum price if repurchases are not made through the market or by tender. If purchases are by tender, the tender shall be available to all shareholders on the same terms.</p>	<p>Article 28<u>6</u> Where the Bank repurchases its shares by means of an off-market agreement outside a stock exchange, it shall first obtain the approval of the shareholders' general meeting in accordance with provisions of the Articles. The Bank may rescind or amend any contract it has entered into in the aforesaid manner or waive any right thereunder by obtaining prior approval of the shareholders' general meeting in the same manner.</p> <p>The contract for the repurchase of shares referred to in the preceding paragraph shall include (but not be limited to) agreements to undertake the obligation to repurchase shares and to acquire the right to repurchase shares.</p> <p>The Bank shall not assign an agreement to repurchase its shares or any rights stipulated in such agreement.</p> <p>The price of redeemable shares for which the Bank has the right to repurchase shall be limited to a maximum price if repurchases are not made through the market or by tender. If purchases are by tender, the tender shall be available to all shareholders on the same terms.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 3 Transfer and Pledge of Shares	Section 3 Transfer and Pledge of Shares
15	<p>Article 34</p> <p>.....</p> <p>Directors, supervisors and senior management members of the Bank shall declare to the Bank their shareholdings in the Bank and any changes in such shareholdings. They shall not transfer more than 25% of the total shares held in the Bank in any particular year during their tenure. They shall not transfer the shares of the Bank held by them within one (1) year from the date that the shares of the Bank are listed and traded. The shares of the Bank held by the aforesaid personnel shall not be transferred within six (6) months after their termination of employment.</p>	<p>Article 342</p> <p>.....</p> <p>Directors,supervisors and senior management members of the Bank shall declare to the Bank their shareholdings in the Bank and any changes in such shareholdings. They shall not transfer more than 25% of the total shares held in the Bank in any particular year during their tenure <u>as determined when they take office</u>. They shall not transfer the shares of the Bank held by them within one (1) year from the date that the shares of the Bank are listed and traded. The shares of the Bank held by the aforesaid personnel shall not be transferred within six (6) months after their termination of employment.</p>
16	<p>Article 35 If the directors, supervisors, senior management members, and shareholders holding more than 5% shares of the Bank sell the shares or other securities with the nature of equity of the Bank within six (6) months after purchasing the same or purchase the shares or other securities with the nature of equity of the Bank within six (6) months after selling the same, the earnings arising therefrom shall belong to the Bank and the Board shall collect such earnings. If the applicable laws and regulations have otherwise provisions, such provisions shall apply.</p> <p>Shares or other securities with the nature of equity held by directors, supervisors, senior management members and natural person shareholders referred to in the preceding paragraph include shares or other securities with the nature of equity of the Bank held by their spouse, parents and children and held under accounts opened by others.</p> <p>.....</p>	<p>Article 353 If the directors, supervisors, senior management members, and shareholders holding more than 5% shares of the Bank sell the shares or other securities with the nature of equity of the Bank within six (6) months after purchasing the same or purchase the shares or other securities with the nature of equity of the Bank within six (6) months after selling the same, the earnings arising therefrom shall belong to the Bank and the Board shall collect such earnings. If the applicable laws and regulations have otherwise provisions, such provisions shall apply.</p> <p>Shares or other securities with the nature of equity held by directors, supervisors, senior management members and natural person shareholders referred to in the preceding paragraph include shares or other securities with the nature of equity of the Bank held by their spouse, parents and children and held under accounts opened by others.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
17	CHAPTER IV FINANCIAL ASSISTANCE FOR ACQUISITION OF THE BANK'S SHARES	CHAPTER IV FINANCIAL ASSISTANCE FOR ACQUISITION OF THE BANK'S SHARES <u>Section 4 Financial Assistance for Acquisition of the Bank's Shares</u>
18	<p>Article 36 The Bank or its subsidiaries shall not offer any financial assistance at any time by any means to purchasers or prospective purchasers for the purpose of purchase or potential purchase of the Bank's shares. The aforementioned purchasers shall include persons directly or indirectly undertaking any obligations due to the purchase of the Bank's shares.</p> <p>The Bank or its subsidiaries shall not offer any financial assistance at any time by any means to the aforesaid obligors in order to reduce or discharge their obligations for the purchase or potential purchase of the Bank's shares.</p> <p>The provisions in this Article shall not apply to the circumstances stated in Article 38 of this Chapter.</p>	<p>Article 36 The Bank or its subsidiaries shall not offer any financial assistance at any time by any means to purchasers or prospective purchasers for the purpose of purchase or potential purchase of the Bank's shares. The aforementioned purchasers shall include persons directly or indirectly undertaking any obligations due to the purchase of the Bank's shares.</p> <p>The Bank or its subsidiaries shall not offer any financial assistance at any time by any means to the aforesaid obligors in order to reduce or discharge their obligations for the purchase or potential purchase of the Bank's shares.</p> <p>The provisions in this Article shall not apply to the circumstances stated in Article 38 of this Chapter.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
19	<p data-bbox="320 314 820 463">Article 37 The term “financial assistance” referred to in this Chapter shall include but not be limited to the financial assistance in the forms set out below:</p> <ol data-bbox="395 517 820 1549" style="list-style-type: none"> <li data-bbox="395 517 501 549">(1) gifts; <li data-bbox="395 597 820 910">(2) a guarantee (including the undertaking of liability or provision of property by the guarantor to secure the performance of obligations by the obligor), indemnity (other than an indemnity in respect of the Bank’s own fault) or the release or waiver of any rights; <li data-bbox="395 959 820 1272">(3) the provision of loans or entering into any contract under which the obligations of the Bank are to be fulfilled before the obligations of another party to the contract, and a change in the parties to, or the assignment of rights arising under such loans or contract; <li data-bbox="395 1321 820 1549">(4) any other means of financial assistance provided by the Bank when the Bank is insolvent or has no net assets or when such assistance would lead to significant reduction in the Bank’s net assets. <p data-bbox="320 1602 820 1985">For the purpose of this Chapter, “undertaking of obligations” include the undertaking of obligations of an obligor which have arisen by entering into a contract or making an arrangement (regardless of whether the aforesaid contract or arrangement is enforceable, or whether such obligations are assumed by the obligor solely or jointly with any other person), or any obligations that arise out of changes made in any other way to the financial condition of the obligor.</p>	<p data-bbox="852 314 1351 463">Article 37 The term “financial assistance” referred to in this Chapter shall include but not be limited to the financial assistance in the forms set out below:</p> <ol data-bbox="927 517 1351 1549" style="list-style-type: none"> <li data-bbox="927 517 1032 549">(1) gifts; <li data-bbox="927 597 1351 910">(2) a guarantee (including the undertaking of liability or provision of property by the guarantor to secure the performance of obligations by the obligor), indemnity (other than an indemnity in respect of the Bank’s own fault) or the release or waiver of any rights; <li data-bbox="927 959 1351 1272">(3) the provision of loans or entering into any contract under which the obligations of the Bank are to be fulfilled before the obligations of another party to the contract, and a change in the parties to, or the assignment of rights arising under such loans or contract; <li data-bbox="927 1321 1351 1549">(4) any other means of financial assistance provided by the Bank when the Bank is insolvent or has no net assets or when such assistance would lead to significant reduction in the Bank’s net assets. <p data-bbox="852 1602 1351 1985">For the purpose of this Chapter, “undertaking of obligations” include the undertaking of obligations of an obligor which have arisen by entering into a contract or making an arrangement (regardless of whether the aforesaid contract or arrangement is enforceable, or whether such obligations are assumed by the obligor solely or jointly with any other person), or any obligations that arise out of changes made in any other way to the financial condition of the obligor.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
20	<p data-bbox="320 314 820 427">Article 38 The following acts shall not be deemed as the acts prohibited under Article 36 of this Chapter:</p> <ul style="list-style-type: none"> <li data-bbox="395 476 820 868">(1) the provision of relevant financial assistance by the Bank where the financial assistance is given in good faith in the interest of the Bank, and the principal purpose in giving such financial assistance is not for the purchase of shares, or the giving of such financial assistance is an incidental part of a major plan of the Bank; <li data-bbox="395 917 820 987">(2) the lawful distribution of the Bank's properties in the form of dividends; <li data-bbox="395 1036 820 1106">(3) the distribution of dividends in the form of shares; <li data-bbox="395 1155 820 1310">(4) the reduction of registered capital, repurchase of shares, and readjustment of shareholding structure, etc. in accordance with the Articles; <li data-bbox="395 1359 820 1661">(5) the provision of a loan by the Bank within its scope of business and in the ordinary course of business (provided that this does not lead to a reduction in the net assets of the Bank or that if this causes a reduction, the financial assistance is provided out of the Bank's distributable profits); 	<p data-bbox="852 314 1351 427">Article 38 The following acts shall not be deemed as the acts prohibited under Article 36 of this Chapter:</p> <ul style="list-style-type: none"> <li data-bbox="927 476 1351 868">(1) the provision of relevant financial assistance by the Bank where the financial assistance is given in good faith in the interest of the Bank, and the principal purpose in giving such financial assistance is not for the purchase of shares, or the giving of such financial assistance is an incidental part of a major plan of the Bank; <li data-bbox="927 917 1351 987">(2) the lawful distribution of the Bank's properties in the form of dividends; <li data-bbox="927 1036 1351 1106">(3) the distribution of dividends in the form of shares; <li data-bbox="927 1155 1351 1310">(4) the reduction of registered capital, repurchase of shares, and readjustment of shareholding structure, etc. in accordance with the Articles; <li data-bbox="927 1359 1351 1661">(5) the provision of a loan by the Bank within its scope of business and in the ordinary course of business (provided that this does not lead to a reduction in the net assets of the Bank or that if this causes a reduction, the financial assistance is provided out of the Bank's distributable profits);

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	(6) provision of funds by the Bank for an employee stock ownership scheme (provided that this does not lead to a reduction in the net assets of the Bank or, if this causes a reduction, the financial assistance is provided out of the Bank's distributable profits).	(6) provision of funds by the Bank for an employee stock ownership scheme (provided that this does not lead to a reduction in the net assets of the Bank or, if this causes a reduction, the financial assistance is provided out of the Bank's distributable profits).
21	None	<p><u>Article 34 Neither the Bank nor its subsidiaries (including affiliates of the Bank) shall provide financial assistance by way of gifts, advance payments, guarantees, or lending to others for the purpose of acquiring shares of the Bank or its parent company.</u></p> <p><u>Where it is in the interests of the Bank, and by resolution of the shareholders' general meeting, or by resolution of the Board in accordance with the Articles or the authorization of the shareholders' general meeting, the Bank may provide financial assistance for others to acquire shares of the Bank or its parent company, provided that the cumulative total amount of the financial assistance shall not exceed ten percent (10%) of the total issued share capital. Such resolution made by the Board shall be passed by two-thirds or more of all directors.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
22	CHAPTER V SHARE CERTIFICATES AND REGISTER OF SHAREHOLDERS	CHAPTER V <u>IV</u> SHARE CERTIFICATES AND REGISTER OF SHAREHOLDERS
23	<p>Article 42 The Bank shall maintain a register of shareholders according to the certificate provided by the securities registration authority, and record the following particulars:</p> <ol style="list-style-type: none"> (1) the name, address (domicile), occupation or nature of each shareholder; (2) the class and number of shares held by each shareholder; (3) the amount paid or payable in respect of the shares held by each shareholder; (4) the serial numbers of the shares held by each shareholder; (5) the date on which each shareholder was registered as a shareholder; (6) the date on which each shareholder ceases to be a shareholder. <p>The register of shareholders shall constitute sufficient evidence for a shareholder's holding of the Bank's shares, unless there is evidence to the contrary.</p>	<p>Article 42<u>38</u> The Bank shall maintain a register of shareholders according to the certificate provided by the securities registration authority, and record the following particulars:</p> <ol style="list-style-type: none"> (1) the name, address (and domicile); occupation or nature of each shareholder; (2) the class <u>of shares</u> and number of shares held <u>subscribed for</u> by each shareholder; (3) the amount paid or payable in respect of the shares held by each shareholder; (4) <u>(3)</u> the serial numbers of the shares held by each shareholder <u>share certificates held by each shareholder, if issued in paper form</u>; (5) <u>(4)</u> the date on which each shareholder was registered as a shareholder <u>acquires shares</u>; (6) the date on which each shareholder ceases to be a shareholder. <p>The register of shareholders shall constitute sufficient evidence for a shareholder's holding of the Bank's shares, unless there is evidence to the contrary.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
24	<p>Article 44 The Bank shall maintain a complete register of shareholders.</p> <p>The register of shareholders shall include the following parts:</p> <ol style="list-style-type: none"> (1) the register of shareholders, other than those as provided for under items (2), (3) and (4) of this Article, shall be kept at the Bank's domicile; (2) the register of shareholders of the overseas listed shares of the Bank (for ordinary shares only) kept at the place(s) of the overseas stock exchange(s) on which the shares are listed; (3) the register of preference share shareholders maintained in other places as the Board may consider necessary for the purpose of the listing of the Bank's preference shares; (4) the register of shareholders kept at such other places as the Board may deem necessary for the purpose of listing the shares of the Bank. 	<p>Article 440 The Bank shall maintain a complete register of shareholders.</p> <p>The register of shareholders shall include the following parts:</p> <ol style="list-style-type: none"> (1) the register of shareholders, other than those as provided for under items (2); <u>and</u> (3) and (4) of this Article, shall be kept at the Bank's domicile; (2) the register of shareholders of the overseas listed shares of the Bank (for ordinary shares only) kept at the place(s) of the overseas stock exchange(s) on which the shares are listed; (3) the register of preference share shareholders maintained in other places as the Board may consider necessary for the purpose of the listing of the Bank's preference shares; (4) (3) the register of shareholders kept at such other places as the Board may deem necessary for the purpose of listing the shares of the Bank.
25	<p>Article 46 If there is a change in the register of shareholders due to the share transfer prior to the date of a shareholders' general meeting or the record date set by the Bank for the purpose of distribution of dividends, it shall comply with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>	<p>Article 462 If there is a change in the register of shareholders due to the share transfer prior to the date of a shareholders' general meeting or the record date set by the Bank for the purpose of distribution of dividends, it shall comply with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
26	CHAPTER VI PARTY ORGANIZATION	CHAPTER VI <u>V</u> PARTY ORGANIZATION
27	<p>Article 51 The Bank shall set up a CPC committee, which shall consist of one (1) secretary, one (1) or two (2) deputy secretaries and several other CPC committee members. The chairman of the Board shall concurrently serve as the Party secretary. One (1) deputy Party secretary shall assist the Party secretary in carrying out Party building works. Eligible members of the Party Committee may assume the position of directors, supervisors and senior management of the Bank through legal procedures, and eligible Party members who are directors, supervisors and senior management members may join the Party Committee in accordance with relevant rules and procedures. Meanwhile, the Bank shall establish the disciplinary inspection bodies in accordance with relevant regulations.</p>	<p>Article 51<u>47</u> The Bank shall set up a CPC committee, which shall consist of one (1) secretary, one (1) or two (2) deputy secretaries and several other CPC committee members. The chairman of the Board shall <u>generally</u> serve as the Party secretary concurrently. One (1) deputy Party secretary shall assist the Party secretary in carrying out Party building works. <u>Where the actual circumstances necessitate, the Party secretary can be assumed concurrently by a Party member who serves as the president of the Bank, or be established as a separate role.</u> Eligible members of the Party Committee may assume the position of directors,supervisors and senior management of the Bank through legal procedures, and eligible Party members who are directors,supervisors and senior management members may join the Party Committee in accordance with relevant rules and procedures. Meanwhile, the Bank shall establish the disciplinary inspection bodies in accordance with relevant regulations.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
28	<p data-bbox="320 314 820 463">Article 52 The CPC Committee of the Bank shall perform the following duties according to the Constitution of the Communist Party of China and other regulations of the CPC:</p> <p data-bbox="395 517 820 1144">(1) thoroughly study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, strengthen the Party's political building in the Bank, adhere to and implement the fundamental, basic and important systems of Chinese socialism, ensure and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council, as well as important work arrangements of higher-level Party organizations.</p>	<p data-bbox="852 314 1351 463">Article 5248 The CPC Committee of the Bank shall perform the following duties according to the Constitution of the Communist Party of China and other regulations of the CPC:</p> <p data-bbox="927 517 1351 1261">(1) <u>uphold the centralized and unified leadership of the CPC Central Committee over finance work,</u> thoroughly study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, strengthen the Party's political building in the Bank, adhere to and implement the fundamental, basic and important systems of Chinese socialism, ensure and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council, as well as important work arrangements of higher-level Party organizations.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(2) strengthen the leadership and gatekeeping role in personnel selection and appointment, strengthen the development of the leadership team, the cadres and the workforce of the Bank, focusing on standards, procedure, evaluation, recommendation and supervision, uphold the integration of the principle that the CPC manages the officials with the function of the Board in the lawful selection of the senior management and with the lawful exercise of authority of appointment, promotion and demotion of personnel by the senior management.</p> <p>(3) research and discuss the reform, development and stability of the Bank, major operational and management issues and major issues concerning employee interests, and to provide comments and suggestions in this regard. To support the shareholders' general meeting, the Board, the Board of Supervisors and the senior management in performing their duties in accordance with laws; to support the Congress of Employees in carrying out its work.</p>	<p>(2) strengthen the leadership and gatekeeping role in personnel selection and appointment, <u>uphold the standards of political commitment, professional competence, and proper conduct</u>, strengthen the development of the leadership team, the cadres and the workforce of the Bank, focusing on standards, procedure, evaluation, recommendation and supervision, uphold the integration of the principle that the CPC manages the officials with the function of the Board in the lawful selection of the senior management and with the lawful exercise of authority of appointment, promotion and demotion of personnel by the senior management, <u>and forge a team of high-caliber and professional financial cadre and personnel that are loyal, honest, and responsible</u>.</p> <p>(3) research and discuss the reform, development and stability of the Bank, major operational and management issues and major issues concerning employee interests, and to provide comments and suggestions in this regard. To support the shareholders' general meeting, the Board, the Board of Supervisors and the senior management in performing their duties in accordance with laws; to support the Congress of Employees in carrying out its work.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(4) assume the primary responsibility for comprehensive and strict governance of the Party, lead the Bank's ideological and political work, the United Front work, the cultural and ethical progress, corporate culture cultivation as well as the work of mass organizations such as the Labor Union of the Bank and the Communist Youth League, lead the building of Party conduct and clean governance, and support the disciplinary inspection bodies to effectively carry out their supervisory responsibilities.</p> <p>(5) strengthen the building of the Bank's grassroots Party organizations and of its contingent of Party members, give full play to the role of Party branches as strongholds and to the role of Party members as pioneers and fine examples, and unite and lead officials and employees bank-wide to devote themselves into the reform and development of the Bank.</p> <p>(6) other material matters that fall within the duty of the CPC Committee.</p>	<p>(4) assume the primary responsibility for comprehensive and strict governance of the Party, lead the Bank's ideological and political work, the United Front work, the cultural and ethical progress, corporate culture cultivation as well as the work of mass organizations such as the Labor Union of the Bank and the Communist Youth League, lead the building of Party conduct and clean governance, <u>strengthen the development of a culture of integrity in Postal Savings Bank of China</u>, and support the disciplinary inspection bodies to effectively carry out their supervisory responsibilities.</p> <p>(5) strengthen the building of the Bank's grassroots Party organizations and of its contingent of Party members, give full play to the role of Party branches as strongholds and to the role of Party members as pioneers and fine examples, and unite and lead officials and employees bank-wide to devote themselves into the reform and development of the Bank.</p> <p>(6) other material matters that fall within the duty of the CPC Committee.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
29	CHAPTER VII SHAREHOLDERS AND SHAREHOLDERS' GENERAL MEETINGS	CHAPTER VHVI <u>V</u> SHAREHOLDERS AND SHAREHOLDERS' GENERAL MEETINGS
	Section 1 Shareholders	Section 1 Shareholders
30	<p>Article 53 A shareholder of the Bank is a person who lawfully holds shares in the Bank and whose name (title) is entered in the register of shareholders.</p> <p>.....</p> <p>(4) for joint shareholders of any share(s), only the joint shareholder who ranks first in the register of shareholders shall have the right to receive the share certificate of the relevant shares from the Bank, to receive notices from the Bank, to attend the shareholders' general meeting of the Bank or to exercise all the voting rights attached to the relevant shares; and any notice served on the aforesaid person shall be deemed to have been served on all joint shareholders of the relevant shares.</p> <p>.....</p>	<p>Article 53<u>49</u> A shareholder of the Bank is a person who lawfully holds shares in the Bank and whose name (title) is entered in the register of shareholders.</p> <p>.....</p> <p>(4) for joint shareholders of any share(s), only the joint shareholder who ranks first in the register of shareholders shall have the right to receive the share certificate of the relevant shares from the Bank, to receive notices from the Bank, to attend the shareholders' general meeting of the Bank or to exercise all the voting rights attached to the relevant shares; and any notice served on the aforesaid person shall be deemed to have been served on all joint shareholders of the relevant shares.</p> <p>.....</p>
31	<p>Article 54 When the Bank convenes a shareholders' general meeting, distributes dividends, undergoes liquidation and engages in other acts requiring the confirmation of shareholders' identities, the Board or the convener of the shareholders' general meeting shall stipulate a date for shareholding registration. Shareholders who are recorded in the register after market close on the shareholding registration date shall be the shareholders enjoying relevant rights and interests.</p>	<p>Article 54<u>50</u> When the Bank convenes a shareholders' general meeting, distributes dividends, undergoes liquidation and engages in other acts requiring the confirmation of shareholders' identities, the Board or the convener of the shareholders' general meeting shall stipulate a date for shareholding registration. Shareholders who are recorded in the register after market close on the shareholding registration date shall be the shareholders enjoying relevant rights and interests.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
32	<p data-bbox="320 304 820 374">Article 55 The ordinary shareholders of the Bank shall be entitled to the following rights:</p> <ul style="list-style-type: none"> <li data-bbox="395 410 820 512">(1) to receive dividends and other kinds of distributions in proportion to the number of shares held; <li data-bbox="395 549 820 757">(2) to lawfully request, convene, preside over, attend in person or appoint a proxy to attend and speak at a shareholders' general meeting and vote on their behalf at a shareholders' general meeting; <li data-bbox="395 793 820 895">(3) to supervise the Bank's business operations, and to put forward suggestions and raise enquiries; <li data-bbox="395 932 820 1236">(4) to transfer, give as a gift, pledge or otherwise deal with shares held in accordance with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and provisions of the Articles; 	<p data-bbox="852 304 1351 374">Article 55<u>51</u> The ordinary shareholders of the Bank shall be entitled to the following rights:</p> <ul style="list-style-type: none"> <li data-bbox="927 410 1351 512">(1) to receive dividends and other kinds of distributions in proportion to the number of shares held; <li data-bbox="927 549 1351 757">(2) to lawfully request, convene, preside over, attend in person or appoint a proxy to attend and speak at a shareholders' general meeting and vote on their behalf at a shareholders' general meeting; <li data-bbox="927 793 1351 895">(3) to supervise the Bank's business operations, and to put forward suggestions and raise enquiries; <li data-bbox="927 932 1351 1236">(4) to transfer, give as a gift, pledge or otherwise deal with shares held in accordance with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and provisions of the Articles;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(5) to obtain relevant information in accordance with the laws, administrative regulations, departmental rules and provisions of the Articles, including:</p> <ol style="list-style-type: none"> 1. to obtain a copy of the Articles upon payment of production costs; 2. to inspect, free of charge, and copy upon payment of a reasonable fee, at a designated place during office hours of the Bank: <ol style="list-style-type: none"> (i) all parts of the register of shareholders; (ii) personal particulars of the directors, supervisors, president and other senior management members of the Bank; (iii) state of the Bank's share capital; (iv) reports showing the aggregate par value, number of shares, maximum and minimum price paid in respect of each class of shares repurchased by the Bank from the last fiscal year, and all expenses paid by the Bank in relation to such repurchases; 	<p>(5) <u>to inspect and make copy of the Articles, the register of shareholders, the minutes of shareholders' general meetings, the resolutions of Board meetings, and financial reports; furthermore, a shareholder who individually or collectively holds three percent (3%) or more of shares of the Bank for one hundred and eighty (180) consecutive days or more may request to inspect the accounting books and accounting vouchers of the Bank;</u></p> <p>to obtain relevant information in accordance with the laws, administrative regulations, departmental rules and provisions of the Articles, including:</p> <ol style="list-style-type: none"> 1. to obtain a copy of the Articles upon payment of production costs; 2. to inspect, free of charge, and copy upon payment of a reasonable fee, at a designated place during office hours of the Bank: <ol style="list-style-type: none"> (i) all parts of the register of shareholders; (ii) personal particulars of the directors, supervisors, president and other senior management members of the Bank;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(v) minutes of the shareholders' general meetings;</p> <p>(vi) special resolutions of the shareholders' general meetings;</p> <p>(vii) latest audited financial accounting report, reports of the Board and Board of Supervisors;</p> <p>(viii) a copy of the latest annual return filed with the market regulatory authorities;</p> <p>(ix) record of bonds;</p> <p>(x) resolutions of meetings of the Board and resolutions of meetings of the Board of Supervisors.</p> <p>Documents under items (i) to (viii) above (except item (ii)) shall be kept and made available at the Bank's address in Hong Kong in accordance with the requirements of the Hong Kong Listing Rules for inspection by the public and holders of overseas listed shares free of charge (item (v) is available for Shareholders' inspection only). If the information to be inspected and photocopied involves trade secrets or inside information of the Bank, the Bank may refuse to provide such documents.</p>	<p>(iii) state of the Bank's share capital;</p> <p>(iv) reports showing the aggregate par value, number of shares, maximum and minimum price paid in respect of each class of shares repurchased by the Bank from the last fiscal year, and all expenses paid by the Bank in relation to such repurchases;</p> <p>(v) minutes of the shareholders' general meetings;</p> <p>(vi) special resolutions of the shareholders' general meetings;</p> <p>(vii) latest audited financial accounting report, reports of the Board and Board of Supervisors;</p> <p>(viii) a copy of the latest annual return filed with the market regulatory authorities;</p> <p>(ix) record of bonds;</p> <p>(x) resolutions of meetings of the Board and resolutions of meetings of the Board of Supervisors.</p>

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	<p>(6) to participate in the distribution of the remaining properties of the Bank in proportion to their shareholding held in the event of the Bank's dissolution or liquidation;</p> <p>(7) to demand the Bank to purchase the shares held by shareholders who disagree with the resolutions adopted at a shareholders' general meeting in relation to the merger or division of the Bank;</p> <p>(8) to have other rights conferred in accordance with the laws, administrative regulations, departmental rules and the Articles.</p> <p>Where a shareholder requests to inspect the relevant information as set forth in item (5) of the above paragraph or obtains such materials, such shareholder shall provide the Bank with written documents evidencing the class and number of shares held by them in the Bank. The Bank shall provide such information at the request by such shareholder after verification of such shareholder's identity.</p> <p>The Bank shall not exercise any power to freeze or otherwise impair any of the rights attached to the shares held by a person directly or indirectly interested in the Bank due to failure to disclose its rights and interests to the Bank.</p>	<p>Documents under items (i) to (viii) above (except item (ii)) shall be kept and made available at the Bank's address in Hong Kong in accordance with the requirements of the Hong Kong Listing Rules for inspection by the public and holders of overseas listed shares free of charge (item (v) is available for Shareholders' inspection only). If the information to be inspected and photocopied involves trade secrets or inside information of the Bank, the Bank may refuse to provide such documents.</p> <p>(6) to participate in the distribution of the remaining properties of the Bank in proportion to their shareholding held in the event of the Bank's dissolution or liquidation;</p> <p>(7) to demand the Bank to purchase the shares held by shareholders who disagree with the resolutions adopted at a shareholders' general meeting in relation to the merger or division of the Bank;</p> <p>(8) to have other rights conferred in accordance with the laws, administrative regulations, departmental rules and the Articles.</p> <p>Where a shareholder <u>requests to inspect and makes copy of</u> the relevant information <u>materials</u> as set forth in item (5) of the above paragraph or obtains such materials, such shareholder shall <u>comply with the provisions of laws and administrative regulations such as the Company Law and the Securities Law, and</u> provide the Bank with written documents evidencing the class and number of shares held by them in the Bank. The Bank shall provide such information at the request by such shareholder after verification of such shareholder's identity.</p>

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		<p><u>In particular, where a shareholder who separately or collectively holds three percent (3%) or more of shares of the Bank for one hundred and eighty (180) consecutive days or more requests to inspect the accounting books and accounting vouchers of the Bank, he/she shall submit a written request to the Bank stating the purpose thereof. Where the Bank has reasonable grounds to believe that the shareholder's inspection of the accounting books and accounting vouchers is for an improper purpose and may harm the legitimate interests of the Bank, it may refuse to provide access for inspection.</u></p> <p>The Bank shall not exercise any power to freeze or otherwise impair any of the rights attached to the shares held by a person directly or indirectly interested in the Bank due to failure to disclose its rights and interests to the Bank.</p>
33	<p>Article 56</p> <p>.....</p> <p>Shareholders who fail to apply to the regulatory authority for approval or fail to report to the regulatory authority are not permitted to exercise the right to request convening of a shareholders' general meeting, the voting right, right of nomination, right of submitting proposals, and right of disposition, etc.</p>	<p>Article 562</p> <p>.....</p> <p>Shareholders who fail to apply to the regulatory authority for approval or fail to report to the regulatory authority are not permitted to exercise the right to request convening of a shareholders' general meeting, the voting right, right of nomination, right of submitting proposals, and right of disposition, etc.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
34	<p>Article 57 In the event that a resolution of a shareholders' general meeting or a Board resolution of the Bank violates the laws or administrative regulations, a shareholder is entitled to apply to a people's court to declare it as invalid.</p> <p>In the event that the procedure for convening a shareholders' general meeting or Board meeting, or the method of voting at such meeting violates the laws, administrative regulations or the Articles, or if the content of a resolution violates the Articles, a shareholder is entitled to apply to a people's court for revocation of such resolution within sixty (60) days upon the date of adopting such resolution.</p> <p>If a shareholder initiates legal proceedings in accordance with the provisions of the preceding paragraph, the Bank may submit a request to the people's court to demand the shareholder to provide corresponding guarantee.</p> <p>If the Bank has completed the change of registration in accordance with the resolution of a shareholders' general meeting or the resolution of a Board meeting, the Bank shall apply to the registration authority for revocation of the change of registration after the people's court has declared that such resolution be void or rescinded.</p>	<p>Article 573 In the event that a resolution of a shareholders' general meeting or a Board resolution of the Bank violates the laws or administrative regulations, a shareholder is entitled to apply to a people's court to declare it as invalid.</p> <p>In the event that the procedure for convening a shareholders' general meeting or Board meeting, or the method of voting at such meeting violates the laws, administrative regulations or the Articles, or if the content of a resolution violates the Articles, a shareholder is entitled to apply to a people's court for revocation of such resolution within sixty (60) days upon the date of adopting such resolution. <u>However, this shall not apply if there is only a minor defect in the procedures for convening a shareholders' general meeting or a Board meeting, or in the voting method, which has no substantive impact on the resolution.</u></p> <p><u>Where the Board, shareholders, or other relevant parties dispute the validity of a resolution passed at the shareholders' general meeting, they shall promptly file a lawsuit with the people's court. Prior to a judgment or ruling by the people's court to revoke the resolution, the relevant parties shall implement the resolution of the shareholders' general meeting. The Bank, the directors, and senior management members shall duly perform their duties to ensure the normal operation of the Bank.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p><u>If the people's court makes a judgement or ruling on the relevant matters, the Bank shall fulfill its information disclosure obligations in accordance with laws, administrative regulations, departmental rules, and regulatory requirements, fully explain the impact, and actively cooperate with the enforcement after it comes into effect. Where correction of prior events is involved, the Bank shall promptly address it and fulfill the corresponding information disclosure obligations.</u></p> <p><u>The resolutions of the shareholders' general meeting or the Board meeting shall be invalid under any of the following circumstances:</u></p> <ul style="list-style-type: none"> <u>(1) failing to convene a shareholders' general meeting or a Board meeting to pass the resolutions;</u> <u>(2) no voting is held on the resolutions at the shareholders' general meeting or the Board meeting;</u> <u>(3) the number of attendees or voting rights held at the meeting did not reach the required number of attendees or voting rights as stipulated in the Company Law or the Articles;</u> <u>(4) the number of consenting persons or voting rights in favor of the resolution did not meet the thresholds for attendees or voting rights as stipulated in the Company Law or the Articles.</u>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>If a shareholder initiates legal proceedings in accordance with the provisions of the preceding paragraph, the Bank may submit a request to the people's court to demand the shareholder to provide corresponding guarantee.</p> <p>If the Bank has completed the change of registration in accordance with the resolution of a shareholders' general meeting or the resolution of a Board meeting, the Bank shall apply to the registration authority for revocation of the change of registration after the people's court has declared that such resolution be void or rescinded.</p> <p><u>If a resolution of the shareholders' general meeting or the Board meeting of the Bank is declared invalid, revoked, or confirmed to be invalid by the people's court, the Bank shall apply to the company registration authority for revocation of the change of registration that was made based on such resolution.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
35	<p>Article 58 In the event that directors or senior management members violate laws, administrative regulations or the Articles when performing their duties thereby causing loss to the Bank, shareholders individually or jointly holding 1% or more of the Bank's shares for one hundred and eighty (180) consecutive days or more may request in writing to the Board of Supervisors to bring a legal action in the people's court. In the event that supervisors violate any laws, administrative regulations or provisions of the Articles when performing their duties thereby causing loss to the Bank, the aforementioned shareholders may request in writing to the Board to bring a legal action in the people's court.</p> <p>The shareholders referred to in the preceding paragraph are entitled to directly bring a legal action in the people's court in his or her own name for the interest of the Bank in the event that the Board of Supervisors or the Board refuses to initiate legal proceedings after receiving the aforesaid written request of shareholders in the preceding paragraph or fails to initiate such legal proceedings within thirty (30) days from the date of receiving such request, or in case of emergency where failure to initiate such legal proceedings immediately will result in irreparable damages to the interest of the Bank.</p> <p>Shareholders referred to in the first paragraph of this Article may initiate legal proceedings in the people's court in accordance with provisions of the first two paragraphs in the event that any other person infringes upon the legitimate rights and interests of the Bank and causes damage to the Bank.</p>	<p>Article 584 In the event that directors or senior management members <u>other than members of the Audit Committee</u> violate laws, administrative regulations or the Articles when performing their duties thereby causing loss to the Bank, shareholders individually or jointly holding 1% or more of the Bank's shares for one hundred and eighty (180) consecutive days or more may request in writing to the Board of Supervisors <u>Audit Committee</u> to bring a legal action in the people's court. In the event that supervisors <u>members of the Audit Committee</u> violate any laws, administrative regulations or provisions of the Articles when performing their duties thereby causing loss to the Bank, the aforementioned shareholders may request in writing to the Board to bring a legal action in the people's court.</p> <p>The shareholders referred to in the preceding paragraph are entitled to directly bring a legal action in the people's court in his or her own name for the interest of the Bank in the event that the Board of Supervisors <u>Audit Committee</u> or the Board refuses to initiate legal proceedings after receiving the aforesaid written request of shareholders in the preceding paragraph or fails to initiate such legal proceedings within thirty (30) days from the date of receiving such request, or in case of emergency where failure to initiate such legal proceedings immediately will result in irreparable damages to the interest of the Bank.</p> <p>Shareholders referred to in the first paragraph of this Article may initiate legal proceedings in the people's court in accordance with provisions of the first two paragraphs in the event that any other person infringes upon the legitimate rights and interests of the Bank and causes damage to the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
36	<p>Article 61 For a shareholder that makes any false statement, abuses shareholders' rights or otherwise damages the interests of the Bank, the banking regulatory authority under the State Council or its local offices may restrict or prohibit connected transactions between the Bank and the shareholder, restrict the limit of equity held in the Bank, and equity pledge ratio, etc., and restrict its right to request convening of a shareholders' general meeting, the voting right, right of nomination, right of submitting proposals, and right of disposition, etc.</p> <p>Substantial shareholders shall make relevant undertakings and earnestly perform such undertakings in accordance with the laws, regulations and regulatory requirements. The Bank shall have the right to take corresponding restrictive measures against substantial shareholders who violate their undertakings.</p>	<p>Article 61<u>57</u> For a shareholder that makes any false statement, abuses shareholders' rights or otherwise damages the interests of the Bank, the banking regulatory authority under the State Council or its local offices may restrict or prohibit connected transactions between the Bank and the shareholder, restrict the limit of equity held in the Bank, and equity pledge ratio, etc., and restrict its right to request convening of a shareholders' general meeting, the voting right, right of nomination, right of submitting proposals, and right of disposition, etc.</p> <p>Substantial shareholders shall make relevant undertakings and earnestly perform such undertakings in accordance with the laws, regulations and regulatory requirements. The Bank shall have the right to take corresponding restrictive measures against substantial shareholders who violate their undertakings.</p>
37	<p>Article 62 Shareholders shall strictly comply with the laws, administrative regulations, departmental rules and the conditions and procedures required by the Articles when nominating directors and supervisors of the Bank.</p> <p>Directors and supervisors nominated by the shareholders shall have the relevant professional knowledge and the ability to make decisions and supervise.</p> <p>Shareholders and their related parties who have nominated non-independent directors shall not nominate independent directors.</p>	<p>Article 62<u>58</u> Shareholders shall strictly comply with the laws, administrative regulations, departmental rules and the conditions and procedures required by the Articles when nominating directors and supervisors of the Bank.</p> <p>Directors and supervisors nominated by the shareholders shall have the relevant professional knowledge and the ability to make decisions and supervise.</p> <p>Shareholders and their related parties who have nominated non-independent directors shall not nominate independent directors.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
38	<p>Article 63 Neither the controlling shareholder nor the de facto controller of the Bank may use its related party relationship to the detriment of the interest of the Bank, and shall be liable for compensation if the aforementioned provisions are violated and causes losses to the Bank.</p> <p>The controlling shareholders and de facto controllers of the Bank shall perform duties of good faith to the Bank and the public shareholders. The controlling shareholders shall duly exercise contributors' rights in accordance with laws, and shall not damage the legitimate rights and interests of the Bank and the public shareholders by means such as profit distribution, asset reorganization, external investment, fund appropriation and loan guarantee etc. and shall not abuse its controlling position to impair the interests of the Bank and the public shareholders.</p> <p>In addition to obligations imposed by the laws, administrative regulations, or relevant provisions by the securities regulatory authorities of the places where the shares of the Bank are listed, a controlling shareholder, when exercising rights as a shareholder, shall not exercise his or her voting rights to make decisions that would impair the interests of all or part of the shareholders on the following matters:</p> <ol style="list-style-type: none"> (1) to remove a director or supervisor of his or her duty to act in good faith in the best interests of the Bank; (2) to approve directors or supervisors (for the interests of themselves or others) to deprive the Bank of its assets, including (but not limited to) any opportunities favourable to the Bank; 	<p>Article 6359 Neither the The controlling shareholder nor <u>and</u> the de facto controller of the Bank <u>shall exercise its rights and fulfill its obligations in accordance with the following provisions to safeguard the interests of the Bank:</u></p> <ol style="list-style-type: none"> (1) <u>to exercise shareholder rights in accordance with the laws, and shall not abuse its control or use affiliated relationships to impair the legitimate rights and interests of the Bank or other shareholders;</u> (2) <u>to strictly fulfil public statements and undertakings made, and shall not arbitrarily alter or exempt such undertakings;</u> (3) <u>to fulfil information disclosure obligations in strict accordance with the relevant regulations, to proactively cooperate with the Bank in information disclosure, and to promptly inform the Bank of material events that have occurred or are intended to occur;</u> (4) <u>shall not misappropriate the Bank's funds in any manner;</u> (5) <u>shall not compel, instruct, or demand that the Bank or its relevant personnel provide guarantees in violation of laws and regulations;</u>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(3) to approve directors or supervisors (for the interests of themselves or others) to deprive the rights of other shareholders, including (but not limited to) rights to distributions and voting rights, but excluding the restructuring of the Bank proposed at a shareholders' general meeting for approval in accordance with the Articles.</p>	<p><u>(6) shall not make use of the undisclosed material information of the Bank for personal gain, disclose in any form undisclosed material information relating to the Bank, or engage in insider trading, short-swing trading, market manipulation, or other illegal or non-compliant acts;</u></p> <p><u>(7) shall not harm the legitimate rights and interests of the Bank and other shareholders through non-arm's length connected transactions, profit distribution, asset restructuring, external investments, or any other means;</u></p> <p><u>(8) to ensure the integrity of the Bank's assets, and the independence of its personnel, finance, organization, and business, and shall not affect the independence of the Bank in any means;</u></p> <p><u>(9) other provisions of laws, administrative regulations, departmental rules, regulatory requirements, and the Articles.</u> may use its related party relationship to the detriment of the interest of the Bank, and shall be liable for compensation if the aforementioned provisions are violated and causes losses to the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>The controlling shareholders and de facto controllers of the Bank shall perform duties of good faith to the Bank and the public shareholders. The controlling shareholders shall duly exercise contributors' rights in accordance with laws, and shall not damage the legitimate rights and interests of the Bank and the public shareholders by means such as profit distribution, asset reorganization, external investment, fund appropriation and loan guarantee etc. and shall not abuse its controlling position to impair the interests of the Bank and the public shareholders.</p> <p>In addition to obligations imposed by the laws, administrative regulations, or relevant provisions by the securities regulatory authorities of the places where the shares of the Bank are listed, a controlling shareholder, when exercising rights as a shareholder, shall not exercise his or her voting rights to make decisions that would impair the interests of all or part of the shareholders on the following matters:</p> <p>(1) to remove a director or supervisor of his or her duty to act in good faith in the best interests of the Bank;</p> <p>(2) to approve directors or supervisors (for the interests of themselves or others) to deprive the Bank of its assets, including (but not limited to) any opportunities favourable to the Bank;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>(3) to approve directors or supervisors (for the interests of themselves or others) to deprive the rights of other shareholders, including (but not limited to) rights to distributions and voting rights, but excluding the restructuring of the Bank proposed at a shareholders' general meeting for approval in accordance with the Articles.</p>
39	None	<p><u>Article 60 Where the controlling shareholder or de facto controller pledges the shares of the Bank held or effectively controlled by it, it shall ensure the stability of the Bank's control and business operations.</u></p> <p><u>Where the controlling shareholder or de facto controller transfers its shares of the Bank, it shall comply with the restrictive provisions on share transfer as stipulated by laws, administrative regulations, departmental rules, and regulatory requirements, as well as any undertakings it made regarding the restrictions on share transfer.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
40	<p>Article 65</p> <p>Where shareholders serving as directors or supervisors of the Bank or shareholders directly, indirectly, or jointly holding or controlling more than 2% of the shares or voting rights of the Bank wish to pledge the shares of the Bank, they shall apply to the Board of the Bank for filing in advance, and indicate the reasons for the pledge, number of shares to be pledged, term of pledge, pledgee and other basic information. Where the Board considers there exists a material adverse effect on the Bank's equity stability, corporate governance, risk and related party transaction control etc., such pledge shall not be filed. When the Board considers relevant filings, the directors appointed by the shareholders proposing such pledge shall abstain from voting.</p> <p>.....</p>	<p>Article <u>65</u>2 65</p> <p>Where shareholders serving as directors or supervisors of the Bank or shareholders directly, indirectly, or jointly holding or controlling more than 2% of the shares or voting rights of the Bank wish to pledge the shares of the Bank, they shall apply to the Board of the Bank for filing in advance, and indicate the reasons for the pledge, number of shares to be pledged, term of pledge, pledgee and other basic information. Where the Board considers there exists a material adverse effect on the Bank's equity stability, corporate governance, risk and related party transaction control etc., such pledge shall not be filed. When the Board considers relevant filings, the directors appointed by the shareholders proposing such pledge shall abstain from voting.</p> <p>.....</p>
41	<p>Article 66 During the period when credit granted to shareholder(s), particularly substantial shareholder(s) from the Bank falls due, the voting rights of such shareholder(s) at the shareholders' general meetings, as well as the voting rights of the director(s) acting as proxies of such shareholders at Board meetings, shall be subject to restrictions. The Bank shall have the right to withhold the dividends receivable by such shareholders to be used in priority to repay their borrowings from the Bank, and any assets to be distributed to such shareholders in the Bank's liquidation process shall be used in priority to repay their borrowings from the Bank.</p>	<p>Article <u>66</u>3 During the period when credit granted to shareholder(s), particularly substantial shareholder(s) from the Bank falls due, the voting rights of such shareholder(s) at the shareholders' general meetings, as well as the voting rights of the director(s) acting as proxies of such shareholders at Board meetings, shall be subject to restrictions. The Bank shall have the right to withhold the dividends receivable by such shareholders to be used in priority to repay their borrowings from the Bank, and any assets to be distributed to such shareholders in the Bank's liquidation process shall be used in priority to repay their borrowings from the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
42	Article 68 If the number of shares of the Bank pledged by the shareholder is equal to or greater than 50% of the shares held by such shareholder in the Bank, the voting right attached to the pledged shares may not be exercised at the shareholders' general meeting and, the voting right(s) of the director(s) nominated by such shareholder may not be exercised at Board meetings, in which case the shareholder shall not be counted in the number of attendees at the Board meeting.	Article 68 <u>5</u> If the number of shares of the Bank pledged by the shareholder is equal to or greater than 50% of the shares held by such shareholder in the Bank, the voting right attached to the pledged shares may not be exercised at the shareholders' general meeting and, the voting right(s) of the director(s) nominated by such shareholder may not be exercised at Board meetings, in which case the shareholder shall not be counted in the number of attendees at the Board meeting.
43	Section 2 General Provisions on Shareholders' General Meetings	Section 2 General Provisions on Shareholders' General Meetings
44	<p>Article 70 The shareholders' general meeting is the authoritative body of the Bank and shall have the following duties and powers within the scope prescribed by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles:</p> <ol style="list-style-type: none"> (1) to determine the business policies and investment plans of the Bank; (2) to elect, replace and remove directors and decide on matters concerning the remuneration of the relevant directors; (3) to elect, replace and remove external supervisors and shareholder representative supervisors, and decide on matters concerning the remuneration of the relevant supervisors; (4) to consider and approve the work report of the Board; 	<p>Article 70<u>67</u> The shareholders' general meeting is the authoritative body of the Bank and shall have the following duties and powers within the scope prescribed by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles:</p> <ol style="list-style-type: none"> (1) to determine the business policies and investment plans of the Bank; (2)<u>1</u> to elect, replace and remove relevant directors and decide on matters concerning the remuneration of the relevant directors; (3) to elect, replace and remove external supervisors and shareholder representative supervisors, and decide on matters concerning the remuneration of the relevant supervisors; (4)<u>2</u> to consider and approve the work report of the Board;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(5) to consider and approve the work report of the Board of Supervisors;</p> <p>(6) to consider and approve the Bank's proposed annual financial budget and final accounts;</p> <p>(7) to consider and approve the Bank's profit distribution plans and loss recovery plans;</p> <p>(8) to make resolutions concerning the increase or decrease of the Bank's registered capital;</p> <p>(9) to make resolutions regarding the issuance of corporate bonds or other securities and the Bank's listing plans;</p> <p>(10) to make resolutions regarding merger, division, spin-off, dissolution, liquidation or plans for the change of corporate form of the Bank;</p> <p>(11) to make resolutions regarding the acquisition of the shares of the Bank;</p> <p>(12) to consider and approve the Articles, the rules of procedure of the shareholders' general meeting, the rules of procedure of the Board and the rules of procedure of the Board of Supervisors and relevant amendments;</p> <p>(13) to consider and approve purchase or sale of major assets or provision of guarantee by the Bank of which the total amount in a year exceeds 30% of the Bank's latest audited total assets;</p>	<p>(5) to consider and approve the work report of the Board of Supervisors;</p> <p>(63) to consider and approve the Bank's proposed annual financial budget and final accounts;</p> <p>(74) to consider and approve the Bank's profit distribution plans and loss recovery plans;</p> <p>(85) to make resolutions concerning the increase or decrease of the Bank's registered capital;</p> <p>(96) to make resolutions regarding the issuance of corporate bonds or other securities and the Bank's listing plans;</p> <p>(107) to make resolutions regarding merger, division, spin-off, dissolution, liquidation or plans for the change of corporate form of the Bank;</p> <p>(118) to make resolutions regarding the acquisition of the shares of the Bank;</p> <p>(129) to consider and approve the Articles, the rules of procedure of the shareholders' general meeting, the rules of procedure of the Board and the rules of procedure of the Board of Supervisors and relevant amendments;</p> <p>(1310) to consider and approve purchase or sale of major assets or provision of guarantee by the Bank of which the total amount in a year exceeds 30% of the Bank's latest audited total assets;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(14) to consider and approve or authorize the Board to consider and approve matters regarding the establishment of important legal entities by the Bank, major corporate mergers and acquisitions, major external investments, major asset write-offs, as well as major asset purchases, major asset disposals, major asset mortgages and other non-commercial banking guarantees, major donations other than those specified in paragraph (13) and other matters;</p> <p>(15) to consider and approve share incentive schemes and employee stock ownership plans;</p> <p>(16) to consider and approve proposals submitted by shareholder(s) who individually or in aggregate hold 3% or more of the total shares of the Bank with voting rights (the “Proposing Shareholders”);</p> <p>(17) to consider and approve the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank;</p> <p>(18) to consider and approve matters concerning the change of use of proceeds;</p>	<p>(141) to consider and approve or authorize the Board to consider and approve matters regarding the establishment of important legal entities by the Bank, major corporate mergers and acquisitions, major external investments, major asset write-offs, as well as major asset purchases, major asset disposals, major asset mortgages and other non-commercial banking guarantees, major donations other than those specified in paragraph (1310) and other matters;</p> <p>(15) to consider and approve share incentive schemes and employee stock ownership plans;</p> <p>(162) to consider and approve proposals submitted by shareholder(s) who individually or in aggregate hold 31% or more of the total shares of the Bank with voting rights (the “Proposing Shareholders”);</p> <p>(173) to consider and approve the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank;</p> <p>(184) to consider and approve matters concerning the change of use of proceeds;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(19) to consider related party transactions required to be approved by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed as well as the Articles;</p> <p>(20) to determine the issuance of preference shares; to determine or authorize the Board to determine matters relating to preference shares issued by the Bank, including but not limited to redemption, conversion and distribution of dividends;</p> <p>(21) to consider other issues that shall be decided by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, regulatory requirements as well as the Articles.</p> <p>The aforementioned matters within the scope of duties and powers of the shareholders' general meeting shall be considered and decided by the shareholders' general meetings, but the shareholders' general meeting may authorize the Board to make decisions provided that it is necessary, reasonable, lawful and compliant.</p>	<p>(195) to consider related party transactions required to be approved by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed as well as the Articles;</p> <p>(2016) to determine the issuance of preference shares; to determine or authorize the Board to determine matters relating to preference shares issued by the Bank, including but not limited to redemption, conversion and distribution of dividends;</p> <p>(2117) to consider other issues that shall be decided by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, regulatory requirements as well as the Articles.</p> <p>The aforementioned matters within the scope of duties and powers of the shareholders' general meeting shall be considered and decided by the shareholders' general meetings, but the shareholders' general meeting may authorize the Board to make decisions provided that it is necessary, reasonable, lawful and compliant.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
45	Article 71 The authorization conferred by the shareholders' general meeting upon the Board shall be clear and specific. If the authorized matters shall be passed by the shareholders' general meeting by way of ordinary resolutions according to the Articles, such resolutions shall be approved by more than half of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting. If the authorized matters shall be passed by the shareholders' general meeting by way of special resolutions according to the Articles, such resolutions shall be approved by two-thirds or more of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting.	Article 71 <u>68</u> The authorization conferred by the shareholders' general meeting upon the Board shall be clear and specific. If the authorized matters shall be passed by the shareholders' general meeting by way of ordinary resolutions according to the Articles, such resolutions shall be approved by more than half of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting. If the authorized matters shall be passed by the shareholders' general meeting by way of special resolutions according to the Articles, such resolutions shall be approved by two-thirds or more of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting.
46	Article 72 Except in special circumstances such as when the Bank is in a crisis, without the approval by way of special resolution at the shareholders' general meeting, the Bank shall not enter into any contract with any person other than the directors, supervisors and senior management members through which the management of all of its business or its important business will be handed to such person.	Article 72 <u>69</u> Except in special circumstances such as when the Bank is in a crisis, without the approval by way of special resolution at the shareholders' general meeting, the Bank shall not enter into any contract with any person other than the directors, supervisors and senior management members through which the management of all of its business or its important business will be handed to such person.
47	Article 73 Shareholders' general meetings include annual general meetings and extraordinary general meetings. Generally, the shareholders' general meeting shall be convened by the Board.	Article 73 <u>30</u> Shareholders' general meetings include annual general meetings and extraordinary general meetings. Generally, the shareholders' general meeting shall be convened by the Board.
48	Article 74 The annual general meeting shall be held once a year within six (6) months after the end of each fiscal year. If the meeting is deferred under special circumstances, the Bank shall promptly report to the banking regulatory authority under the State Council, branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange where the Bank's shares are listed, and explain the reason for adjournment.	Article 74 <u>71</u> The annual general meeting shall be held once a year within six (6) months after the end of each fiscal year. If the meeting is deferred under special circumstances, the Bank shall promptly report to the banking regulatory authority under the State Council, branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange where the Bank's shares are listed, and explain the reason for adjournment.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
49	<p>Article 75 An extraordinary general meeting shall be convened within two (2) months from the date of occurrence of any of the following events:</p> <ol style="list-style-type: none"> (1) when the number of directors is under the statutory minimum quorum required by the laws or is less than two-thirds of the number of Board members as stipulated by the Articles; (2) when the uncovered loss of the Bank reaches one-third of the Bank's total paid-up share capital; (3) when the Board of Supervisors proposes to convene the meeting; (4) when shareholders who individually or jointly hold in aggregate 10% or more of the voting shares of the Bank (the "Requesting Shareholders") have requested to convene the meeting in writing; (5) any other circumstances as stipulated by the laws, administrative regulations, departmental rules and the Articles. <p>The Board may convene an extraordinary general meeting if it deems necessary.</p> <p>.....</p>	<p>Article 75<u>72</u> An extraordinary general meeting shall be convened within two (2) months from the date of occurrence of any of the following events:</p> <ol style="list-style-type: none"> (1) when the number of directors is under the statutory minimum quorum required by the laws or is less than two-thirds of the number of Board members as stipulated by the Articles; (2) when the uncovered loss of the Bank reaches one-third of the Bank's total paid-up share capital; (3) when the Board of Supervisors <u>Audit Committee</u> proposes to convene the meeting; (4) when shareholders who individually or jointly hold in aggregate 10% or more of the voting shares of the Bank (the "Requesting Shareholders") have requested to convene the meeting in writing; <u>(5) when the Board deems necessary;</u> (56) any other circumstances as stipulated by the laws, administrative regulations, departmental rules and the Articles. <p>The Board may convene an extraordinary general meeting if it deems necessary.</p> <p>.....</p>
50	<p>Article 76 The Bank shall convene a shareholders' general meeting at its domicile or at any other place specified in the notice of a shareholders' general meeting.</p>	<p>Article 76<u>73</u> The Bank shall convene a shareholders' general meeting at its domicile or at any other place specified in the notice of a shareholders' general meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
51	<p>Article 77 When holding a shareholders' general meeting, the Bank shall engage lawyers to give legal opinions and make an announcement on the following issues:</p> <p>.....</p>	<p>Article 77<u>74</u> When holding a shareholders' general meeting, the Bank shall engage lawyers to give legal opinions and make an announcement on the following issues:</p> <p>.....</p>
52	<p>Article 78 The secretary to the Board shall be responsible for minutes of the shareholders' general meeting of the Bank. The minutes shall contain the following items:</p> <ol style="list-style-type: none"> (1) time, venue, agenda of the meeting and name of the convener; (2) names of the chairman of the meeting and the director(s), supervisor(s), senior management member(s) and other persons attending or present at the meeting; (3) number of shareholders or their proxies present at the meeting, the total number of voting shares held by them and its proportion relative to the total voting shares of the Bank; (4) process, key points of speech and voting result of each proposal; (5) enquiries, advice or recommendations from shareholders and the corresponding answers or explanations; 	<p>Article 78<u>75</u> The secretary to the Board shall be responsible for minutes of the shareholders' general meeting of the Bank. The minutes shall contain the following items:</p> <ol style="list-style-type: none"> (1) time, venue, agenda of the meeting and name of the convener; (2) names of the chairman of the meeting and the director(s), supervisor(s); senior management member(s) and other persons attending or present at the meeting; (3) number of shareholders or their proxies present at the meeting, the total number of voting shares held by them and its proportion relative to the total voting shares of the Bank; (4) process, key points of speech and voting result of each proposal; (5) enquiries, advice or recommendations from shareholders and the corresponding answers or explanations;

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	<p>(6) names of the lawyer(s), vote counting officer(s) and scrutineer(s);</p> <p>(7) other matters required to be recorded in the meeting minutes as stipulated by the laws, administrative regulations, departmental rules and provisions of the Articles.</p> <p>The convener shall ensure the truthfulness, accuracy and completeness of the contents in the meeting minutes. The directors, supervisors, the secretary to the Board, the convener or their representatives attending the meeting and the chairman of the meeting shall sign on the meeting minutes. The meeting minutes shall be kept together with the signature book of shareholders attending the meeting, the power of attorney of attending proxies as well as the valid materials of voting results via internet and other means at the Bank's domicile for not less than twenty (20) years.</p> <p>Shareholders may inspect copies of the meeting minutes during the Bank's business hours free of charge. If any shareholder requests for a copy of such meeting minutes from the Bank, the Bank shall send the copy within seven (7) days upon receipt of payment of reasonable charges.</p>	<p>(6) names of the lawyer(s), vote counting officer(s) and scrutineer(s);</p> <p>(7) other matters required to be recorded in the meeting minutes as stipulated by the laws, administrative regulations, departmental rules and provisions of the Articles.</p> <p>The convener shall ensure the truthfulness, accuracy and completeness of the contents in the meeting minutes. The directors, supervisors, the secretary to the Board, the convener or their representatives attending <u>or present at</u> the meeting and the chairman of the meeting shall sign on the meeting minutes. The meeting minutes shall be kept together with the signature book of shareholders attending the meeting, the power of attorney of attending proxies as well as the valid materials of voting results via internet and other means at the Bank's domicile for not less than twenty (20) years.</p> <p>Shareholders may inspect copies of the meeting minutes during the Bank's business hours free of charge. If any shareholder requests for a copy of such meeting minutes from the Bank, the Bank shall send the copy within seven (7) days upon receipt of payment of reasonable charges.</p> <p><u>The Bank shall promptly submit documents of the shareholders' general meeting such as minutes and resolutions of the meeting to the banking regulatory authority under the State Council.</u></p>

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53	<p>Article 79 The Bank formulates the rules of procedure of the shareholders' general meeting to specify in detail the procedures for convening and voting at the shareholders' general meeting, including notice, registration, consideration and approval of proposals, voting, counting of votes, announcement of voting results, formation of meeting resolutions, meeting minutes and signing of the meeting minutes, announcements, as well as principles of authorization from the shareholders' general meeting to the Board.</p> <p>The rules of procedure of the shareholders' general meeting shall be prepared by the Board and implemented after being considered and approved by the shareholders' general meeting.</p>	<p>Article 79<u>76</u> The Bank formulates the rules of procedure of the shareholders' general meeting to specify in detail the procedures for convening and voting at the shareholders' general meeting, including notice, registration, consideration and approval of proposals, voting, counting of votes, announcement of voting results, formation of meeting resolutions, meeting minutes and signing of the meeting minutes, announcements, as well as principles of authorization from the shareholders' general meeting to the Board.</p> <p>The rules of procedure of the shareholders' general meeting shall be prepared by the Board and implemented after being considered and approved by the shareholders' general meeting.</p>
54	Section 3 The Convening of Shareholders' General Meetings	Section 3 The Convening of Shareholders' General Meetings
55	Article 80 The Board shall convene shareholders' general meetings according to the Articles.	Article 80 <u>77</u> The Board shall convene shareholders' general meetings according to the Articles.
56	Article 81 Half or more (at least two (2)) of the independent directors have the right to propose to the Board to convene an extraordinary general meeting and such proposal shall be submitted to the Board in writing. In response to such a proposal from independent directors requesting to convene an extraordinary general meeting, the Board shall, in accordance with the laws, administrative regulations, departmental rules and the Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.	Article 81 <u>78</u> Half or more (at least two (2)) of the independent directors have the right to propose to the Board to convene an extraordinary general meeting and such proposal shall be submitted to the Board in writing. In response to such a proposal from independent directors requesting to convene an extraordinary general meeting, the Board shall, in accordance with the laws, administrative regulations, departmental rules and the Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.

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	<p>If the Board agrees to convene an extraordinary general meeting, it shall issue a notice of convening such a meeting within five (5) days after the resolution of the Board is passed. If the proposal contained in the original notice is changed, unanimous consent of the independent directors who proposed to convene the extraordinary general meeting shall be sought. If the Board does not agree to convene the extraordinary general meeting, it shall give an explanation in the written response and publish an announcement in respect thereof.</p>	<p>If the Board agrees to convene an extraordinary general meeting, it shall issue a notice of convening such a meeting within five (5) days after the resolution of the Board is passed. If the proposal contained in the original notice is changed, unanimous consent of the independent directors who proposed to convene the extraordinary general meeting shall be sought. If the Board does not agree to convene the extraordinary general meeting, it shall give an explanation in the written response and publish an announcement in respect thereof.</p>
57	<p>Article 82 The Board of Supervisors has the right to propose to the Board to convene an extraordinary general meeting and shall make such proposal to the Board in writing. The Board shall, in accordance with the laws, administrative regulations, departmental rules and provisions of the Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>In the event that the Board agrees to convene an extraordinary general meeting, a notice convening such a meeting shall be issued within five (5) days after the resolution of the Board is passed. If the proposal contained in the original notice is changed, consent of the Board of Supervisors shall be sought.</p> <p>In the event that the Board does not agree to convene the extraordinary general meeting or fails to give its response within ten (10) days of receiving the proposal, the Board shall be deemed to be unable or to have failed to perform its duty in convening a shareholders' general meeting, and instead the Board of Supervisors may convene and preside over the shareholders' general meeting on its own initiative.</p>	<p>Article 82⁷⁹ The Board of Supervisors <u>Audit Committee</u> has the right to propose to the Board to convene an extraordinary general meeting and shall make such proposal to the Board in writing. The Board shall, in accordance with the laws, administrative regulations, departmental rules and provisions of the Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>In the event that the Board agrees to convene an extraordinary general meeting, a notice convening such a meeting shall be issued within five (5) days after the resolution of the Board is passed. If the proposal contained in the original notice is changed, consent of the Board of Supervisors <u>Audit Committee</u> shall be sought.</p> <p>In the event that the Board does not agree to convene the extraordinary general meeting or fails to give its response within ten (10) days of receiving the proposal, the Board shall be deemed to be unable or to have failed to perform its duty in convening a shareholders' general meeting, and instead the Board of Supervisors <u>Audit Committee</u> may convene and preside over the shareholders' general meeting on its own initiative.</p>

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58	<p data-bbox="320 314 820 463">Article 83 In the event that the Requesting Shareholders propose to convene an extraordinary general meeting or class shareholders' meetings, the following procedures shall apply:</p> <p data-bbox="395 517 820 1027">(1) Requesting Shareholders may propose in writing to the Board to convene an extraordinary general meeting or class shareholders' meeting by signing one copy or multiple copies in the same form and with the same contents. The Board shall reply in writing as to whether it agrees or refuses to convene such extraordinary general meeting within ten (10) days upon receipt of the proposal in accordance with the laws, administrative regulations, departmental rules and the Articles.</p> <p data-bbox="395 1081 820 1421">(2) If the Board agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days after the relevant resolution of the Board is passed. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p>	<p data-bbox="852 314 1351 463">Article 83<u>0</u> In the event that the Requesting Shareholders propose to convene an extraordinary general meeting or class shareholders' meetings, the following procedures shall apply:</p> <p data-bbox="927 517 1351 1027">(1) Requesting Shareholders may propose in writing to the Board to convene an extraordinary general meeting or class shareholders' meeting by signing one copy or multiple copies in the same form and with the same contents. The Board shall reply in writing as to whether it agrees or refuses to convene such extraordinary general meeting within ten (10) days upon receipt of the proposal in accordance with the laws, administrative regulations, departmental rules and the Articles.</p> <p data-bbox="927 1081 1351 1421">(2) If the Board agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days after the relevant resolution of the Board is passed. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p>

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	<p>(3) If the Board does not agree to convene an extraordinary general meeting, or has failed to reply within ten (10) days upon receipt of the proposal, the Requesting Shareholders have the right to propose to the Board of Supervisors to convene an extraordinary general meeting, and shall make such proposal to the Board of Supervisors in writing.</p> <p>(4) If the Board of Supervisors agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days upon receipt of the proposal. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p> <p>(5) If the Board of Supervisors fails to issue a notice of the shareholders' general meeting within the prescribed period, it shall be deemed that the Board of Supervisors does not convene and preside over the shareholders' general meeting. Shareholders who have held individually or in aggregate 10% or more of the Bank's shares for ninety (90) consecutive days or more (the "Convening Shareholders") may convene and preside over the meeting on their own initiative.</p>	<p>(3) If the Board does not agree to convene an extraordinary general meeting, or has failed to reply within ten (10) days upon receipt of the proposal, the Requesting Shareholders have the right to propose to the Board of Supervisors <u>Audit Committee</u> to convene an extraordinary general meeting, and shall make such proposal to the Board of Supervisors <u>Audit Committee</u> in writing.</p> <p>(4) If the Board of Supervisors <u>Audit Committee</u> agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days upon receipt of the proposal. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p> <p>(5) If the Board of Supervisors <u>Audit Committee</u> fails to issue a notice of the shareholders' general meeting within the prescribed period, it shall be deemed that the Board of Supervisors <u>Audit Committee</u> does not convene and preside over the shareholders' general meeting. Shareholders who have held individually or in aggregate 10% or more of the Bank's shares for ninety (90) consecutive days or more (the "Convening Shareholders") may convene and preside over the meeting on their own initiative.</p>

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59	<p>Article 84 The Board of Supervisors or the Convening Shareholders shall notify the Board in writing, report to the banking regulatory authority under the State Council, the branch office of the securities regulatory authority under the State Council at the location of the Bank, and file with the stock exchange in accordance with relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, and then issue a notice of extraordinary general meeting if they decide to convene a shareholders' general meeting on their own initiative. The shares held by the Convening Shareholders prior to the announcement of the resolution of the shareholders' general meeting shall not be below 10% of the shares of the Bank.</p> <p>The Convening Shareholders shall, upon issuing a notice of the shareholders' general meeting and announcing the resolutions thereof, submit the relevant documentation to the branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange.</p>	<p>Article 8481 The Board of Supervisors Audit Committee or the Convening Shareholders shall notify the Board in writing, report to the banking regulatory authority under the State Council, the branch office of the securities regulatory authority under the State Council at the location of the Bank, and file with the stock exchange in accordance with relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, and then issue a notice of extraordinary general meeting if they decide to convene a shareholders' general meeting on their own initiative. The shares held by the Convening Shareholders prior to the announcement of the resolution of the shareholders' general meeting shall not be below 10% of the shares of the Bank.</p> <p>The Convening Shareholders shall, upon issuing a notice of the shareholders' general meeting and announcing the resolutions thereof, submit the relevant documentation to the branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange.</p>
60	<p>Article 85 With respect to a shareholders' general meeting convened by the Board of Supervisors or the Convening Shareholders on their own initiative, the Board and the secretary to the Board shall cooperate. The Board shall provide the register of shareholders as of shareholding registration date.</p>	<p>Article 8582 With respect to a shareholders' general meeting convened by the Board of Supervisors Audit Committee or the Convening Shareholders on their own initiative, the Board and the secretary to the Board shall cooperate. The Board shall provide the register of shareholders as of shareholding registration date.</p>
61	<p>Article 86 Necessary costs arising out of a shareholders' general meeting convened by the Board of Supervisors or the Convening Shareholders on their own initiative shall be borne by the Bank and shall be deducted from the amounts payable by the Bank to the defaulting directors.</p>	<p>Article 8683 Necessary costs arising out of a shareholders' general meeting convened by the Board of Supervisors Audit Committee or the Convening Shareholders on their own initiative shall be borne by the Bank and shall be deducted from the amounts payable by the Bank to the defaulting directors.</p>

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62	<p>Article 87 The convener shall ensure that the shareholders' general meeting does not end until a final resolution is made. In case the shareholders' general meeting is suspended or the shareholders' general meeting is prevented from passing a resolution due to force majeure or other special reasons, necessary measures shall be taken to reconvene such shareholders' general meeting as soon as possible or to directly terminate such shareholders' general meeting, and an announcement shall be made promptly. Meanwhile, the convener shall report to the branch office of the securities regulatory authority under the State Council at the location of the Bank and also report to the stock exchange according to relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>	<p>Article 87<u>84</u> The convener shall ensure that the shareholders' general meeting does not end until a final resolution is made. In case the shareholders' general meeting is suspended or the shareholders' general meeting is prevented from passing a resolution due to force majeure or other special reasons, necessary measures shall be taken to reconvene such shareholders' general meeting as soon as possible or to directly terminate such shareholders' general meeting, and an announcement shall be made promptly. Meanwhile, the convener shall report to the branch office of the securities regulatory authority under the State Council at the location of the Bank and also report to the stock exchange according to relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>
63	Section 4 Proposals and Notice of Shareholders' General Meetings	Section 4 Proposals and Notice of Shareholders' General Meetings
64	<p>Article 88 Contents of the proposals of shareholders' general meeting shall be in compliance with the laws, administrative regulations, department rules and the provisions of the Articles, and shall be within the terms of reference of the shareholders' general meeting and shall have clear subject matter and specific items for resolution. Proposals shall be submitted in writing.</p>	<p>Article 88<u>85</u> Contents of the proposals of shareholders' general meeting shall be in compliance with the laws, administrative regulations, department rules and the provisions of the Articles, and shall be within the terms of reference of the shareholders' general meeting and shall have clear subject matter and specific items for resolution. Proposals shall be submitted in writing.</p>

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65	<p>Article 89 When the Bank convenes a shareholders' general meeting, Proposing Shareholders, the Board, the Board of Supervisors and half or more of the independent directors (at least two (2)) are entitled to submit proposals to a shareholders' general meeting of the Bank.</p> <p>The Proposing Shareholders shall have the right to submit interim proposals in writing ten (10) days before the shareholders' general meeting to the convener. The convener shall issue a supplemental notice of the shareholders' general meeting within two (2) days upon receiving such proposals and announce the contents of the interim proposals.</p> <p>Except for the circumstances provided in the preceding paragraph, the convener shall not modify any proposals set out in the notice of shareholders' general meeting or add any new proposals subsequent to the issuance of such notice.</p> <p>Proposals which have not been set out in the notice of shareholders' general meeting or the supplemental notice of the Shareholders' general meeting, or which are not in compliance with the preceding paragraph of the Articles, shall not be put forward and voted upon as resolutions at a shareholders' general meeting.</p>	<p>Article 89⁸⁶ When the Bank convenes a shareholders' general meeting, Proposing Shareholders, the Board, the Board of Supervisors <u>Audit Committee</u> and half or more of the independent directors (at least two (2)) are entitled to submit proposals to a shareholders' general meeting of the Bank.</p> <p>The Proposing Shareholders shall have the right to submit interim proposals in writing ten (10) days before the shareholders' general meeting to the convener. The convener shall issue a supplemental notice of the shareholders' general meeting within two (2) days upon receiving such proposals and announce the contents of the interim proposals.</p> <p>Except for the circumstances provided in the preceding paragraph, the convener shall not modify any proposals set out in the notice of shareholders' general meeting or add any new proposals subsequent to the issuance of such notice.</p> <p>Proposals which have not been set out in the notice of shareholders' general meeting or the supplemental notice of the Shareholders' general meeting, or which are not in compliance with the preceding paragraph of the Articles, shall not be put forward and voted upon as resolutions at a shareholders' general meeting.</p>

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66	<p>Article 90 When the Bank is to convene an annual general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting twenty (20) days prior to the date of the meeting. When the Bank is to convene an extraordinary general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting fifteen (15) days prior to the date of the meeting. If the securities regulatory authorities of the places where the shares of the Bank are listed have otherwise provisions, such provisions shall apply.</p>	<p>Article 90⁸⁷ When the Bank is to convene an annual general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting twenty (20) days prior to the date of the meeting. When the Bank is to convene an extraordinary general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting fifteen (15) days prior to the date of the meeting. If the securities regulatory authorities of the places where the shares of the Bank are listed have otherwise provisions, such provisions shall apply.</p>
67	<p>Article 91 No resolutions shall be passed at an extraordinary general meeting on matters not listed in the notice of shareholders' general meeting.</p> <p>A shareholders' general meeting shall not be postponed or cancelled, and the proposals listed in the notice of shareholders' general meeting shall not be cancelled without proper reasons after the notice of shareholders' general meeting is issued. In case of postponement or cancellation, the convener shall notify every shareholder and give reasons at least two (2) business days prior to the original date of convening the meeting, where practicable.</p>	<p>Article 91⁸⁸ No resolutions shall be passed at an extraordinary general meeting on matters not listed in the notice of shareholders' general meeting.</p> <p>A shareholders' general meeting shall not be postponed or cancelled, and the proposals listed in the notice of shareholders' general meeting shall not be cancelled without proper reasons after the notice of shareholders' general meeting is issued. In case of postponement or cancellation, the convener shall notify every shareholder and give reasons at least two (2) business days prior to the original date of convening the meeting, where practicable.</p>

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68	<p>Article 92 The notice of the shareholders' general meeting shall meet the following requirements:</p> <ol style="list-style-type: none"> (1) in written form; (2) specify the designated time, location and duration of the meeting; (3) state the matters and proposals to be considered at the meeting; (4) make a prominent statement that shareholders entitled to attend and vote at the shareholders' general meeting may entrust one or more proxies, who does or do not need to be a shareholder of the Bank, to attend and vote on their behalf; (5) provide all necessary information and explanations to enable shareholders to make reasonable judgments on the matters to be discussed, which shall include, but shall not be limited to, the detailed terms and contracts (if any) of the proposed transaction and a detailed explanation as to the cause and effect where the Bank proposes a merger, share repurchase, share capital reorganization or any proposals relating to the change in the structure of the Bank; 	<p>Article 92⁸⁹ The notice of the shareholders' general meeting shall meet include the following requirements contents:</p> <ol style="list-style-type: none"> (1) in written form; (2) specify the designated time, location and duration of the meeting; (3) state the matters and proposals to be considered at the meeting; (4) make a prominent statement that all ordinary shareholders (including preference share shareholders with restored voting rights) are entitled to attend and vote at the shareholders' general meeting, and may entrust one or more proxies, who does or do not need to be a shareholders of the Bank, to attend the meeting and vote on their behalf; (5) provide all necessary information and explanations to enable shareholders to make reasonable judgments on the matters to be discussed, which shall include, but shall not be limited to, the detailed terms and contracts (if any) of the proposed transaction and a detailed explanation as to the cause and effect where the Bank proposes a merger, share repurchase, share capital reorganization or any proposals relating to the change in the structure of the Bank;

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	<p>(6) where any of the directors, supervisors and senior management members have a material interest in matters to be discussed, the nature and extent of that interest shall be disclosed; and where the impact of the matters to be discussed on such director, supervisor, president and other senior management members who are shareholders is different from the impact on other shareholders of the same class, the difference shall be explicitly explained;</p> <p>(7) contain the full text of any special resolution proposed to be passed at the meeting;</p> <p>(8) specify the time and place for delivery of the proxy letter of the meeting;</p> <p>(9) specify the shareholding registration date for determining the shareholders entitled to attend the shareholders' general meeting;</p> <p>(10) specify the name and phone number of the permanent contact person for meeting enquiry;</p> <p>(11) specify the time and procedure of voting on the Internet or by any other means.</p>	<p>(6) where any of the directors, supervisors and senior management members have a material interest in matters to be discussed, the nature and extent of that interest shall be disclosed; and where the impact of the matters to be discussed on such director, supervisor, president and other senior management members who are shareholders is different from the impact on other shareholders of the same class, the difference shall be explicitly explained;</p> <p>(7) contain the full text of any special resolution proposed to be passed at the meeting;</p> <p>(8) specify the time and place for delivery of the proxy letter of the meeting;</p> <p>(9) specify the shareholding registration date for determining the shareholders entitled to attend the shareholders' general meeting;</p> <p>(10) specify the name and phone number of the permanent contact person for meeting enquiry;</p> <p>(11) specify the time and procedure of voting on the Internet or by any other means.</p>
69	<p>Article 93 Where the elections of directors and supervisors are intended to be discussed at the shareholders' general meeting, the notice of the shareholders' general meeting shall sufficiently disclose the particulars of the candidates for directors and supervisors, and shall include at least the following content:</p> <p>.....</p>	<p>Article 93<u>90</u> Where the elections of directors and supervisors are intended to be discussed at the shareholders' general meeting, the notice of the shareholders' general meeting shall sufficiently disclose the particulars of the candidates for directors and supervisors, and shall include at least the following content:</p> <p>.....</p>

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	<p>Unless a director or supervisor is elected via the cumulative voting system, each candidate for director or supervisor shall be proposed via a separate proposal.</p>	<p>Unless a director or supervisor is elected via the cumulative voting system, each candidate for director or supervisor shall be proposed via a separate proposal.</p>
70	<p>Article 94 Unless otherwise required by relevant laws, administrative regulations, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed and the Articles, the notice of a shareholders' general meeting shall be served to the shareholders who are entitled to attend the shareholders' general meeting (whether or not entitled to vote at the shareholders' general meeting) by personal delivery or prepaid mail to their addresses. The address of the recipient shall be the address registered in the register of shareholders. For holders of domestic listed shares, the notice of a shareholders' general meeting may be issued in the form of an announcement.</p> <p>.....</p> <p>For holders of overseas listed shares, subject to the compliance with laws, administrative regulations, normative documents and relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the notice of a shareholders' general meeting may be published by the Bank on the websites of the Bank and the Hong Kong Stock Exchange instead of delivery by hand or by prepaid mail to the holders of overseas listed shares who are entitled to attend the shareholders' general meeting.</p> <p>Where, as a result of accidental omission, a notice of meeting is not given to a person who is entitled to receive such notice or where such person has not received the notice, the meeting or any resolution adopted at the meeting shall not be invalidated.</p>	<p>Article 94<u>91</u> Unless otherwise required by relevant laws, administrative regulations, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed and the Articles, the notice of a shareholders' general meeting shall be served to the shareholders who are entitled to attend the shareholders' general meeting (whether or not entitled to vote at the shareholders' general meeting) by personal delivery or prepaid mail to their addresses. The address of the recipient shall be the address registered in the register of shareholders. For holders of domestic listed shares, the notice of a shareholders' general meeting may be issued in the form of an announcement.</p> <p>.....</p> <p>For holders of overseas listed shares, subject to the compliance with laws, administrative regulations, normative documents and relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the notice of a shareholders' general meeting may be published by the Bank on the websites of the Bank and the Hong Kong Stock Exchange instead of delivery by hand or by prepaid mail to the holders of overseas listed shares who are entitled to attend the shareholders' general meeting.</p> <p>Where, as a result of accidental omission, a notice of meeting is not given to a person who is entitled to receive such notice or where such person has not received the notice, the meeting or any resolution adopted at the meeting shall not be invalidated.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
71	Section 5 Holding of Shareholders' General Meetings	Section 5 Holding of Shareholders' General Meetings
72	<p>Article 95 A shareholders' general meeting may be held on-site and the venue for the meeting shall be arranged.</p> <p>Subject to ensuring the legitimacy and validity of the shareholders' general meeting, the Bank shall provide convenience to shareholders for attending the shareholders' general meeting through various methods and ways, preferentially by providing modern information technologies such as online voting platforms in accordance with laws, administrative regulations, and regulations of the securities regulatory authority under the State Council or the Articles. Shareholders participating in a shareholders' general meeting by the aforementioned means shall be deemed to have attended such meeting.</p> <p>The same voting right can only be exercised in only one form: onsite, over the Internet, or otherwise. Where the same voting right is exercised more than once, the voting exercised for the first time shall prevail.</p>	<p>Article 95<u>92</u> A shareholders' general meeting may be held on-site and the venue for the meeting shall be arranged.</p> <p>Subject to ensuring the legitimacy and validity of the shareholders' general meeting, the Bank shall provide convenience to shareholders for attending the shareholders' general meeting through various methods and ways, preferentially by providing modern information technologies such as online voting platforms in accordance with laws, administrative regulations, and regulations of the securities regulatory authority under the State Council or the Articles. Shareholders participating in a shareholders' general meeting by the aforementioned means shall be deemed to have attended such meeting.</p> <p>The same voting right can only be exercised in only one form: onsite, over the Internet, or otherwise. Where the same voting right is exercised more than once, the voting exercised for the first time shall prevail.</p>
73	Article 96 The Board of the Bank and other conveners shall take necessary measures to ensure the proper order of the shareholders' general meeting. The Board or other conveners shall take measures to stop any act disturbing the shareholders' general meeting, causing trouble or infringing upon the legitimate rights and interests of shareholders, and shall report such act to relevant departmental authority for investigation and enforcement.	Article 96 <u>93</u> The Board of the Bank and other conveners shall take necessary measures to ensure the proper order of the shareholders' general meeting. The Board or other conveners shall take measures to stop any act disturbing the shareholders' general meeting, causing trouble or infringing upon the legitimate rights and interests of shareholders, and shall report such act to relevant departmental authority for investigation and enforcement.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
74	<p>Article 97 All shareholders whose names appear on the register of shareholders on the shareholding registration date or proxies thereof are entitled to attend the shareholders' general meeting and exercise their voting rights in accordance with the relevant laws, administrative regulations and the Articles.</p> <p>A shareholder may attend the shareholders' general meeting in person and may appoint one or more proxies to attend and vote at the meeting on his or her behalf and such proxies need not be shareholders of the Bank.</p> <p>An individual shareholder attending a shareholders' general meeting in person shall present his/her identity card or other valid identity certificate or proof or share account card; a proxy attending a shareholders' general meeting on behalf of an individual shareholder shall present his/her valid identity certificate and power of attorney of the shareholder.</p> <p>A corporate shareholder shall be represented by its legal representative or person authorized by its Board and other decision-making bodies to attend the shareholders' general meeting of the Bank. The legal representative of a corporate shareholder may appoint a proxy to attend the meeting. The legal representative attending the meeting shall present his/her identity card or valid certificate evidencing his/her qualifications as the legal representative; a proxy attending the meeting on behalf of the corporate shareholder shall present his/her identity card and written power of attorney duly issued (including signed by an authorized person) by the legal representative of the corporate shareholder.</p>	<p>Article 97⁹⁴ All shareholders whose names appear on the register of shareholders on the shareholding registration date or proxies thereof are entitled to attend the shareholders' general meeting and exercise their voting rights in accordance with the relevant laws, administrative regulations and the Articles.</p> <p>A shareholder may attend the shareholders' general meeting in person and may appoint one or more proxies to attend and vote at the meeting on his or her behalf and such proxies need not be shareholders of the Bank.</p> <p>An individual shareholder attending a shareholders' general meeting in person shall present his/her identity card or other valid identity certificate or proof or share account card; a proxy attending a shareholders' general meeting on behalf of an individual shareholder shall present his/her valid identity certificate and power of attorney of the shareholder.</p> <p>A corporate shareholder shall be represented by its legal representative or person authorized by its Board and other decision-making bodies to attend the shareholders' general meeting of the Bank. The legal representative of a corporate shareholder may appoint a proxy to attend the meeting. The legal representative attending the meeting shall present his/her identity card or valid certificate evidencing his/her qualifications as the legal representative; a proxy attending the meeting on behalf of the corporate shareholder shall present his/her identity card and written power of attorney duly issued (including signed by an authorized person) by the legal representative of the corporate shareholder.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>If a shareholder is a Recognized Clearing House (or its proxy), such shareholder may authorize one or more persons that it deems suitable, to act as its proxies at any shareholders' general meeting or any class shareholders' meeting. However, if one or more persons are authorized, the instrument of proxy shall specify the number and class of shares in relation to the authorization of each person, and shall be signed by a person authorized by the Recognized Clearing House. Such authorized person may attend the meeting and exercise his or her rights on behalf of such Recognized Clearing House (or its proxy) as if he or she was an individual shareholder(s) of the Bank (without providing share certificate, certified statement of proxy and/or further proof of its due authorization).</p> <p>.....</p>	<p>If a shareholder is a Recognized Clearing House (or its proxy), such shareholder may authorize one or more persons that it deems suitable, to act as its proxies at any shareholders' general meeting or any class shareholders' meeting. However, if one or more persons are authorized, the instrument of proxy shall specify the number and class of shares in relation to the authorization of each person, and shall be signed by a person authorized by the Recognized Clearing House. Such authorized person may attend the meeting and exercise his or her rights on behalf of such Recognized Clearing House (or its proxy) as if he or she was an individual shareholder(s) of the Bank (without providing share certificate, certified statement of proxy and/or further proof of its due authorization).</p> <p>.....</p>
75	<p>Article 98 The power of attorney issued by shareholders to authorize other persons to attend the shareholders' general meeting shall contain the following content:</p> <ol style="list-style-type: none"> (1) the name of the proxies; (2) the number and class of shares represented by the proxies; (3) whether the proxies have the right to vote; (4) instructions to vote for, against or abstain from voting on each of the items to be considered in the agenda of the shareholders' general meeting; <p>.....</p>	<p>Article 98<u>95</u> The power of attorney issued by shareholders to authorize other persons to attend the shareholders' general meeting shall contain the following content:</p> <ol style="list-style-type: none"> (1) the name of the proxies; (2) the number and class of shares represented by the proxies; (3) whether the proxies have the right to vote; (4) instructions to vote for, against or abstain from voting on each of the items to be considered in the agenda of the shareholders' general meeting; <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
76	<p>Article 101 A proxy of a shareholder may exercise the following rights according to his or her appointment by the shareholder:</p> <p>(1) the shareholder's right to speak at a shareholders' general meeting;</p> <p>.....</p>	<p>Article 10198 A proxy of a shareholder may exercise the following rights according to his or her appointment by the shareholder:</p> <p>(1) the shareholder's right to speak at a shareholders' general meeting;</p> <p>.....</p>
77	<p>Article 104 The chairman of the shareholders' general meeting shall, prior to voting, announce the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them, but the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them as indicated in the register of the meeting shall prevail.</p> <p>The registration of the meeting shall be concluded before the chairman of the shareholders' general meeting announces the number of shareholders and their proxies attending the meeting and the total number of voting shares held by them.</p>	<p>Article 1041 The chairman of the shareholders' general meeting shall, prior to voting, announce the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them, but the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them as indicated in the register of the meeting shall prevail.</p> <p>The registration of the meeting shall be concluded before the chairman of the shareholders' general meeting announces the number of shareholders and their proxies attending the meeting and the total number of voting shares held by them.</p>
78	<p>Article 105 Where a shareholders' general meeting is convened, all of the Bank's directors, supervisors and the secretary to the Board shall attend the meeting, and senior management members shall be present to observe the meeting.</p>	<p>Article 1052 Where a shareholders' general meeting is convened, all of the Bank's directors, supervisors and the secretary to the Board shall attend the meeting, and senior management members shall be present to observe the meeting.</p> <p><u>If a shareholders' general meeting requires directors and senior management members to be present at the meeting, directors and senior management members shall be present at such meeting and receive inquiries from shareholders.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
79	<p>Article 106 The shareholders' general meetings shall be chaired and presided over by the chairman of the Board. If the chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by the vice chairman of the Board. If there is no vice chairman of the Board and if the vice chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by a director jointly elected by half or more of the directors.</p> <p>In a shareholders' general meeting convened by the Board of Supervisors on its own initiative, the meeting shall be chaired and presided over by the chairman of the Board of Supervisors. If the chairman of the Board of Supervisors is unable to or fails to perform his or her duties, the shareholders' general meeting shall be chaired and presided over by a supervisor jointly elected by half or more of the supervisors.</p> <p>In a shareholders' general meeting convened by the Convening Shareholders on its own initiative, the meeting shall be chaired and presided over by a representative elected by the Convening Shareholders; if the Convening Shareholders fail to elect a chairman of the meeting, the meeting shall be chaired and presided over by the shareholder who attends the meeting or his or her proxy who holds the largest proportion of voting shares.</p> <p>When a shareholders' general meeting is held and the chairman of the meeting violates the rules of procedure, thereby making it impossible for the meeting to proceed, with the consent of more than half of the shareholders present with voting rights, a person may be elected as the chairman of the meeting to continue the meeting.</p>	<p>Article 1063 The shareholders' general meetings shall be chaired and presided over by the chairman of the Board. If the chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by the vice chairman of the Board. If there is no vice chairman of the Board and if the vice chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by a director jointly elected by half or more more than half of the directors.</p> <p>In a shareholders' general meeting convened by the Board of Supervisors Audit Committee on its own initiative, the meeting shall be chaired and presided over by the chairman of the Board of Supervisors Audit Committee. If the chairman of the Board of Supervisors Audit Committee is unable to or fails to perform his or her duties, the shareholders' general meeting shall be chaired and presided over by a supervisor member of the Audit Committee jointly elected by half or more more than half of the supervisors members of the Audit Committee.</p> <p>In a shareholders' general meeting convened by the Convening Shareholders on its own initiative, the meeting shall be chaired and presided over by a representative elected by the Convening Shareholders; if the Convening Shareholders fail to elect a chairman of the meeting, the meeting shall be chaired and presided over by the shareholder who attends the meeting or his or her proxy who holds the largest proportion of voting shares.</p> <p>When a shareholders' general meeting is held and the chairman of the meeting violates the rules of procedure, thereby making it impossible for the meeting to proceed, with the consent of more than half of the shareholders present with voting rights, a person may be elected as the chairman of the meeting to continue the meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
80	Article 107 At the annual general meeting, the Board and the Board of Supervisors shall submit reports on their work undertaken over the past year to the shareholders' general meeting. Every independent director shall also make his or her work report.	Article 107 4 <u>4</u> At the annual general meeting, the Board and the Board of Supervisors shall submit <u>a</u> reports on their <u>its</u> work undertaken over the past year to the shareholders' general meeting. Every independent director shall also make his or her work report.
81	Article 108 The directors, supervisors and senior management member(s) shall provide answers and explanations in response to queries and recommendations made by shareholders at the shareholders' general meeting.	Article 108 5 <u>5</u> The directors, supervisors and senior management member(s) shall provide answers and explanations in response to queries and recommendations made by shareholders at the shareholders' general meeting.
82	Section 6 Voting and Resolutions at Shareholders' General Meetings	Section 6 Voting and Resolutions at Shareholders' General Meetings
83	<p>Article 109 Resolutions of the shareholders' general meeting shall be divided into ordinary resolutions and special resolutions.</p> <p>Ordinary resolutions shall be approved by more than half of the voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Special resolutions shall be approved by two-thirds or more of voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Except for those matters which shall be resolved by way of special resolution as stipulated by the law, administrative regulations, departmental rules and the Articles, other matters to be approved at the shareholders' general meeting shall be resolved by way of ordinary resolution.</p>	<p>Article 1096<u>6</u> Resolutions of the shareholders' general meeting shall be divided into ordinary resolutions and special resolutions.</p> <p>Ordinary resolutions shall be approved by more than half of the voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Special resolutions shall be approved by two-thirds or more of voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Except for those matters which shall be resolved by way of special resolution as stipulated by the law, administrative regulations, departmental rules and the Articles, other matters to be approved at the shareholders' general meeting shall be resolved by way of ordinary resolution.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
84	<p>Article 110 The following matters shall be resolved by way of special resolution at the shareholders' general meeting:</p> <p>.....</p> <p>(7) consideration and approval of share incentive schemes;</p> <p>(8) consideration and approval of purchase or sale of major assets or provision of guarantee by the Bank of which the total amount in a year exceeds 30% of the Bank's latest audited total assets;</p> <p>(9) any other matters as required by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles, or other matters that, according to the shareholders' general meeting by way of an ordinary resolution, may have a material effect on the Bank and should therefore be adopted by a special resolution.</p>	<p>Article 11007 The following matters shall be resolved by way of special resolution at the shareholders' general meeting:</p> <p>.....</p> <p>(7) consideration and approval of share incentive schemes;</p> <p>(8) consideration and approval of purchase or sale of major assets or provision of guarantee by the Bank <u>to others</u> of which the total amount in<u>within</u> a year exceeds 30% of the Bank's latest audited total assets;</p> <p>(9) any other matters as required by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles, or other matters that, according to the shareholders' general meeting by way of an ordinary resolution, may have a material effect on the Bank and should therefore be adopted by a special resolution.</p>
85	<p>Article 111 At a shareholders' general meeting, voting shall be conducted by a show of hands or by open ballot.</p> <p>Votes at the shareholders' general meetings must be taken by poll except where the chairman of the meeting, in good faith, decides to allow a resolution which relates to procedures of the shareholders' general meeting or administrative matters to be voted on by a show of hands.</p>	<p>Article 11108 At a shareholders' general meeting, voting shall be conducted by a show of hands or by open ballot.</p> <p>Votes at the shareholders' general meetings must be taken by poll except where the chairman of the meeting, in good faith, decides to allow a resolution which relates to procedures of the shareholders' general meeting or administrative matters to be voted on by a show of hands.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
86	<p>Article 112 The shareholders or their proxies, when voting at a shareholders' general meeting, shall exercise their voting rights according to the number of voting shares held by them, and each share shall have one vote.</p> <p>When material matters affecting the interests of minority shareholders are considered at a shareholders' general meeting, the votes of minority shareholders of domestic listed shares shall be counted separately and be disclosed publicly in a timely manner.</p> <p>Shares of the Bank held by the Bank shall not carry voting rights and shall not be included in the total number of voting shares present at a shareholders' general meeting.</p> <p>.....</p> <p>For violation of paragraphs 4 and 5 of this Article, voting rights involving the shares exceeding the stipulated proportion shall not be exercised within thirty six (36) months upon such acquisition, and the relevant shares shall not be included in the total number of shares carrying voting rights present at the shareholders' general meeting.</p> <p>.....</p>	<p>Article 11209 The shareholders or their proxies, when voting at a shareholders' general meeting, shall exercise their voting rights according to the number of voting shares held by them, and each share shall have one vote.</p> <p>When material matters affecting the interests of minority shareholders are considered at a shareholders' general meeting, the votes of minority shareholders of domestic listed shares shall be counted separately and be disclosed publicly in a timely manner.</p> <p>Shares of the Bank held by the Bank shall not carry voting rights and shall not be included in the total number of voting shares present at a shareholders' general meeting.</p> <p>.....</p> <p>For violation of paragraphs 4 and 5 of this Article, voting rights involving the shares exceeding the stipulated proportion shall not be exercised within thirty six (36) months upon such acquisition, and the relevant shares shall not be included in the total number of shares carrying voting rights present at the shareholders' general meeting.</p> <p>.....</p>
87	<p>Article 115 No amendments shall be made to a proposal when it is considered at the shareholders' general meeting. Amended proposal shall be deemed as a new proposal and shall not be voted at the same shareholders' general meeting.</p>	<p>Article 1152 No amendments shall be made to a proposal when it is considered at the shareholders' general meeting. Amended proposal shall be deemed as a new proposal and shall not be voted at the same shareholders' general meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
88	<p>Article 116 Before voting on a proposal at the shareholders' general meeting, two shareholders' representatives and one supervisors' representatives shall be elected to participate in vote counting and scrutinizing. Any shareholder or supervisor who has interest or conflicts in the matters to be considered shall not participate in the counting or scrutinizing of votes.</p> <p>When resolutions are to be voted at the shareholders' general meeting, the counting of votes and scrutinizing of the vote counting shall be conducted by one or more parties involving lawyers, shareholder representatives, supervisor representatives, accounting firms of the Bank, share registrar of overseas listed shares listed in Hong Kong or external auditors qualified to serve as the Bank's auditors. The voting results shall be announced on-site at the meeting and recorded in the meeting minutes.</p> <p>.....</p>	<p>Article 1163 Before voting on a proposal at the shareholders' general meeting, two shareholders' representatives and one supervisors' representatives shall be elected to participate in vote counting and scrutinizing. <u>If the matter under discussion involves a conflict of interest for certain shareholders, the relevant</u> Any shareholders or supervisor <u>and their proxies</u> who has interest or conflicts in the matters to be considered shall not participate in the counting or scrutinizing of votes.</p> <p>When resolutions are to be voted at the shareholders' general meeting, the counting of votes and scrutinizing of the vote counting shall be conducted by one or more parties involving lawyers, shareholder representatives, supervisor representatives, accounting firms of the Bank, share registrar of overseas listed shares listed in Hong Kong or external auditors qualified to serve as the Bank's auditors. The voting results shall be announced on-site at the meeting and recorded in the meeting minutes.</p> <p>.....</p>
89	<p>Article 117 Shareholders attending the shareholders' general meeting shall present one of the following views on the proposals submitted for voting: for, against or abstention, except for the circumstance where the securities registration and settlement institution acting as the nominal holder of shares under the Stock Connect between Mainland and Hong Kong reports votes in accordance with the instruction of the de facto holders of relevant shares.</p> <p>.....</p>	<p>Article 1174 Shareholders attending the shareholders' general meeting shall present one of the following views on the proposals submitted for voting: for, against or abstention, except for the circumstance where the securities registration and settlement institution acting as the nominal holder of shares under the Stock Connect between Mainland and Hong Kong reports votes in accordance with the instruction of the de facto holders of relevant shares.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
90	<p>Article 118 When related party transactions are considered at a shareholders' general meeting, related shareholders shall abstain from voting or acting as proxies of other shareholders in voting. The number of shares with voting rights held by the related shareholders shall not be counted in the total number of voting shares of shareholders attending the shareholders' general meeting in the voting on related party transactions; the announcement of the resolutions of the shareholders' general meeting shall fully disclose the voting of non-related shareholders.</p>	<p>Article 1185 When related party transactions are considered at a shareholders' general meeting, related shareholders shall abstain from voting or acting as proxies of other shareholders in voting. The number of shares with voting rights held by the related shareholders shall not be counted in the total number of voting shares of shareholders attending the shareholders' general meeting in the voting on related party transactions; the announcement of the resolutions of the shareholders' general meeting shall fully disclose the voting of non-related shareholders.</p>
91	<p>Article 119 The list of candidates for directors or supervisors who are not representatives of the employees, shall be submitted to the shareholders' general meeting in the form of a proposal for voting.</p> <p>Resolutions in respect of the election of directors or supervisors may be passed by way of cumulative voting pursuant to the provisions of the Articles or resolutions of the shareholders' general meeting.</p>	<p>Article 1196 The list of candidates for directors or supervisors who are not representatives of the employees, shall be submitted to the shareholders' general meeting in the form of a proposal for voting.</p> <p>Resolutions in respect of the election of directors or supervisors may be passed by way of cumulative voting pursuant to the provisions of the Articles or resolutions of the shareholders' general meeting. <u>When electing two or more independent directors at the shareholders' general meeting, the cumulative voting mechanism shall be implemented.</u></p>
92	<p>Article 120 Except under the cumulative voting system, all resolutions proposed at the shareholders' general meeting shall be voted separately. In the event of different proposals for the same matter, the shareholders' general meeting shall vote on the time sequence of such proposals. Other than special reasons such as force majeure, which results in the termination of the shareholders' general meeting or makes it impossible to adopt resolutions, the shareholders' general meeting shall not set aside the proposals and shall vote on them.</p>	<p>Article 12017 Except under the cumulative voting system, all resolutions proposed at the shareholders' general meeting shall be voted separately. In the event of different proposals for the same matter, the shareholders' general meeting shall vote on the time sequence of such proposals. Other than special reasons such as force majeure, which results in the termination of the shareholders' general meeting or makes it impossible to adopt resolutions, the shareholders' general meeting shall not set aside the proposals and shall vote on them.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
93	<p>Article 121 The ending time of an on-site shareholders' general meeting shall not be earlier than that of online or other forms of the meeting. The chairman of the shareholders' general meeting shall announce the voting status and voting results of each proposal at the conclusion of such shareholders' general meeting.</p> <p>Prior to the formal public announcement of the voting results, the relevant parties including the Bank, the vote counter, the scrutineer, the substantial shareholders, and the internet service provider or other parties involved in the voting at the shareholders' general meeting, online or by other means, shall have the obligation to keep the voting results confidential.</p>	<p>Article 121<u>18</u> The ending time of an on-site shareholders' general meeting shall not be earlier than that of online or other forms of the meeting. The chairman of the shareholders' general meeting shall announce the voting status and voting results of each proposal at the conclusion of such shareholders' general meeting.</p> <p>Prior to the formal public announcement of the voting results, the relevant parties including the Bank, the vote counter, the scrutineer, the substantial shareholders, and the internet service provider or other parties involved in the voting at the shareholders' general meeting, online or by other means, shall have the obligation to keep the voting results confidential.</p>
94	<p>Article 122 The chairman of the meeting shall determine whether the resolutions of the shareholders' general meeting are passed according to the voting results. The chairman's decision shall be final, and voting results shall be announced at the meeting and recorded in the meeting minutes.</p>	<p>Article 122<u>19</u> The chairman of the meeting shall determine whether the resolutions of the shareholders' general meeting are passed according to the voting results. The chairman's decision shall be final, and voting results shall be announced at the meeting and recorded in the meeting minutes.</p>
95	<p>Article 123 If the chairman of the meeting has any doubt as to the voting result of a resolution put forward for voting at a shareholders' general meeting, he may have the votes counted. If the chairman of the meeting does not order for votes to be counted, any shareholder or proxy present at the meeting who challenges the voting result announced by the chairman of the meeting shall have the right to request the counting of votes immediately after the announcement, and the chairman of the meeting shall have the votes counted immediately.</p> <p>If votes are counted at a shareholders' general meeting, the result of the counting shall be recorded in the meeting minutes.</p>	<p>Article 123<u>0</u> If the chairman of the meeting has any doubt as to the voting result of a resolution put forward for voting at a shareholders' general meeting, he may have the votes counted. If the chairman of the meeting does not order for votes to be counted, any shareholder or proxy present at the meeting who challenges the voting result announced by the chairman of the meeting shall have the right to request the counting of votes immediately after the announcement, and the chairman of the meeting shall have the votes counted immediately.</p> <p>If votes are counted at a shareholders' general meeting, the result of the counting shall be recorded in the meeting minutes.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
96	Article 124 Resolutions at the shareholders' general meeting shall be made in the form of writing and announced in a prompt manner. The resolutions of the shareholders' general meeting shall state the number of shareholders and proxies of shareholders attending the meeting, the total number of voting shares held by them and the proportion of voting shares in relation to the total number of voting shares of the Bank, the form of voting, the voting results of each proposal and the detailed content of each resolution passed.	Article 124 1 Resolutions at the shareholders' general meeting shall be made in the form of writing and announced in a prompt manner. The resolutions of the shareholders' general meeting shall state the number of shareholders and proxies of shareholders attending the meeting, the total number of voting shares held by them and the proportion of voting shares in relation to the total number of voting shares of the Bank, the form of voting, the voting results of each proposal and the detailed content of each resolution passed.
97	Article 125 If a proposal is not passed or any resolution of a previous shareholders' general meeting is altered at the shareholders' general meeting, a special note shall be made in the resolution of the shareholders' general meeting.	Article 125 2 If a proposal is not passed or any resolution of a previous shareholders' general meeting is altered at the shareholders' general meeting, a special note shall be made in the resolution of the shareholders' general meeting.
98	Article 126 The Board shall implement specific plans for cash distribution, issue of bonus shares or increase of share capital through the transfer of capital reserves within two (2) months after the conclusion of the shareholders' general meeting at which the relevant resolution is passed.	Article 126 3 The Board shall implement specific plans for cash distribution, issue of bonus shares or increase of share capital through the transfer of capital reserves within two (2) months after the conclusion of the shareholders' general meeting at which the relevant resolution is passed.
99	CHAPTER VIII SPECIAL PROCEDURES FOR VOTING BY CLASS SHAREHOLDERS	CHAPTER VII 8 SPECIAL PROCEDURES FOR VOTING BY CLASS SHAREHOLDERS
100	Article 128 If the Bank proposes to change or nullify the rights of a certain class of shareholders, such proposal shall be passed by a special resolution at a shareholders' general meeting and be passed at the shareholders' general meeting convened according to Articles 130 to 134 for the affected class of shareholders.	Article 128 5 If the Bank proposes to change or nullify the rights of a certain class of shareholders, such proposal shall be passed by a special resolution at a shareholders' general meeting and be passed at the shareholders' general meeting convened according to Articles 130 27 to 134 1 for the affected class of shareholders.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
101	<p>Article 130 Shareholders of the affected class, whether or not otherwise having the right to vote at shareholders' general meetings, shall nevertheless have the right to vote at class shareholders' meetings in respect of matters referred to in items (2) to (8) and (11) to (12) of Article 129, but interested shareholders shall not be entitled to vote at such class shareholders' meetings.</p> <p>.....</p>	<p>Article 13027 Shareholders of the affected class, whether or not otherwise having the right to vote at shareholders' general meetings, shall nevertheless have the right to vote at class shareholders' meetings in respect of matters referred to in items (2) to (8) and (11) to (12) of Article 1296, but interested shareholders shall not be entitled to vote at such class shareholders' meetings.</p> <p>.....</p>
102	<p>Article 132 When convening a class shareholders' meeting, the Bank shall issue a written notice in accordance with the requirement of notice period of the shareholders' general meeting in the Articles, to all shareholders in the relevant class whose names appear on the register of shareholders, stating the matters to be considered at such meeting and the time and venue of the meeting.</p> <p>.....</p>	<p>Article 13229 When convening a class shareholders' meeting, the Bank shall issue a written notice in accordance with the requirement of notice period of the shareholders' general meeting in the Articles, to all shareholders in the relevant class whose names appear on the register of shareholders, stating the matters to be considered at such meeting and the time and venue of the meeting.</p> <p>.....</p>
103	<p>Article 133 The procedures for convening a class shareholders' meeting shall be as similar as possible to the procedures for the shareholders' general meeting and the provisions in the Articles relating to the procedure to convene a shareholders' general meeting shall apply to the class shareholders' meeting.</p>	<p>Article 1330 The procedures for convening a class shareholders' meeting shall be as similar as possible to the procedures for the shareholders' general meeting and the provisions in the Articles relating to the procedure to convene a shareholders' general meeting shall apply to the class shareholders' meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
104	<p>Article 134 Apart from other classes of shareholders, holders of domestic listed shares and overseas listed shares are deemed to be shareholders of different classes.</p> <p>The special voting procedures for class shareholders shall not apply to the following circumstances:</p> <p>(1) the Bank, upon approval by a special resolution of the shareholders' general meeting, issues domestic listed shares and/or overseas listed shares every twelve (12) months, provided that the number of the domestic listed shares and overseas listed shares to be issued does not exceed 20% of the issued and outstanding shares of the respective class;</p> <p>.....</p>	<p>Article 1341 Apart from other classes of shareholders, holders of domestic listed shares and overseas listed shares are deemed to be shareholders of different classes.</p> <p>The special voting procedures for class shareholders shall not apply to the following circumstances:</p> <p>(1) the Bank, upon approval by a special resolution of the shareholders' general meeting, issues domestic listed shares and/or overseas listed shares every twelve (12) months, provided that the number of the domestic listed shares and overseas listed shares to be issued does not exceed 20% of the issued and outstanding shares of the respective class;</p> <p>.....</p>
105	CHAPTER IX DIRECTORS AND BOARD OF DIRECTORS	CHAPTER IX <u>VIII</u> DIRECTORS AND BOARD OF DIRECTORS
	Section 1 Directors	Section 1 Directors
106	<p>Article 135 A director shall be a natural person and is not required to hold any shares of the Bank.</p> <p>Directors of the Bank are comprised of executive directors and non-executive directors, and non-executive directors comprise of independent directors. An executive director shall mean a director who, in addition to serving as a director, also assumes the responsibilities of senior management members in the Bank. A non-executive director shall mean a director who does not hold any positions other than as a director and does not assume the responsibilities of senior management members in the Bank.</p>	<p>Article 1352 A director shall be a natural person and is not required to hold any shares of the Bank.</p> <p>Directors of the Bank are comprised of executive directors and non-executive directors, and non-executive directors comprise of independent directors. An executive director shall mean a director who, in addition to serving as a director, also assumes the responsibilities of senior management members in the Bank. A non-executive director shall mean a director who does not hold any positions other than as a director and does not assume the responsibilities of senior management members in the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
107	<p>Article 136 Directors shall be elected, replaced or removed by the shareholders' general meeting, and shall be dismissed at the shareholders' general meeting before the expiry of his/her term of office. The term of office of a director shall be three (3) years, and a director may be re-elected and re-appointed upon expiry of his or her term of office.</p> <p>.....</p> <p>Subject to compliance with the relevant laws and administrative regulations, a director may be removed before expiration of his or her tenure by ordinary resolution at the shareholders' general meeting (without prejudice to any claim which may be made under any contract).</p>	<p>Article 1363 Directors shall be elected, replaced or removed by the shareholders' general meeting, and shall be dismissed at the shareholders' general meeting before the expiry of his/her term of office. The term of office of a director shall be three (3) years, and a director may be re-elected and re-appointed upon expiry of his or her term of office.</p> <p>.....</p> <p>Subject to compliance with the relevant laws and administrative regulations, a director may be removed before expiration of his or her tenure by ordinary resolution at the shareholders' general meeting (without prejudice to any claim which may be made under any contract).</p>
108	<p>Article 137 The procedures for nomination and election of directors are as follows:</p> <p>(1) directors (other than independent directors) shall be nominated by shareholders individually or jointly holding 3% or more of the total number of voting shares of the Bank or shall be nominated by the Board by way of proposal, and shall be elected by the shareholders' general meeting of the Bank;</p>	<p>Article 1374 The procedures for nomination and election of directors are as follows:</p> <p>(1) directors (other than independent directors) shall be nominated by shareholders individually or jointly holding 3% or more of the total number of voting shares of the Bank or shall be nominated by the Board by way of proposal, and shall be elected by the shareholders' general meeting of the Bank;</p>

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	<p>(2) for nomination of candidates for directors by the Board to the shareholders' general meeting, the candidates must be verified by the Nomination and Remuneration Committee of the Board, and the qualified candidates shall be submitted to the Board for consideration. After approval by the Board, written proposals regarding the candidates for directors shall be submitted to the shareholders' general meeting;</p> <p>(3) before the shareholders' general meeting is convened, the candidates for directors shall provide written undertakings stating their acceptance of the nomination, undertaking that the public disclosure of their information are true and complete and confirming that they shall perform the duties of a director conscientiously upon election;</p> <p>(4) the intention to nominate a candidate for a director and a written undertaking from the nominee expressing his or her willingness to accept nomination shall be delivered to the Bank ten (10) days prior to the convening of the shareholders' general meeting. The Board shall disclose detailed information of the candidates for directors to shareholders in time before the shareholders' general meeting is convened to ensure that shareholders will have sufficient understanding of the candidates before voting;</p> <p>(5) each candidate for a director shall be elected individually at the shareholders' general meeting.</p>	<p>(2) for nomination of candidates for directors by the Board to the shareholders' general meeting, the candidates must be verified by the Nomination and Remuneration Committee of the Board, and the qualified candidates shall be submitted to the Board for consideration. After approval by the Board, written proposals regarding the candidates for directors shall be submitted to the shareholders' general meeting;</p> <p>(3) before <u>the announcement of the notice for</u> the shareholders' general meeting is convened, the candidates for directors shall provide written undertakings stating their acceptance of the nomination, undertaking that the public disclosure of their information are true and complete and confirming that they shall perform the duties of a director conscientiously upon election;</p> <p>(4) the intention to nominate a candidate for a director and a written undertaking from the nominee expressing his or her willingness to accept nomination shall be delivered to the Bank ten (10) days prior to the convening of the shareholders' general meeting. The Board shall disclose detailed information of the candidates for directors to shareholders in time before the shareholders' general meeting is convened to ensure that shareholders will have sufficient understanding of the candidates before voting;</p> <p>(5) each candidate for a director shall be elected individually at the shareholders' general meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
109	<p>Article 139 A director shall attend at least two-thirds or more of the on-site Board meetings in person each year.</p> <p>If a director fails to attend meetings in person for two (2) consecutive times and does not authorize other directors to attend the Board meetings on his or her behalf, they shall be deemed as unable to perform their duties, and the Board shall make a proposal at the shareholders' general meeting to remove such director.</p>	<p>Article 1396 A director shall attend at least two-thirds or more of the on-site Board meetings in person each year.</p> <p>If a director fails to attend meetings in person for two (2) consecutive times and does not authorize other directors to attend the Board meetings on his or her behalf, they shall be deemed as unable to perform their duties, and the Board shall make a proposal at the shareholders' general meeting to remove such director.</p>
110	<p>Article 140</p> <p>If the normal operation of the Bank is affected or the number of directors falls below the statutory minimum quorum or two-thirds of the Board members as stipulated by the Articles due to the resignation of a director, their resignation shall not take effect until a new director is elected to fill the vacancy due to their resignation. If there are major risks occurring in the Bank, the directors of the Bank shall not resign without the approval of the regulatory authorities.</p> <p>.....</p> <p>Where the number of directors falls below the minimum quorum required by the Company Law or the minimum quorum required for Board voting as a result of directors being dismissed by the shareholders' general meeting, their death, resignation of independent directors due to loss of their independence, or other circumstances where directors cannot perform their duties, the duties and powers of the Board shall be exercised by the shareholders' general meeting until the number of directors is restored to the required level.</p>	<p>Article 14037</p> <p>If the normal operation of the Bank is affected or the number of directors falls below the statutory minimum quorum or two-thirds of the Board members as stipulated by the Articles due to the resignation of a director, <u>or when the resignation of a member of the Audit Committee results in the number of members of the Audit Committee falling below the statutory minimum or the absence of accounting professionals</u>, their resignation shall not take effect until a new director is elected to fill the vacancy due to their resignation. If there are major risks occurring in the Bank, the directors of the Bank shall not resign without the approval of the regulatory authorities.</p> <p>.....</p> <p>Where the number of directors falls below the minimum quorum required by the Company Law or the minimum quorum required for Board voting as a result of directors being dismissed by the shareholders' general meeting, their death, resignation of independent directors due to loss of their independence, or other circumstances where directors cannot perform their duties, the duties and powers of the Board shall be exercised by the shareholders' general meeting until the number of directors is restored to the required level.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
111	<p>Article 143 The directors shall perform the following duties or obligations:</p> <p>.....</p> <p>(4) to supervise implementation of resolutions of the shareholders' general meeting and the Board by the senior management;</p> <p>.....</p>	<p>Article 1430 The directors shall perform the following duties or obligations:</p> <p>.....</p> <p>(4) to supervise implementation of resolutions of the shareholders' general meeting and the Board by the senior management;</p> <p>.....</p>
	Section 2 Independent Directors	Section 2 Independent Directors
112	<p>Article 145 An independent director shall be of high professional expertise and good credibility and reputation, and shall also satisfy the following criteria:</p> <p>(1) be qualified to serve as a director of commercial banks and listed companies pursuant to the laws, administrative regulations, departmental rules, relevant regulatory requirements and provisions of the Articles;</p> <p>(2) perform duties and responsibilities independently, without being affected by shareholders or de facto controllers of the Bank, or other entities or individuals who have an interest in the Bank;</p> <p>(3) have a bachelor's (including bachelor's degree) or higher degree, or a job title at intermediate level or above in a related profession;</p>	<p>Article 1452 An independent director shall be of high professional expertise and good credibility and reputation, and shall also satisfy the following criteria:</p> <p>(1) be qualified to serve as a director of commercial banks and listed companies pursuant to the laws, administrative regulations, departmental rules, relevant regulatory requirements and provisions of the Articles;</p> <p>(2) perform duties and responsibilities independently, without being affected by shareholders or de facto controllers of the Bank, or other entities or individuals who have an interest in the Bank <u>comply with the independence requirements as stipulated in laws, administrative regulations, departmental rules, regulatory provisions, and provisions of the Articles;</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(4) have five (5) years' or more work experience in law, economics, finance or other work experience conducive to performing duties and responsibilities of an independent director;</p> <p>(5) be familiar with the laws and regulations relevant to the operation and management of commercial banks;</p> <p>(6) be able to read, understand and analyze credit statistical reports and financial statements of commercial banks;</p> <p>(7) have sufficient time and energy to effectively perform the duties and responsibilities and undertake to duly perform duties of good faith and diligence.</p>	<p><u>(3) possess basic knowledge of the operations of a listed company and be familiar with relevant laws, regulations, and rules;</u></p> <p>(34) have a bachelor's (including bachelor's degree) or higher degree, or a job title at intermediate level or above in a related profession;</p> <p>(45) have five (5) years' or more work experience in law, economics, finance, <u>accounting</u> or other work experience conducive to performing duties and responsibilities of an independent director;</p> <p>(56) be familiar with the laws and regulations relevant to the operation and management of commercial banks;</p> <p>(67) be able to read, understand and analyze credit statistical reports and financial statements of commercial banks;</p> <p><u>(8) have good moral character, with no adverse records such as material acts of dishonesty;</u></p> <p>(79) have sufficient time and energy to effectively perform the duties and responsibilities and undertake to duly perform duties of good faith and diligence.;</p> <p><u>(10) comply with other criteria set out in laws, administrative regulations, departmental rules, regulatory requirements, and provisions of the Articles.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
113	<p>Article 146 The following persons shall not serve as independent directors of the Bank:</p> <ol style="list-style-type: none"> (1) shareholders who directly or indirectly hold 1% or more of the shares of the Bank or a person who holds positions in such shareholder entities of the Bank; (2) persons who hold positions in the Bank or in enterprises under the control or de facto control of the Bank (excluding independent directors); (3) persons who hold positions in the Bank or in enterprises under the control or de facto control of the Bank in the past three (3) years before taking up office (excluding independent directors); (4) persons who hold positions in entities which have legal, accounting, auditing, management consulting and other business connections with or have an interest in the Bank; (5) any other person who may be controlled or materially affected by the Bank through various means; (6) the close relatives of the aforesaid persons (referring to spouses, parents, children, grandparents, maternal grandparents and siblings); 	<p>Article 146<u>3</u> <u>Independent directors must be independent.</u> The following persons shall not serve as independent directors of the Bank:</p> <ol style="list-style-type: none"> (1) shareholders who directly or indirectly hold 1% or more of the <u>Bank's issued shares of the Bank or a person who holds positions in such shareholder entities of the Bank, or natural person shareholders among the Bank's top ten shareholders, as well as their spouses, parents, and children;</u> <u>(2) shareholders who directly or indirectly hold 5% or more of the Bank's issued shares or persons who hold positions in the shareholders that rank among the Bank's top five shareholders, as well as their spouses, parents, and children;</u> (23) persons who hold positions in the Bank or in enterprises under the control or de facto control of the Bank's subsidiaries, as well as their spouses, parents, children, and key social connections (excluding independent directors); <u>(4) persons who hold positions in the subsidiaries of the Bank's controlling shareholder and de facto controller, as well as their spouses, parents, and children;</u>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(7) civil servants;</p> <p>(8) persons who were removed from office by their former companies for failure to perform their duties diligently;</p> <p>(9) persons who served as principal officers in high-risk financial institutions and who are unable to prove that they were not responsible for the cancellation or loss of assets of such financial institutions;</p> <p>(10) any other person specified by the banking regulatory authority of the State Council, the securities regulatory authorities of the place where the shares of the Bank are listed and other relevant regulatory authorities as not permitted to serve as an independent director.</p>	<p><u>(5) persons who have material business dealings with the Bank, its controlling shareholder, de facto controller, or their respective subsidiaries, or persons who hold positions in the entities that have material business dealings with the Bank as well as the controlling shareholders and de facto controllers of such entities;</u></p> <p><u>(6) persons providing financial, legal, advisory, sponsorship, or other services to the Bank, its controlling shareholder, de facto controller, or their respective subsidiaries, including but not limited to all members of the project team from the intermediaries providing such services, reviewers at all levels, persons signing the reports, partners, directors, senior management members, and principal responsible persons;</u></p> <p><u>(7) persons who have been involved in any of the circumstances listed in items (1) to (6) within the last twelve (12) months;</u></p> <p>(3) persons who hold positions in the Bank or in enterprises under the control or de facto control of the Bank in the past three (3) years before taking up office (excluding independent directors);</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>(4) persons who hold positions in entities which have legal, accounting, auditing, management consulting and other business connections with or have an interest in the Bank;</p> <p>(5) any other person who may be controlled or materially affected by the Bank through various means;</p> <p>(6) the close relatives of the aforesaid persons (referring to spouses, parents, children, grandparents, maternal grandparents and siblings);</p> <p>(7) civil servants;</p> <p>(8) persons who were removed from office by their former companies for failure to perform their duties diligently;</p> <p>(9) persons who served as principal officers in high-risk financial institutions and who are unable to prove that they were not responsible for the cancellation or loss of assets of such financial institutions;</p> <p>(10) any other person specified by the banking regulatory authority of the State Council, the securities regulatory authorities of the place where the shares of the Bank are listed <u>the laws, administrative regulations, departmental rules, and other relevant regulatory authorities requirements or provisions of the Articles</u> as not permitted to serve as an independent director.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p><u>The term “subsidiaries” mentioned in the preceding paragraphs refers to enterprises that are directly or indirectly controlled by the relevant entity. The subsidiaries of the controlling shareholder or de facto controller of the Bank as mentioned in items (4) to (6) of the preceding paragraphs shall not include enterprises that are controlled by the same state-owned assets regulatory authority as the Bank and do not constitute connected parties with the Bank under relevant regulations. The term “key social connections” refers to siblings, spouses of siblings, parents of spouses, siblings of spouses, spouses of children, and parents of spouses of children, etc. The term “material business dealings” refers to matters required to be submitted to the shareholders’ general meeting for consideration in accordance with the Rules Governing the Listing of Stocks on Shanghai Stock Exchange or the Articles, or other material matters as recognized by Shanghai Stock Exchange; the term “hold positions” refers to serving as directors, senior management members, and other staff members.</u></p> <p><u>Independent directors shall conduct an annual self-assessment of their independence and submit the self-assessment conclusion to the Board. The Board shall conduct an annual assessment of the independence of incumbent independent directors and issue a specific opinion, which shall be disclosed together with the annual report.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
114	<p>Article 147 Independent directors shall be nominated by the Board, Board of Supervisors or shareholders who individually or jointly hold 1% or more of the total number of voting shares of the Bank and elected at a shareholders' general meeting, and shall be appointed or replaced upon approval by the banking regulatory authority under the State Council.</p> <p>Independent directors shall serve a term of office of three (3) years and may serve consecutive terms if so re-elected after his or her term of office expires, provided that such term of office shall not be more than six (6) years on an accumulative basis.</p> <p>A natural person may serve as an independent director in at most five (5) domestic or overseas enterprises concurrently. Where a natural person serves as an independent director for both banking and insurance institutions, the relevant institutions shall not have a related party relationship and shall have no conflict of interest. A natural person shall not serve as an independent director in more than two (2) commercial banks concurrently.</p>	<p>Article 1474 Independent directors shall be nominated by the Board, Board of Supervisors or shareholders who individually or jointly hold 1% or more of the total number of voting shares of the Bank and elected at a shareholders' general meeting, and shall be appointed or replaced upon approval by the banking regulatory authority under the State Council.</p> <p>Independent directors shall serve a term of office of three (3) years and may serve consecutive terms if so re-elected after his or her term of office expires, provided that such term of office shall not be more than six (6) years on an accumulative basis.</p> <p>A natural person may serve as an independent director in at most five (5) domestic or overseas enterprises concurrently. <u>In principle, such a person shall not serve as an independent director in more than three (3) domestic listed companies and shall ensure sufficient time and effort to effectively fulfill the duties of an independent director.</u> Where a natural person serves as an independent director for both banking and insurance institutions, the relevant institutions shall not have a related party relationship and shall have no conflict of interest. A natural person shall not serve as an independent director in more than two (2) commercial banks concurrently.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
115	<p>Article 148 An independent director may resign before his or her term of office expires. Prior to the approval of resignation of the independent director by the Board, the independent director shall continue to carry out his or her duties and responsibilities.</p> <p>The resigning independent director shall submit a written resignation report to the Board, and serve a written statement on the most recently held shareholders' general meeting to specify any circumstances related to the resignation or any fact that he or she believes it is necessary to draw the attention of the shareholders and creditors.</p> <p>If the resignation of an independent director causes the number of independent directors to fall below the minimum quorum required under the laws, administrative regulations, departmental rules and other normative documents or the Articles, the resigning independent director shall continue to perform his or her duties until a new independent director takes office, except for resignation due to loss of independence or removal.</p>	<p>Article 1485 An independent director may resign before his or her term of office expires. Prior to the approval of resignation of the independent director by the Board, the independent director shall continue to carry out his or her duties and responsibilities. <u>If the resignation of an independent director would result in the proportion of independent directors on the Bank's Board or its special committees failing to meet the requirements of relevant laws, regulations, or the provisions of the Articles, or would result in a lack of an accounting professional among the independent directors, the resigning independent director shall continue to perform his/her duties until the date a new independent director is appointed. The Bank shall complete the by-election within sixty (60) days from the date the independent director submits his/her resignation.</u></p> <p>The resigning independent director shall submit a written resignation report to the Board, <u>stating any circumstances related to the resignation or deemed necessary to bring to the attention of the Bank's shareholders and creditors. The Bank shall disclose the reasons for the independent director's resignation and any matters of concern</u> and serve a written statement on the most recently held shareholders' general meeting to specify any circumstances related to the resignation or any fact that he or she believes it is necessary to draw the attention of the shareholders and creditors.</p> <p>If the resignation of an independent director causes the number of independent directors to fall below the minimum quorum required under the laws, administrative regulations, departmental rules and other normative documents or the Articles, the resigning independent director shall continue to perform his or her duties until a new independent director takes office, except for resignation due to loss of independence or removal.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
116	<p>Article 150 In addition to duties and powers granted to directors by the Company Law and other relevant laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed and the Articles, the independent directors shall have the following duties and powers:</p> <ol style="list-style-type: none"> (1) material related-party transactions shall be submitted to the Board for consideration upon recognition by the independent directors and before making a judgment, the independent director may engage an intermediary to provide an independent financial advisor's report to serve as a basis for his or her judgment; (2) to propose the convening of an extraordinary general meeting; (3) to propose the convening of an extraordinary Board meeting; (4) to independently engage external auditing and consulting institutions to conduct audit and consultation with the Bank on specific matters; (5) to propose to the Board the engagement or dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank; 	<p>Article 15047 In addition to duties and powers granted to directors by the Company Law and other relevant laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed and the Articles, the independent directors shall have the following duties and powers:</p> <ol style="list-style-type: none"> (1) material related-party transactions shall be submitted to the Board for consideration upon recognition by the independent directors and before making a judgment, the independent director may engage an intermediary to provide an independent financial advisor's report to serve as a basis for his or her judgment <u>to independently engage intermediaries to conduct audits, provide advisory services, or perform investigations on specific matters of the Bank;</u> (2) to propose the convening of an extraordinary general meeting <u>to the Board;</u> (3) to propose the convening of an extraordinary <u>a</u> Board meeting; (4) to independently engage external auditing and consulting institutions to conduct audit and consultation with the Bank on specific matters;

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	<p>(6) to publicly solicit voting rights from shareholders prior to the shareholders' general meeting;</p> <p>(7) other duties and powers prescribed by laws, administrative regulations, departmental rules and the Articles.</p> <p>Except for the exercise of the duties and powers in item (4) above, which is subject to the consent of all independent directors, the approval by half or more independent directors (at least two (2)) shall be obtained for the exercise of the above other duties and powers by an independent director. Matters in items (1) and (5) above shall be subject to the approval by half or more independent directors (at least two (2)) before they are submitted to the Board for discussion. If any of the above proposals is not adopted or the above duties and powers cannot be properly exercised, the Bank shall notify shareholders of the relevant circumstances.</p> <p>Independent directors shall have the same right to information as other directors. The Bank shall ensure the independent directors' right to information, provide them with complete information required for participation in decision-making in a timely manner, and offer necessary working conditions for them to perform their duties.</p> <p>The reasonable fees for independent directors to engage external auditing and consulting institutions, and the reasonable expenses incurred in the performance of their duties, shall be borne by the Bank.</p>	<p>(5) to propose to the Board the engagement or dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank;</p> <p>(64) to publicly solicit voting shareholder rights from shareholders prior to the shareholders' general meeting in accordance with the law;</p> <p><u>(5) to issue independent opinions on matters that may harm the interests of the Bank or minority shareholders;</u></p> <p>(76) other duties and powers prescribed by laws, administrative regulations, departmental rules and the Articles.</p> <p>Except for the exercise of the duties and powers in item (4) above, which is subject to <u>Independent directors shall require</u> the consent of a majority of all independent directors to exercise the powers set out in items (1) to (3) above, the approval by half or more independent directors (at least two (2)) shall be obtained for the exercise of the above other duties and powers by an independent director. Matters in items (1) and (5) above shall be subject to the approval by half or more independent directors (at least two (2)) before they are submitted to the Board for discussion. <u>Where independent directors exercise such powers, the Bank shall make prompt disclosure of such exercise.</u> If any of the above proposals is not adopted or the above duties and <u>Where the aforementioned</u> powers cannot be properly exercised, the Bank shall notify shareholders of the relevant circumstances <u>disclose the specific circumstances and reasons thereof.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>Independent directors shall have the same right to information as other directors. The Bank shall ensure the independent directors' right to information, provide them with complete information required for participation in decision-making in a timely manner, and offer necessary working conditions for them to perform their duties.</p> <p>The reasonable fees for independent directors to engage external auditing and consulting institutions <u>intermediaries</u>, and the reasonable expenses incurred in the performance of their duties, shall be borne by the Bank.</p>
117	<p>Article 151 Independent directors shall express objective, impartial and independent opinions on the matters to be discussed at the shareholders' general meeting or Board meeting of the Bank, and shall in particular, express their opinions at the shareholders' general meeting or Board meeting on the following matters:</p> <ul style="list-style-type: none"> (1) major related party transactions; (2) profit distribution plans; (3) nomination, engagement and removal of directors, and appointment and dismissal of senior management members; (4) remuneration of directors and senior management members; (5) matters that may cause material losses to the Bank; 	<p>Article 151<u>48</u> Independent directors shall express objective, impartial and independent opinions on the matters to be discussed at the shareholders' general meeting or Board meeting of the Bank, and shall in particular, express their opinions at the shareholders' general meeting or Board meeting on the following matters:</p> <ul style="list-style-type: none"> (1) major related party transactions; (2) profit distribution plans; (3) nomination, engagement and removal of directors, and appointment and dismissal of senior management members; (4) remuneration of directors and senior management members; (5) matters that may cause material losses to the Bank;

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	<p>(6) engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial accounting reports of the Bank;</p> <p>(7) provision of independent opinion on the impact of the issuance of preference shares on the rights and interests of each class of shareholders;</p> <p>(8) other matters that may have a material impact on the legitimate rights and interests of the Bank, small and medium shareholders, and financial consumers;</p> <p>(9) other matters stipulated by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles.</p>	<p>(65) engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial accounting reports of the Bank;</p> <p>(7) provision of independent opinion on the impact of the issuance of preference shares on the rights and interests of each class of shareholders;</p> <p>(86) other matters that may have a material impact on the legitimate rights and interests of the Bank, small and medium shareholders, and financial consumers;</p> <p>(97) other matters stipulated by the laws, administrative regulations, departmental rules, regulatory requirements and the Articles.</p>
118	<p>Article 154 If an independent director has been disqualified by the banking regulatory authority under the State Council, he or she shall be automatically removed from office on the date he or she is disqualified. The Bank shall promptly elect a new independent director for replacement at the shareholders' general meeting.</p>	<p>Article 1541 If an independent director has been disqualified by the banking regulatory authority under the State Council, he or she shall be automatically removed from office on the date he or she is disqualified. The Bank shall promptly elect a new independent director for replacement at the shareholders' general meeting.</p>

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119	<p data-bbox="320 314 820 463">Article 155 The Board or the Board of Supervisors has the right to propose at a shareholders' general meeting to remove an independent director in any of the following circumstances:</p> <ul style="list-style-type: none"> <li data-bbox="395 517 727 549">(1) serious derelictions of duty; <li data-bbox="395 597 820 704">(2) failure to file resignation when he or she is no longer qualified to be an independent director; <li data-bbox="395 753 820 1144">(3) failure to attend the Board meetings in person for three (3) consecutive times, or failure to attend the meetings in person for two (2) consecutive times without appointing other independent directors to attend on his or her behalf as proxies, or failure to attend the Board meetings in person for less than two-thirds of the total number of Board meetings within one (1) year; <li data-bbox="395 1193 820 1427">(4) other circumstances provided by the laws, administrative regulations, departmental rules and other normative documents rendering an independent director not suitable to continue to serve as an independent director. <p data-bbox="395 1491 443 1502">.....</p>	<p data-bbox="852 314 1351 463">Article 1552 The Board or the Board of Supervisors has the right to propose at a shareholders' general meeting to remove an independent director in any of the following circumstances:</p> <ul style="list-style-type: none"> <li data-bbox="927 517 1259 549">(1) serious derelictions of duty; <li data-bbox="927 597 1351 704">(2) failure to file resignation when he or she is no longer qualified to be an independent director; <li data-bbox="927 753 1351 1144">(3) failure to attend the Board meetings in person for three (3) consecutive times, or failure to attend the meetings in person for two (2) consecutive times without appointing other independent directors to attend on his or her behalf as proxies, or failure to attend the Board meetings in person for less than two-thirds of the total number of Board meetings within one (1) year; <li data-bbox="927 1193 1351 1427">(4) other circumstances provided by the laws, administrative regulations, departmental rules and other normative documents rendering an independent director not suitable to continue to serve as an independent director. <p data-bbox="927 1491 975 1502">.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
120	<p>Article 156 If the Board or Board of Supervisors proposes to remove an independent director at a shareholders' general meeting, it shall report to the banking regulatory authority under the State Council and issue a written notice to the independent director one (1) month before the date of convening the shareholders' general meeting. The independent director shall have the right to express his or her opinion orally or in writing before the voting, and shall have the right to submit such opinion to the banking regulatory authority under the State Council five (5) days prior to the convening of the shareholders' general meeting. The shareholders' general meeting shall vote after considering the opinions presented by the independent director.</p> <p>The proposal submitted by the Board of Supervisors in connection with the removal of an independent director shall only be submitted to a shareholders' general meeting for consideration after such proposal has been approved and adopted by two-thirds or more of the total number of supervisors. Independent directors may explain the relevant circumstances to the Board of Supervisors, and provide representations and justification for himself or herself before the removal is proposed.</p>	<p>Article 1563 If the Board or Board of Supervisors proposes to remove an independent director at a shareholders' general meeting, it shall report to the banking regulatory authority under the State Council and issue a written notice to the independent director one (1) month before the date of convening the shareholders' general meeting. The independent director shall have the right to express his or her opinion orally or in writing before the voting, and shall have the right to submit such opinion to the banking regulatory authority under the State Council five (5) days prior to the convening of the shareholders' general meeting. The shareholders' general meeting shall vote after considering the opinions presented by the independent director.</p> <p>The proposal submitted by the Board of Supervisors in connection with the removal of an independent director shall only be submitted to a shareholders' general meeting for consideration after such proposal has been approved and adopted by two-thirds or more of the total number of supervisors. Independent directors may explain the relevant circumstances to the Board of Supervisors, and provide representations and justification for himself or herself before the removal is proposed.</p>
121	<p>Article 157 The Bank shall pay remuneration (or allowances) to independent directors. The payment standard shall be formulated by the Board, considered and approved at the shareholders' general meeting, and disclosed in the annual report of the Bank.</p> <p>.....</p>	<p>Article 1574 The Bank shall pay remuneration (or allowances) to independent directors. The payment standard shall be formulated by the Board, considered and approved at the shareholders' general meeting, and disclosed in the annual report of the Bank.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 3 Board of Directors	Section 3 Board of Directors
122	<p>Article 158 The Bank shall establish a Board of Directors in compliance with laws and the Board shall be accountable to the shareholders' general meeting.</p> <p>The Board shall be composed of five (5) to nineteen (19) directors. The specific number of members of the Board is to be determined by a shareholders' general meeting, of which the number of independent directors shall be no less than three (3) and shall account for no less than one-third of the total number of Board members.</p>	<p>Article 1585 The Bank shall establish a Board of Directors in compliance with laws and the Board shall be accountable to the shareholders' general meeting.</p> <p>The Board shall be composed of five (5)thirteen (13) to nineteen (19) directors. The specific number of members of the Board is to be determined by a shareholders' general meeting, of which the number of independent directors shall be no less than three (3) and shall account for no less than one-third of the total number of Board members.</p> <p><u>The Board shall include one employee director, who shall be democratically elected by the Bank's employees through the employee representative meeting, general meeting of employees, or other forms. Senior management members shall not serve concurrently as an employee director. The total number of executive directors and the employee director shall not exceed one-half of the total number of directors of the Bank.</u></p>
123	<p>Article 160 The Board shall establish an office to be responsible for the preparation of shareholders' general meetings, Board meetings and meetings of each special committee of the Board; the preparation of meeting documents and meeting minutes; information disclosure; and other daily matters of the Board and each of the Board committees.</p>	<p>Article 16057 The Board shall establish an office to be responsible for the preparation of shareholders' general meetings, Board meetings and meetings of each special committee of the Board; the preparation of meeting documents and meeting minutes; information disclosure; and other daily matters of the Board and each of the Board committees.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
124	<p>Article 161 The Board shall perform the following duties and powers:</p> <ol style="list-style-type: none"> (1) to implement and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council; (2) to convene the shareholders' general meetings and report its work to the meetings; (3) to implement resolutions approved at the shareholders' general meetings; (4) to make decisions on the Bank's development strategies, business plans and investment plans; (5) to consider and approve the capital planning of the Bank, and to assume ultimate responsibility for capital management; 	<p>Article 16158 The Board shall perform the following duties and powers:</p> <ol style="list-style-type: none"> (1) to implement and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council; (21) to convene the shareholders' general meetings and report its work to the meetings; (32) to implement resolutions approved at the shareholders' general meetings; (43) to make decisions on the Bank's development strategies, business plans and investment plans; (54) to consider and approve formulate the capital planning of the Bank, and to assume ultimate responsibility for capital management;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(6) to formulate the Bank's annual financial budgets and annual accounting; the Bank's profit distribution plans and loss recovery plans; proposals on the increase or reduction of the Bank's registered capital; the Bank's plans of issuance of bonds or other marketable securities and listing plans; plans for merger, division, spin-off, dissolution, liquidation or other changes in corporate form of the Bank; plans for major acquisitions and acquisition of the Bank's shares; plans for material change in equity interest or financial reorganization; the capital replenishment plans;</p> <p>(7) to formulate the general management systems, risk tolerance, risk management and internal control policies of the Bank and supervise the implementation of such systems and policies; to assume ultimate responsibility for comprehensive risk management;</p> <p>(8) to consider the risk management report presented by the senior management and to evaluate the effectiveness of risk management in the Bank in order to improve the Bank's risk management;</p>	<p>(65) to formulate the Bank's annual financial budgets and annual accounting; the Bank's profit distribution plans and loss recovery plans; proposals on the increase or reduction of the Bank's registered capital; the Bank's plans of issuance of bonds or other marketable securities and listing plans; plans for merger, division, spin-off, dissolution, liquidation or other changes in corporate form of the Bank; plans for major acquisitions and acquisition of the Bank's shares; plans for material change in equity interest or financial reorganization; the capital replenishment plans;</p> <p>(76) to formulate the general management systems, risk tolerance, risk management and internal control policies of the Bank and supervise the implementation of such systems and policies; to assume ultimate responsibility for comprehensive risk management;</p> <p>(87) to consider the comprehensive risk management report presented by the senior management and to evaluate the effectiveness of risk management in the Bank in order to improve the Bank's risk management;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(9) to formulate proposals for amendments to the Articles, rules of procedure of shareholders' general meeting and rules of procedure of the Board meetings, and to consider and approve the working rules of the special committees of the Board;</p> <p>.....</p> <p>(11) to decide on matters, including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other non-commercial banking guarantees and major external donations of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Articles;</p> <p>.....</p> <p>(19) to formulate share incentive schemes and employee stock ownership plans;</p> <p>.....</p> <p>(21) to propose the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>.....</p>	<p>(98) to formulate proposals for amendments to the Articles, rules of procedure of shareholders' general meeting and rules of procedure of the Board meetings, and to consider and approve the working rules of the special committees of the Board;</p> <p>.....</p> <p>(140) to decide on matters, including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other non-commercial banking guarantees and major external donations of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Articles;</p> <p>.....</p> <p>(19) to formulate share incentive schemes and employee stock ownership plans;</p> <p>.....</p> <p>(21) to propose the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(23) to consider and approve or to authorize the Related Party Transactions Control Committee of the Board to approve related party transactions (other than those which shall be considered and approved by the shareholders' general meeting as required by laws); to submit a special report to the shareholders' general meeting on the implementation of the related party transaction management system and the status of related party transactions;</p> <p>.....</p> <p>(31) to perform other duties required by laws, administrative regulations, departmental rules, regulatory requirements and the Articles or authorized by the shareholders' general meeting.</p>	<p>(231) to consider and approve or to authorize the Related Party Transactions Control Committee of the Board to approve related party transactions (other than those which shall be considered and approved by the shareholders' general meeting as required by laws); to submit a special report to the shareholders' general meeting on the implementation of the related party transaction management system and the status of related party transactions;</p> <p>.....</p> <p>(312) to perform other duties required by laws, administrative regulations, departmental rules, regulatory requirements and the Articles or authorized by the shareholders' general meeting.</p>
125	<p>Article 162 The Board's authority to make decisions on the establishment of legal entities, corporate mergers and acquisitions, external investments, asset acquisitions, asset disposals, asset write-offs, asset mortgages and other non-commercial banking guarantees and related party transactions shall be determined by the shareholders' general meeting, and the Board shall develop strict review and decision-making procedures in respect of its exercise of the aforementioned authority; and shall organize relevant experts and professionals to make assessments on material investment projects and shall report matters required to be reported to the shareholders' general meeting for approval according to the Articles.</p>	<p>Article 1625<u>9</u> The Board's authority to make decisions on the establishment of legal entities, corporate mergers and acquisitions, external investments, asset acquisitions, asset disposals, asset write-offs, asset mortgages and other non-commercial banking guarantees and related party transactions shall be determined by the shareholders' general meeting, and the Board shall develop strict review and decision-making procedures in respect of its exercise of the aforementioned authority; and shall organize relevant experts and professionals to make assessments on material investment projects and shall report matters required to be reported to the shareholders' general meeting for approval according to the Articles.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
126	<p>Article 163 For the disposal of any fixed assets by the Board, if the sum of the expected value of the fixed assets proposed to be disposed of and the aggregate value of the fixed assets which had been disposed of within four (4) months immediately preceding such proposed disposal, are more than 33% of the fixed assets value shown in the most recent balance sheet reviewed at a shareholders' general meeting, the Board shall not dispose of or approve of the disposal of such fixed assets without the approval of the shareholders' general meeting.</p> <p>For the purposes of this Article, the disposal of fixed assets includes an act involving the transfer of the rights and interest in such assets but does not include the provision of such fixed assets as collateral.</p> <p>The validity of the disposal by the Bank of fixed assets shall not be affected by the breach of the first paragraph of this Article.</p>	<p>Article 1630 For the disposal of any fixed assets by the Board, if the sum of the expected value of the fixed assets proposed to be disposed of and the aggregate value of the fixed assets which had been disposed of within four (4) months immediately preceding such proposed disposal, are more than 33% of the fixed assets value shown in the most recent balance sheet reviewed at a shareholders' general meeting, the Board shall not dispose of or approve of the disposal of such fixed assets without the approval of the shareholders' general meeting.</p> <p>For the purposes of this Article, the disposal of fixed assets includes an act involving the transfer of the rights and interest in such assets but does not include the provision of such fixed assets as collateral.</p> <p>The validity of the disposal by the Bank of fixed assets shall not be affected by the breach of the first paragraph of this Article.</p>
127	<p>Article 164 The Board of the Bank shall make explanations to the shareholders' general meeting in relation to the non-standard audit opinions produced by certified public accountants on the financial reports of the Bank.</p>	<p>Article 1641 The Board of the Bank shall make explanations to the shareholders' general meeting in relation to the non-standard audit opinions produced by certified public accountants on the financial reports of the Bank.</p>
128	<p>Article 165 The Board shall formulate the rules of procedure of the Board, which shall be implemented after being considered and approved at the shareholders' general meeting, so as to ensure the work efficiency and scientific decision-making of the Board.</p>	<p>Article 1652 The Board shall formulate the rules of procedure of the Board, which shall be implemented after being considered and approved at the shareholders' general meeting, so as to ensure the work efficiency and scientific decision-making of the Board.</p>
129	<p>Article 169 Where the Board dismisses the president during his or her term of office, the Board shall promptly notify the Board of Supervisors and give a written explanation to the Board of Supervisors.</p>	<p>Article 169 Where the Board dismisses the president during his or her term of office, the Board shall promptly notify the Board of Supervisors and give a written explanation to the Board of Supervisors.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
130	Article 170 The Board shall submit itself to the supervision of the Board of Supervisors, and shall not obstruct or hinder any inspection or audit carried out by the Board of Supervisors within its scope of functions and authority.	Article 170 The Board shall submit itself to the supervision of the Board of Supervisors, and shall not obstruct or hinder any inspection or audit carried out by the Board of Supervisors within its scope of functions and authority.
131	<p>Article 171 The chairman of the Board shall perform the following duties and powers:</p> <ol style="list-style-type: none"> (1) to preside over the shareholders' general meetings and report work to the shareholders' general meetings on behalf of the Board; (2) to convene and preside over Board meetings; (3) to supervise and inspect the implementation of the resolutions of the Board; (4) to supervise and inspect the work of each special committee; (5) to nominate a president and secretary to the Board; (6) to exercise the duties and powers of a legal representative; (7) to sign share certificates, bonds and other marketable securities of the Bank; (8) to sign important documents of the Board and other documents which shall be signed by the legal representative of the Bank; 	<p>Article 171-170⁶⁶ The chairman of the Board shall perform the following duties and powers:</p> <ol style="list-style-type: none"> (1) to preside over the shareholders' general meetings and report work to the shareholders' general meetings on behalf of the Board; (2) to convene and preside over Board meetings; (3) to supervise and inspect the implementation of the resolutions of the Board; (4) to supervise and inspect the work of each special committee; (5) to nominate a president and secretary to the Board; (6) to exercise the duties and powers of a legal representative; (7) to sign share certificates, bonds and other marketable securities of the Bank; (8) to sign important documents of the Board and other documents which shall be signed by the legal representative of the Bank;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(9) in any emergent force majeure events such as severe natural disasters, to exercise the special right of disposal in relation to the Bank's affairs in compliance with laws and in the Bank's interests, and to report to the Board and the shareholders' general meeting afterwards in a timely manner;</p> <p>(10) duties and powers prescribed in the laws, administrative regulations, departmental rules and the Articles and granted by the Board.</p> <p>If the chairman of the Board is unable or fails to perform his or her duties, the vice chairman shall perform his or her duties on behalf of the chairman of the Board. In the event that the Bank has no vice chairman and if the vice chairman is unable or fails to perform his or her duties, a director elected jointly by half or more of the directors shall perform the chairman's functions on his or her behalf.</p>	<p>(9) in any emergent force majeure events such as severe natural disasters, to exercise the special right of disposal in relation to the Bank's affairs in compliance with laws and in the Bank's interests, and to report to the Board and the shareholders' general meeting afterwards in a timely manner;</p> <p>(10) duties and powers prescribed in the laws, administrative regulations, departmental rules and the Articles and granted by the Board.</p> <p>If the chairman of the Board is unable or fails to perform his or her duties, the vice chairman shall perform his or her duties on behalf of the chairman of the Board. In the event that the Bank has no vice chairman and if the vice chairman is unable or fails to perform his or her duties, a director shall be designated<u>shall be designated</u> elected jointly by half or more<u>more than half</u> of the directors shall<u>to</u> perform the chairman's functions on his or her behalf.</p>
132	<p>Article 173 Regular Board meetings shall be convened at least four (4) times a year. In principle, a Board meeting shall be convened once a quarter. Notices of regular Board meetings shall be sent to all directors and supervisors in writing fourteen (14) days prior to the convening date of the relevant meeting.</p>	<p>Article 173<u>68</u> Regular Board meetings shall be convened at least four (4) times a year. In principle, a Board meeting shall be convened once a quarter. Notices of regular Board meetings shall be sent to all directors and supervisors in writing fourteen (14) days prior to the convening date of the relevant meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
133	<p>Article 174 The chairman of the Board shall convene and preside over an extraordinary Board meeting within ten (10) days from the date of receipt of one of the following requests:</p> <ul style="list-style-type: none"> (1) request of the Requesting Shareholders; (2) joint request of one-third or more of the directors; (3) request of the Board of Supervisors; (4) request of half or more of the independent directors (at least two (2)); (5) when the chairman of the Board deems necessary; (6) request of the president; (7) other circumstances as stipulated in the laws, administrative regulations, departmental rules, normative documents and the Articles. <p>To convene an extraordinary Board meeting, a written notice shall be sent to all directors and supervisors five (5) days prior to the convening of the meeting. When an extraordinary Board meeting is required to be convened promptly in emergency situations, the meeting notice can be given by other means but the convener shall make explanations at the meeting.</p>	<p>Article 17469 The chairman of the Board shall convene and preside over an extraordinary Board meeting within ten (10) days from the date of receipt of one of the following requests:</p> <ul style="list-style-type: none"> (1) request of the Requesting Shareholders; (2) joint request of one-third or more of the directors; (3) request of the Board of Supervisors <u>Audit Committee</u>; (4) request of half or more of the independent directors (at least two (2)); (5) when the chairman of the Board deems necessary; (6) request of the president; (7) other circumstances as stipulated in the laws, administrative regulations, departmental rules, normative documents and the Articles. <p>To convene an extraordinary Board meeting, a written notice shall be sent to all directors and supervisors five (5) days prior to the convening of the meeting. When an extraordinary Board meeting is required to be convened promptly in emergency situations, the meeting notice can be given by other means but the convener shall make explanations at the meeting.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
134	<p>Article 179 Resolutions of the Board shall be passed by more than half of all directors. If any director has a material interest in matters to be discussed at the Board meeting, resolutions shall be passed by more than half of the directors who have no material interest in such matters. Resolutions on material related party transactions shall be approved by more than two-thirds of the non-related directors at the Board meeting. If the number of directors who have no material interests attending the Board meeting is less than three (3), such resolutions shall be submitted to the shareholder's general meeting for consideration.</p>	<p>Article 1794 Resolutions of the Board shall be passed by more than half of all directors. If any director has a material interest in matters to be discussed at the Board meeting, resolutions shall be passed by more than half of the directors who have no material interest in such matters. Resolutions on material related party transactions shall be approved by more than two-thirds of the non-related directors at the Board meeting. If the number of directors who have no material interests attending the Board meeting is less than three (3), such resolutions shall be submitted to the shareholder's general meeting for consideration.</p>
135	<p>Article 180 Resolutions concerning the following matters shall be passed by two-thirds or more of all directors and the Board meeting shall not be convened by circulation of written resolution:</p> <ul style="list-style-type: none"> (1) development strategies of the Bank; (2) capital planning, capital replenishment plans, annual financial budget plans, annual financial accounts, profit distribution plans, basic remuneration plans, compensation plan for Directors and senior management members, and loss recovery plans of the Bank; (3) plans for increase or reduction of registered capital of the Bank; (4) the Bank's proposal to issue bonds or other marketable securities and the proposal to list the Bank; (5) plans for merger, division, spin-off, dissolution, liquidation or other changes in the corporate form of the Bank; 	<p>Article 18075 Resolutions concerning the following matters shall be passed by two-thirds or more of all directors and the Board meeting shall not be convened by circulation of written resolution:</p> <ul style="list-style-type: none"> (1) development strategies of the Bank; (2) capital planning, capital replenishment plans, annual financial budget plans, annual financial accounts, profit distribution plans, basic remuneration plans, compensation plan for Directors and senior management members; and loss recovery plans of the Bank; (3) plans for increase or reduction of registered capital of the Bank; (4) the Bank's proposal to issue bonds or other marketable securities and the proposal to list the Bank; (5) plans for merger, division, spin-off, dissolution, liquidation or other changes in the corporate form of the Bank;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(6) plans to acquire the Bank's shares, plans for material change in equity interest and plans for financial reorganization;</p> <p>(7) proposals for amendments to the Articles;</p> <p>(8) decision on matters including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other noncommercial banking guarantees of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Articles;</p> <p>(9) appointment or dismissal of the president, vice president and other senior management members of the Bank and decision on matters relating to the remuneration, performance appraisal and rewards or punishment of senior management members of the Bank;</p> <p>(10) election of the chairmen and members of each special committee of the Board (excluding the chairman of the Strategic Planning Committee);</p>	<p>(6) plans to acquire the Bank's shares, plans for material change in equity interest and plans for financial reorganization;</p> <p>(7) proposals for amendments to the Articles;</p> <p>(8) decision on matters including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other noncommercial banking guarantees of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Articles;</p> <p>(9) appointment or dismissal of the president, vice president and other senior management members of the Bank and decision on matters relating to the remuneration, performance appraisal and rewards or punishment of senior management members of the Bank;</p> <p>(10) election of the chairmen and members of each special committee of the Board (excluding the chairman of the Strategic Planning Committee);</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(11) proposals of the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>(12) other matters that are deemed to have a material impact on the Bank by more than half of all directors and are required to be approved by a vote of two-thirds or more of all directors.</p>	<p>(11) proposals of the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>(12) other matters that are deemed to have a material impact on the Bank by more than half of all directors and are required to be approved by a vote of two-thirds or more of all directors.</p>
136	<p>Article 181 The Board shall maintain minutes to record its decisions on the matters it has considered. The directors, secretary to the Board attending the meeting and recorder of minutes shall sign the minutes. The minutes of Board meetings shall be complete and true and shall be maintained as important archives of the Bank for a term of not less than twenty (20) years, and shall serve as an important basis for determining the responsibilities of directors in the future.</p> <p>The directors shall undertake responsibility for the Board's resolutions. Where a resolution of the Board violates the laws, administrative regulations and the Articles which cause severe losses to the Bank, the directors who participate in the resolution shall be liable to the Bank for compensation. However, where a director has been proved to have expressed dissenting opinions during voting on such resolution and which have been recorded in the meeting minutes, such director may be exempted from such liability.</p>	<p>Article 18176 The Board shall maintain minutes to record its decisions on the matters it has considered. The directors, secretary to the Board attending the meeting and recorder of minutes shall sign the minutes. The minutes of Board meetings shall be complete and true and shall be maintained as important archives of the Bank for a term of not less than twenty (20) years, and shall serve as an important basis for determining the responsibilities of directors in the future.</p> <p>The directors shall undertake responsibility for the Board's resolutions. Where a resolution of the Board violates the laws, administrative regulations and the Articles which cause severe losses to the Bank, the directors who participate in the resolution shall be liable to the Bank for compensation. However, where a director has been proved to have expressed dissenting opinions during voting on such resolution and which have been recorded in the meeting minutes, such director may be exempted from such liability.</p> <p><u>The Bank shall promptly submit the minutes, resolutions, and other documents of the Board to the banking regulatory authority under the State Council.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
137	<p>Article 184</p> <p>Each special committee shall formulate annual work plans and conduct regular meetings to report to the Board. All members of each special committee shall be directors, and each committee shall consist of no less than three (3) members. The chairman of the Strategic Planning Committee shall be served by the chairman of the Board. The Nomination and Remuneration Committee, Audit Committee and Related Party Transactions Control Committee shall consist of a majority of independent directors and shall be chaired by an independent director. The chairman of the Audit Committee shall be an accounting professional.</p>	<p>Article 18479</p> <p>Each special committee shall formulate annual work plans and conduct regular meetings to report to the Board. All members of each special committee shall be directors, and each committee shall consist of no less than three (3) members. The chairman of the Strategic Planning Committee shall be served by the chairman of the Board. The Nomination and Remuneration Committee, Audit Committee and Related Party Transactions Control Committee shall consist of a majority of independent directors and shall be chaired by an independent director. The chairman of the Audit Committee shall be an accounting professional, <u>and the employee director may serve as a member of the Audit Committee.</u></p>
138	<p>Article 185 The primary duties of the strategic planning committee include:</p> <p>(1) implementing and supervising the Bank's implementation of the principles and guidelines of the CPC and the State, implementing major strategic decisions of the Central Committee of the CPC and the State Council, and making recommendations to the Board with respect to such supervision and implementation;</p> <p>.....</p>	<p>Article 1850 The primary duties of the strategic planning committee include:</p> <p>(1) implementing and supervising the Bank's implementation of the principles and guidelines of the CPC and the State, implementing major strategic decisions of the Central Committee of the CPC and the State Council, and making recommendations to the Board with respect to such supervision and implementation;</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
139	<p>Article 186 The primary duties of the Related Party Transactions Control Committee include:</p> <p>.....</p> <p>(2) reviewing major related party transactions or other related party transactions that are subject to approval by the Board or shareholders' general meeting, and making submissions to the Board or the shareholders' general meeting through the Board for approval;</p> <p>.....</p>	<p>Article 1861 The primary duties of the Related Party Transactions Control Committee include:</p> <p>.....</p> <p>(2) reviewing major related party transactions or other related party transactions that are subject to approval by the Board or shareholders' general meeting, and making submissions to the Board or the shareholders' general meeting through the Board for approval;</p> <p>.....</p>
140	<p>Article 187 The primary duties of the Audit Committee include:</p> <p>(1) supervising the Bank's internal control, and inspecting and evaluating the compliance of the Bank's core business activities, relevant rules and major operating activities;</p> <p>(2) reviewing the Bank's major financial and accounting policies and their implementation, supervising the Bank's financial operations and financial control, and examining the Bank's accounting policies, financial condition and financial reporting procedures;</p>	<p>Article 1872 The primary duties of the Audit Committee include:</p> <p>(21) <u>reviewing the Bank's financial condition</u>, reviewing the Bank's major financial and accounting policies and their implementation, supervising the Bank's financial operations and financial control, and examining the Bank's accounting policies, financial condition and financial reporting procedures;</p> <p>(12) supervising the Bank's internal control, and inspecting and evaluating the compliance of the Bank's core business activities, relevant rules and major operating activities;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(3) reviewing the Bank's basic audit management systems, rules and regulations, medium and long-term audit plans and annual work plans and making recommendations to the Board, supervising the implementation of the Bank's basic audit management systems, rules and regulations and plans;</p> <p>(4) reviewing, or under authorization, approving the annual budget of the Bank's internal audit department to ensure the independence of audit work and making recommendations to the Board;</p> <p>(5) supervising and evaluating the work of the Bank's internal audit department;</p> <p>(6) proposing, and submitting to the Board for review, the engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank, and supervising and evaluating the work of the accounting firms to ensure the independence and effectiveness of its work;</p>	<p>(3) reviewing the Bank's basic audit management systems, rules and regulations, medium and long-term audit plans and annual work plans and making recommendations to the Board, supervising the implementation of the Bank's basic audit management systems, rules and regulations and plans;</p> <p>(4) reviewing, or under authorization, approving the annual budget of the Bank's internal audit department to ensure the independence of audit work and making recommendations to the Board;</p> <p>(5) supervising and evaluating the work of the Bank's internal audit department;</p> <p>(6) proposing, and submitting to the Board for review, the engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank, and supervising and evaluating the work of the accounting firms to ensure the independence and effectiveness of its work;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(7) reviewing the Bank's annual audit report and other specific opinions issued by accounting firm, the Bank's audited annual financial and accounting reports, other financial and accounting reports and other financial information to be disclosed, and reporting judgments on the truthfulness, completeness and accuracy of the Bank's audited financial and accounting reports and financial information for submission to the Board for approval;</p> <p>(8) facilitating communications between the Bank's internal audit department and the accounting firm;</p> <p>(9) reviewing the annual audit plans, scope of work and important audit rules of the accounting firm;</p> <p>(10) other matters as required by laws, administrative regulations, and departmental rules and as authorized by the Board.</p>	<p>(7) reviewing the Bank's annual audit report and other specific opinions issued by accounting firm, the Bank's audited annual financial and accounting reports, other financial and accounting reports and other financial information to be disclosed, and reporting judgments on the truthfulness, completeness and accuracy of the Bank's audited financial and accounting reports and financial information for submission to the Board for approval;</p> <p>(8) facilitating communications between the Bank's internal audit department and the accounting firm;</p> <p>(9) reviewing the annual audit plans, scope of work and important audit rules of the accounting firm;</p> <p><u>(10) supervising the conduct of directors and senior management members in performing their duties, and recommending the removal of directors or senior management members who violate laws, administrative regulations, the Articles, or resolutions of the shareholders' general meeting;</u></p> <p><u>(11) requiring directors and senior management members to rectify their actions when such actions harm the interests of the Bank;</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p><u>(12) instituting legal proceedings against directors or senior management members in accordance with the relevant provisions of the Company Law;</u></p> <p>(#13) other matters as required by laws, administrative regulations, and departmental rules and as authorized by the Board.</p>
141	<p>Article 188 The primary duties of the Risk Management Committee include:</p> <p>.....</p> <p>(4) considering the risk management report presented by the senior management, regularly evaluating the Bank's risks, management situation and risk tolerance level, and acquiring information of the general conditions, comprehensiveness and effectiveness of the Bank's risk management and making recommendations to the Board;</p> <p>.....</p>	<p>Article 188<u>3</u> The primary duties of the Risk Management Committee include:</p> <p>.....</p> <p>(4) considering the <u>comprehensive</u> risk management report presented by the senior management, regularly evaluating the Bank's risks, management situation and risk tolerance level, and acquiring information of the general conditions, comprehensiveness and effectiveness of the Bank's risk management and making recommendations to the Board;</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
142	<p data-bbox="320 314 820 385">Article 189 The primary duties of the Nomination and Remuneration Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="395 438 820 587">(1) performing annual review on the structure, size and composition of the Board, and making recommendations to the Board; <li data-bbox="395 640 820 868">(2) developing the standards and review procedures for the appointment of directors, chairman and members of each special committee of the Board and senior management members, and submitting to the Board for review; <li data-bbox="395 921 820 1108">(3) performing a preliminary review on the qualifications and requirements of candidates for directors and senior management members, and making recommendations to the Board; <li data-bbox="395 1161 820 1349">(4) nominating candidates for the chairman and members of other special committees of the Board (except for the chairman of the Strategic Planning Committee); <li data-bbox="395 1402 820 1710">(5) developing the measures of the Board for duty performance evaluation for directors and performance appraisal measures for senior management members, as well as compensation measures or plans for directors and senior management members to be submitted to the Board for review; 	<p data-bbox="852 314 1351 385">Article 1894 The primary duties of the Nomination and Remuneration Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="927 438 1351 587">(1) performing annual review on the structure, size and composition of the Board, and making recommendations to the Board; <li data-bbox="927 640 1351 906">(2) developing the standards and review procedures for the appointment of relevant directors, chairman and members of each relevant special committee of the Board and senior management members, and submitting to the Board for review; <li data-bbox="927 959 1351 1310">(3) performing a preliminary review on the qualifications and requirements of candidates for relevant directors and senior management members, and making recommendations to the Board <u>regarding the nomination or removal of relevant directors, and the appointment or dismissal of senior management members;</u> <li data-bbox="927 1364 1351 1551">(4) nominating candidates for the chairman and members of other special committees of the Board (except for the chairman of the Strategic Planning Committee); <li data-bbox="927 1604 1351 1902">(5) developing the measures of the Board for duty performance evaluation for directors and performance appraisal measures for senior management members, as well as compensation measures or plans for directors and senior management members to be submitted to the Board for review;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(6) organizing duty performance evaluation for directors and performance appraisal for senior management members by the Board, and making recommendations on the compensation distribution for directors and senior management members to be submitted to the Board for review;</p> <p>(7) reviewing the Bank's major human resources and compensation policies, share incentive schemes, employee stock ownership plans and basic management systems submitted by the senior management, and submitting the same to the Board for approval, and supervising the implementation of the relevant policies and basic management systems;</p> <p>(8) developing training plans for senior management members and key backup talents to be submitted to the Board for review;</p> <p>(9) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>	<p>(6) organizing duty performance evaluation for directors and performance appraisal for senior management members by the Board, and making recommendations on the compensation distribution for directors and senior management members to be submitted to the Board for review;</p> <p>(7) reviewing the Bank's major human resources and compensation policies; share incentive schemes, employee stock ownership plans and basic management systems submitted by the senior management, and submitting the same to the Board for approval, and supervising the implementation of the relevant policies and basic management systems;</p> <p>(8) developing training plans for senior management members and key backup talents to be submitted to the Board for review;</p> <p>(9) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
143	<p data-bbox="320 314 820 427">Article 190 The primary duties of the Social Responsibility and Consumer Rights Protection Committee include:</p> <ol data-bbox="395 476 820 1672" style="list-style-type: none"> <li data-bbox="395 476 820 783">(1) formulating the Bank's strategies, policies and basic management system for social responsibility that are consistent with the Bank's development strategies and actual situation to be implemented upon submission to and approval by the Board; <li data-bbox="395 838 820 1023">(2) formulating the Bank's strategies, policies and objectives for consumer rights protection to be implemented upon submission to and approval by the Board; <li data-bbox="395 1078 820 1385">(3) guiding and supervising the establishment and improvement of the management system for consumer rights protection to ensure that relevant rules and regulations are in line with the corporate governance, corporate culture cultivation, and business development strategies; <li data-bbox="395 1440 820 1672">(4) supervising and evaluating the implementation and effectiveness of the Bank's strategies, policies, basic management system, etc., for social responsibility, and making recommendations to the Board; 	<p data-bbox="852 314 1351 427">Article 19085 The primary duties of the Social Responsibility and Consumer Rights Protection Committee include:</p> <ol data-bbox="927 476 1351 1751" style="list-style-type: none"> <li data-bbox="927 476 1351 825">(1) formulating the Bank's strategies, policies and basic management system for social responsibility <u>and sustainable development</u> that are consistent with the Bank's development strategies and actual situation to be implemented upon submission to and approval by the Board; <li data-bbox="927 880 1351 1066">(2) formulating the Bank's strategies, policies and objectives for consumer rights protection to be implemented upon submission to and approval by the Board; <li data-bbox="927 1121 1351 1427">(3) guiding and supervising the establishment and improvement of the management system for consumer rights protection to ensure that relevant rules and regulations are in line with the corporate governance, corporate culture cultivation, and business development strategies; <li data-bbox="927 1483 1351 1751">(4) supervising and evaluating the implementation and effectiveness of the Bank's strategies, policies, basic management system, etc., for social responsibility <u>and sustainable development</u>, and making recommendations to the Board;

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(5) reviewing the Bank's credit extension policies in relation to the environment and sustainable development, and making recommendations to the Board;</p> <p>(6) being accountable to the Board, submitting to the Board work reports and annual reports on consumer rights protection, carrying out any work in relation thereto under the authorization of the Board, discussing and deciding on relevant matters, and studying major issues and major policies on consumer rights protection;</p> <p>(7) supervising the comprehensiveness, promptness and effectiveness of the work of the senior management and the consumer rights protection department in accordance with the regulatory requirements, the execution of strategies, policies and objectives for consumer rights protection, as well as the implementation of the work;</p>	<p>(5) reviewing the Bank's credit extension policies in relation to the environment and sustainable development, and making recommendations to the Board;</p> <p>(6) being accountable to the Board, submitting to the Board work reports and annual reports on consumer rights protection, carrying out any work in relation thereto under the authorization of the Board, discussing and deciding on relevant matters, and studying major issues and major policies on consumer rights protection;</p> <p>(7) supervising the comprehensiveness, promptness and effectiveness of the work of the senior management and the consumer rights protection department in accordance with the regulatory requirements, the execution of strategies, policies and objectives for consumer rights protection, as well as the implementation of the work;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(8) holding regular work meetings on consumer rights protection, and reviewing the work reports of the senior management and the consumer rights protection department; studying the audit reports, regulatory notices, and internal evaluation results related to the annual consumer rights protection work; urging the senior management and relevant departments to implement the rectification of the issues identified in a timely manner; providing guidance on disclosure of major information on consumer rights protection;</p> <p>(9) being responsible for reviewing the Bank's green finance development strategy, reviewing the green finance objectives set by the senior management and the green finance reports submitted by the senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and making recommendations to the Board;</p> <p>(10) approving matters in relation to external donation, as authorized by the Board;</p> <p>(11) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>	<p>(87) holding regular work meetings on consumer rights protection, and reviewing the work reports of the senior management and the consumer rights protection department; studying the audit reports, regulatory notices, and internal evaluation results related to the annual consumer rights protection work; urging the senior management and relevant departments to implement the rectification of the issues identified in a timely manner; providing guidance on disclosure of major information on consumer rights protection;</p> <p>(98) being responsible for reviewing the Bank's green finance development strategy, reviewing the green finance objectives set by the senior management and the green finance reports submitted by the senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and making recommendations to the Board;</p> <p>(10) approving matters in relation to external donation, as authorized by the Board;</p> <p>(119) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 4 Secretary to the Board of Directors	Section 4 Secretary to the Board of Directors
144	<p>Article 192 The Bank shall have one (1) secretary to the Board, who is a senior management member of the Bank and shall be accountable to the Board.</p> <p>The secretary to the Board shall be a person who possesses qualification above an undergraduate degree, with six (6) years' or more work experience in finance or ten (10) years' or more work experience in related economic industries (including three (3) years' or more work experience in finance).</p> <p>The secretary to the Board shall have good character and work ethics to faithfully perform his or her duties and shall have the ability to handle public affairs.</p> <p>A director or a senior management member of the Bank may serve as the secretary to the Board concurrently except for any accountant of the accounting firm engaged by the Bank and any persons prohibited by laws, administrative regulations, departmental rules and other normative documents to serve as secretary to the Board. Where a director concurrently holds the office of the secretary to the Board, and a certain act is required to be conducted by a director and the secretary to the Board separately, the person who concurrently holds the offices of a director and the secretary to the Board may not perform such act in dual capacities.</p>	<p>Article 19287 The Bank shall have one (1) secretary to the Board, who is a senior management member of the Bank and shall be accountable to the Board.</p> <p>The secretary to the Board shall be a person who possesses qualification above an undergraduate degree, with six (6) years' or more work experience in finance or ten (10) years' or more work experience in related economic industries (including three (3) years' or more work experience in finance).</p> <p>The secretary to the Board shall have good character and work ethics to faithfully perform his or her duties and shall have the ability to handle public affairs.</p> <p>A director or a senior management member of the Bank may serve as the secretary to the Board concurrently except for any accountant of the accounting firm engaged by the Bank and any persons prohibited by laws, administrative regulations, departmental rules and other normative documents to serve as secretary to the Board. Where a director concurrently holds the office of the secretary to the Board, and a certain act is required to be conducted by a director and the secretary to the Board separately, the person who concurrently holds the offices of a director and the secretary to the Board may not perform such act in dual capacities.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
145	<p data-bbox="320 314 820 385">Article 193 The principal duties and powers of the secretary to the Board are:</p> <p data-bbox="395 434 820 944">(1) helping directors in handling the routine work of the Board, continuously providing directors with, or reminding the directors of and ensuring that they understand the relevant regulatory authorities' regulations, policies and requirements of the Bank's operations, and assisting the directors and the president in complying with the laws, administrative regulations, departmental rules and other normative documents and the Articles when exercising their functions and powers;</p> <p data-bbox="395 995 820 1187">(2) communicating with directors and the relevant personnel of the Bank to ensure that the directors obtain the information necessary for performance of their duties;</p> <p data-bbox="395 1238 820 1583">(3) preparing documents for the shareholders' general meeting and Board meetings and relevant work, taking and signing the meeting minutes, ensuring that the resolutions are in compliance with the legal procedures and taking control of the implementation of the Board meeting resolutions;</p>	<p data-bbox="852 314 1351 385">Article 19388 The principal duties and powers of the secretary to the Board are:</p> <p data-bbox="927 434 1351 944">(1) helping directors in handling the routine work of the Board, continuously providing directors with, or reminding the directors of and ensuring that they understand the relevant regulatory authorities' regulations, policies and requirements of the Bank's operations, and assisting the directors and the president in complying with the laws, administrative regulations, departmental rules and other normative documents and the Articles when exercising their functions and powers;</p> <p data-bbox="927 995 1351 1187">(2) communicating with directors and the relevant personnel of the Bank to ensure that the directors obtain the information necessary for performance of their duties;</p> <p data-bbox="927 1238 1351 1583">(3) preparing documents for the shareholders' general meeting and Board meetings and relevant work, taking and signing the meeting minutes, ensuring that the resolutions are in compliance with the legal procedures and taking control of the implementation of the Board meeting resolutions;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(4) reminding the directors in the event that resolutions to be made by the Board violate the laws, administrative regulations, departmental rules and the Articles, and calling upon the attending supervisors to express their views thereon. If the Board insists on passing the aforesaid resolutions, the secretary to the Board shall record the views of the relevant supervisors and his or her own opinions in the meeting minutes;</p> <p>(5) ensuring decisions made by the Board on major matters are implemented in strict compliance with stipulated procedures; participating and organizing consultations for and analyses of matters to be decided by the Board as required by the Board, and giving corresponding opinions and suggestions; handling routine work assigned by the Board and the special committees under it that are delegated to him or her;</p> <p>(6) assisting the Board in formulating and improving the relevant corporate governance documents; enhancing the level of corporate governance standards of the Bank; and establishing a reasonable decision-making and governance procedure;</p>	<p>(4) reminding the directors in the event that resolutions to be made by the Board violate the laws, administrative regulations, departmental rules and the Articles, and calling upon the attending supervisors to express their views thereon. If the Board insists on passing the aforesaid resolutions, the secretary to the Board shall record the views of the relevant supervisors and his or her own opinions in the meeting minutes;</p> <p>(5) ensuring decisions made by the Board on major matters are implemented in strict compliance with stipulated procedures; participating and organizing consultations for and analyses of matters to be decided by the Board as required by the Board, and giving corresponding opinions and suggestions; handling routine work assigned by the Board and the special committees under it that are delegated to him or her;</p> <p>(6) assisting the Board in formulating and improving the relevant corporate governance documents; enhancing the level of corporate governance standards of the Bank; and establishing a reasonable decision-making and governance procedure;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(7) maintaining the Bank's register of shareholders, register of directors and register of senior management members, information regarding holdings of the Bank's shares by its controlling shareholder and directors, supervisors and senior management members, and documents and meeting minutes of the shareholders' general meeting and Board meetings, in order to ensure that persons entitled to the relevant records and documents of the Bank can obtain such records and documents in a timely manner;</p> <p>(8) keeping the Board's chop;</p> <p>(9) ensuring that the Bank prepares and submits the reports and documents required by relevant regulatory authorities in a timely manner;</p> <p>(10) being responsible for the disclosure of the Bank's information; supervising the Bank to develop and implement the management systems of information disclosure and the internal reporting system of material information, in order to procure the Bank and the relevant parties concerned to carry out their information disclosure obligations according to the laws;</p> <p>(11) dealing and coordinating with the Bank's public relationship with relevant regulatory authorities, investors, intermediaries and media;</p> <p>(12) other matters authorized by the Board.</p>	<p>(7) maintaining the Bank's register of shareholders, register of directors and register of senior management members, information regarding holdings of the Bank's shares by its controlling shareholder and directors, supervisors and senior management members, and documents and meeting minutes of the shareholders' general meeting and Board meetings, in order to ensure that persons entitled to the relevant records and documents of the Bank can obtain such records and documents in a timely manner;</p> <p>(8) keeping the Board's chop;</p> <p>(9) ensuring that the Bank prepares and submits the reports and documents required by relevant regulatory authorities in a timely manner;</p> <p>(10) being responsible for the disclosure of the Bank's information; supervising the Bank to develop and implement the management systems of information disclosure and the internal reporting system of material information, in order to procure the Bank and the relevant parties concerned to carry out their information disclosure obligations according to the laws;</p> <p>(11) dealing and coordinating with the Bank's public relationship with relevant regulatory authorities, investors, intermediaries and media;</p> <p>(12) other matters authorized by the Board.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>(1) <u>being responsible for the information disclosure of the Bank; coordinating the information disclosure work of the Bank; organizing the formulation of the Bank's information disclosure management system, and urging the Bank and the relevant information disclosure obligors to comply with relevant regulations on information disclosure;</u></p> <p>(2) <u>being responsible for the management of investor relations, and coordinating the information communication between the Bank and securities regulatory authorities, investors and the de facto controller, intermediaries, media, etc.;</u></p> <p>(3) <u>organizing and preparing the Board meetings, the shareholders' general meetings, attending the shareholders' general meetings, the Board meetings, and relevant meetings of senior management members, and being responsible for taking minutes and signing the minutes of Board meetings;</u></p> <p>(4) <u>being responsible for maintaining confidentiality in the Bank's information disclosure, and promptly reporting and disclosing to Shanghai Stock Exchange upon leakage of any material non-public information;</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>(5) <u>monitoring media coverage and proactively verifying the true situation, and urging the Bank and other relevant entities to promptly respond to inquiries from Shanghai Stock Exchange;</u></p> <p>(6) <u>organizing training for directors and senior management members of the Bank on relevant laws, regulations, and regulatory requirements, and assisting aforementioned personnel in understanding their respective duties in information disclosure;</u></p> <p>(7) <u>urging directors and senior management members to abide by laws, regulations, regulatory requirements, and the Articles, and to duly fulfill their commitments; reminding the Bank, directors and senior management members and immediately reporting truthfully to Shanghai Stock Exchange upon being aware that the Bank, directors, or senior management members have made or may make resolutions in violation of relevant regulations;</u></p> <p>(8) <u>dealing with the Bank's equity matters, and being responsible for managing changes in the Bank's shares and derivatives;</u></p> <p>(9) <u>performing other duties stipulated by laws, regulations, and regulatory requirements.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
146	CHAPTER X SENIOR MANAGEMENT MEMBERS	CHAPTER <u>IX</u> SENIOR MANAGEMENT MEMBERS
147	<p>Article 197 Any person who has taken up other administrative position(s) other than a director or a supervisor in the controlling shareholder of the Bank shall not take the position of senior management of the Bank.</p> <p>The remuneration of senior management members of the Bank shall only be paid by the Bank, and not be paid by controlling shareholders on behalf of the Bank.</p> <p>Any senior management member of the Bank who has taken up a position in the controlling shareholder or a de facto controller of the Bank shall not significantly disperse his or her time and effort when performing duties of the Bank.</p>	<p>Article 1972 Any person who has taken up other administrative position(s) other than a director or a supervisor in the controlling shareholder of the Bank shall not take the position of senior management of the Bank.</p> <p>The remuneration of senior management members of the Bank shall only be paid by the Bank, and not be paid by controlling shareholders on behalf of the Bank.</p> <p>Any senior management member of the Bank who has taken up a position in the controlling shareholder or a de facto controller of the Bank shall not significantly disperse his or her time and effort when performing duties of the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
148	<p>Article 198 The president shall exercise the following duties and powers:</p> <p>(1) to take charge of the operation and management of the Bank, to implement resolutions of shareholders' general meeting and Board resolutions, and to report his or her work to the Board;</p> <p>.....</p> <p>(14) to take contingency measures in the interests of the Bank where there is a bank-run or any other material emergencies relating to the business operation of the Bank, and to immediately report to the banking regulatory authority under the State Council, the Board and the Board of Supervisors;</p> <p>(15) other duties and powers to be exercised by the president, as prescribed in laws, administrative regulations, departmental rules, regulatory requirements and the Articles or determined by the shareholders' general meeting or the Board.</p>	<p>Article 1983 The president shall exercise the following duties and powers:</p> <p>(1) to take charge of the operation and management of the Bank, to implement resolutions of shareholders' general meeting and Board resolutions, and to report his or her work to the Board;</p> <p>.....</p> <p>(14) to take contingency measures in the interests of the Bank where there is a bank-run or any other material emergencies relating to the business operation of the Bank, and to immediately report to the banking regulatory authority under the State Council; and the Board and the Board of Supervisors;</p> <p>(15) other duties and powers to be exercised by the president, as prescribed in laws, administrative regulations, departmental rules, regulatory requirements and the Articles, <u>the authorization plans of the shareholders' general meeting to the Board and the Board to the president</u>, or determined by the shareholders' general meeting or the Board.</p>
149	<p>Article 201 The senior management should truthfully report to the Board or the Board of Supervisors on a regular basis or as required by the Board or the Board of Supervisors, information such as the Bank's business performance, major contracts, financial positions, risk profiles, business prospects and significant events.</p>	<p>Article 201196 The senior management should truthfully report to the Board or the Board of Supervisors on a regular basis or as required by the Board or the Board of Supervisors, information such as the Bank's business performance, major contracts, financial positions, risk profiles, business prospects and significant events.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
150	CHAPTER XI SUPERVISORS AND BOARD OF SUPERVISORS	CHAPTER XI SUPERVISORS AND BOARD OF SUPERVISORS
151	CHAPTER XII STAKEHOLDERS, SOCIAL RESPONSIBILITY, QUALIFICATIONS AND OBLIGATIONS OF DIRECTORS, SUPERVISORS AND MEMBERS OF THE SENIOR MANAGEMENT AND INCENTIVE AND RESTRAINT MECHANISMS	CHAPTER XH STAKEHOLDERS, SOCIAL RESPONSIBILITY, QUALIFICATIONS AND OBLIGATIONS OF DIRECTORS; SUPERVISORS AND MEMBERS OF THE SENIOR MANAGEMENT AND INCENTIVE AND RESTRAINT MECHANISMS
152	Article 239 The Bank shall respect the legitimate rights and interests of financial consumers, employees, suppliers, creditors, communities and other stakeholders, improve the protection mechanism for the legitimate rights and interests of financial consumers, and disclose social responsibility (ESG) reports on a regular basis.	Article 239 <u>200</u> The Bank shall respect the legitimate rights and interests of financial consumers, employees, suppliers, creditors, communities and other stakeholders, improve the protection mechanism for the legitimate rights and interests of financial consumers, and disclose <u>sustainability</u> social responsibility (ESG) reports on a regular basis.
153	Article 240 The qualifications for the positions of directors, supervisors and senior management members of the Bank shall meet requirements of the laws, administrative regulations, departmental rules, other normative documents and the Articles. The qualifications of relevant personnel shall be examined and approved by the banking regulatory authority under the State Council in accordance with relevant requirements.	Article 240 <u>201</u> The qualifications for the positions of directors, supervisors and senior management members of the Bank shall meet requirements of the laws, administrative regulations, departmental rules, other normative documents and the Articles. The qualifications of relevant personnel shall be examined and approved by the banking regulatory authority under the State Council in accordance with relevant requirements.
154	Article 241 Any person who falls under any of the following circumstances shall not serve as a director, a supervisor or a senior management members of the Bank: (1) a person without or with limited capacity for civil acts;	Article 241 <u>202</u> Any person who falls under any of the following circumstances shall not serve as a director, a supervisor or a senior management members of the Bank: (1) a person without or with limited capacity for civil acts;

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	<p>(2) a person who was convicted of and sentenced to penalty for crimes of corruption, bribery, encroachment of property and misappropriation of property or sabotage of the order of socialist market economy; or a person who has been deprived of his or her political rights for commission of a crime;</p> <p>(3) a person who served as a director or a factory manager or a manager of a company or enterprise which became bankrupt and was liquidated due to management incompetence, and who bears personal liability for the bankruptcy of such company or enterprise;</p> <p>(4) a person who served as legal representative of a company or enterprise the business license of which was revoked for violation of law or which was ordered to be closed down, and who bears personal liability for such circumstance;</p> <p>(5) a person with a relatively large amount of debt due and outstanding;</p> <p>(6) a person under investigation by judicial authorities for suspected violation of criminal law;</p> <p>(7) a person who was removed from his or her position by another commercial bank or institution due to failure to fulfill his or her fiduciary duty;</p>	<p>(2) a person who was convicted of and sentenced to penalty for crimes of corruption, bribery, encroachment of property and misappropriation of property or sabotage of the order of socialist market economy; or a person who has been deprived of his or her political rights for commission of a crime <u>and not more than five years have elapsed since the expiration of the enforcement period, and who is sentenced to probation, where less than two years have elapsed since the expiration of the probation period;</u></p> <p>(3) a person who served as a director or a factory manager or a manager of a company or enterprise which became bankrupt and was liquidated due to management incompetence, and who bears personal liability for the bankruptcy of such company or enterprise, <u>where not more than three years have elapsed since the completion day of the bankruptcy liquidation of such company or enterprise;</u></p> <p>(4) a person who served as legal representative of a company or enterprise the business license of which was revoked for violation of law or which was ordered to be closed down, and who bears personal liability for such circumstance, <u>where not more than three years have elapsed since the date when the business license of the company or the enterprise was revoked or which was ordered to be closed;</u></p>

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	<p>(8) a non-natural person;</p> <p>(9) a person who was determined by relevant competent authorities of the state for violation of applicable securities regulations and such conviction involved a finding of fraudulent or dishonest acts within a period of five (5) years after the date of such determination;</p> <p>(10) a shareholder or an employee of an institutional shareholder whose borrowings from the Bank (excluding borrowings with bank deposit certificates or government bonds pledged as security) are more than the audited net value of the equity held by the borrower in the Bank in the preceding year;</p> <p>(11) a person or an employee of an entity that owes due and outstanding debts to the Bank;</p> <p>(12) prohibition on conducting activities in the security market imposed by the securities regulatory authority of the State Council has not expired;</p> <p>(13) any other person as provided in the laws, administrative regulations, departmental rules, other normative documents and the Articles.</p> <p>Where a director, a supervisor or a senior management member falls under any of the circumstances set out in the first paragraph of this Article during his or her tenure, the Bank shall remove or dismiss him or her in accordance with the procedures stipulated in the Articles.</p>	<p>(5) a person with<u>who is listed as a dishonest person subject to enforcement by the people's court due to the assumption of</u> a relatively large amount of debt due and outstanding;</p> <p>(6) a person under investigation by judicial authorities for suspected violation of criminal law <u>who was prohibited by the CSRC from entering the securities market and the prohibition period has not expired;</u></p> <p>(7) a person who was removed from his or her position by another commercial bank or institution due to failure to fulfill his or her fiduciary duty <u>who was publicly recognized by the stock exchange as disqualified to serve as a director or senior management member of a listed company, for which the period has not expired;</u></p> <p>(8) a non-natural person;</p> <p>(9) a person who was determined by relevant competent authorities of the state for violation of applicable securities regulations and such conviction involved a finding of fraudulent or dishonest acts within a period of five (5) years after the date of such determination;</p>

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	<p>A civil servant may not concurrently serve as an independent director or external supervisor of the Bank.</p> <p>Any person whose qualification has been lawfully canceled by the banking regulatory authority under the State Council shall not serve as director, supervisor or senior management of the Bank.</p>	<p>(10) a shareholder or an employee of an institutional shareholder whose borrowings from the Bank (excluding borrowings with bank deposit certificates or government bonds pledged as security) are more than the audited net value of the equity held by the borrower in the Bank in the preceding year;</p> <p>(11) a person or an employee of an entity that owes due and outstanding debts to the Bank;</p> <p>(12) prohibition on conducting activities in the security market imposed by the securities regulatory authority of the State Council has not expired;</p> <p>(13) any other person as provided in the laws, administrative regulations, departmental rules, other normative documents and the Articles <u>other circumstances specified by the laws, administrative regulations, departmental rules, regulatory requirements, and the Articles.</u></p> <p><u>Any election, designation or appointment of directors in violation of this Article shall be void and null.</u> Where a director, a supervisor or a senior management member falls under any of the circumstances set out in the first paragraph of this Article during his or her tenure, the Bank shall <u>relieve them of their duties and suspend their duty performance</u> remove or dismiss him or her in accordance with the procedures stipulated in the Articles.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>A civil servant may not concurrently serve as an independent director or external supervisor of the Bank.</p> <p>Any person whose qualification has been lawfully canceled by the banking regulatory authority under the State Council shall not serve as director, supervisor or senior management of the Bank.</p>
155	<p>Article 242 The validity of any act done by a director or senior management member of the Bank on behalf of the Bank towards a bona fide third party shall not be affected by any non-compliance of such person in the term of office, election or qualifications.</p>	<p>Article 242 The validity of any act done by a director or senior management member of the Bank on behalf of the Bank towards a bona fide third party shall not be affected by any non-compliance of such person in the term of office, election or qualifications.</p>
156	<p>Article 243 The directors, supervisors and senior management members of the Bank must adhere to the principle of integrity in exercising their duties and responsibilities, and shall not put themselves in any situation where their personal interests may conflict with the obligations they have undertaken. This principle shall include but not be limited to the following obligations:</p> <ol style="list-style-type: none"> (1) to act in good faith and in the best interests of the Bank; (2) to exercise his or her rights within the scope of his or her functions and powers and shall not act ultra vires; (3) to exercise the discretion conferred on him or her in person and free from manipulation by others; and, without the permission of the laws and administrative regulations or the informed consent of the shareholders' general meeting, not to transfer the discretion to others for exercising; 	<p>Article 243 The directors, supervisors and senior management members of the Bank must adhere to the principle of integrity in exercising their duties and responsibilities, and shall not put themselves in any situation where their personal interests may conflict with the obligations they have undertaken. This principle shall include but not be limited to the following obligations:</p> <ol style="list-style-type: none"> (1) to act in good faith and in the best interests of the Bank; (2) to exercise his or her rights within the scope of his or her functions and powers and shall not act ultra vires; (3) to exercise the discretion conferred on him or her in person and free from manipulation by others; and, without the permission of the laws and administrative regulations or the informed consent of the shareholders' general meeting, not to transfer the discretion to others for exercising;

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	<p>(4) to treat shareholders of the same class equally, and to deal with shareholders of different classes fairly;</p> <p>(5) not to take bribes or other illegal income by abusing his or her power, and not to embezzle assets of the Bank, including but not limited to opportunities in favor of the Bank;</p> <p>(6) not to embezzle funds of the Bank;</p> <p>(7) not to save the assets or funds of the Bank into the accounts opened in his or her own name or the name of another individual;</p> <p>(8) not to use the Bank's assets in any manner to pursue personal interests without the consent of the shareholders' general meeting;</p> <p>(9) not to lend funds of the Bank to others or to use the Bank's assets to provide a guarantee to others in violation of relevant regulations without the approval of the shareholders' general meeting or the Board, in contravention of the Articles;</p> <p>(10) not to enter into any contracts, transactions or arrangements with the Bank unless otherwise prescribed by the Articles or with the informed consent of shareholders through a shareholders' general meeting;</p>	<p>(4) to treat shareholders of the same class equally, and to deal with shareholders of different classes fairly;</p> <p>(5) not to take bribes or other illegal income by abusing his or her power, and not to embezzle assets of the Bank, including but not limited to opportunities in favor of the Bank;</p> <p>(6) not to embezzle funds of the Bank;</p> <p>(7) not to save the assets or funds of the Bank into the accounts opened in his or her own name or the name of another individual;</p> <p>(8) not to use the Bank's assets in any manner to pursue personal interests without the consent of the shareholders' general meeting;</p> <p>(9) not to lend funds of the Bank to others or to use the Bank's assets to provide a guarantee to others in violation of relevant regulations without the approval of the shareholders' general meeting or the Board, in contravention of the Articles;</p> <p>(10) not to enter into any contracts, transactions or arrangements with the Bank unless otherwise prescribed by the Articles or with the informed consent of shareholders through a shareholders' general meeting;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(11) not to engage in any form of competition with the Bank without the informed consent of shareholders through a shareholders' general meeting;</p> <p>(12) without the approval of shareholders' general meeting, not to seek business opportunities that ought to belong to the Bank for themselves or others making use of their position, or to operate businesses for themselves or others that are similar to the Bank;</p> <p>(13) not to accept any commission related to transactions of the Bank without the informed consent of the shareholders through a shareholders' general meeting;</p> <p>(14) to comply with the Articles, perform their duties faithfully and safeguard the interests of the Bank, and not to take advantage of their position and authority at the Bank to seek personal gain;</p>	<p>(11) not to engage in any form of competition with the Bank without the informed consent of shareholders through a shareholders' general meeting;</p> <p>(12) without the approval of shareholders' general meeting, not to seek business opportunities that ought to belong to the Bank for themselves or others making use of their position, or to operate businesses for themselves or others that are similar to the Bank;</p> <p>(13) not to accept any commission related to transactions of the Bank without the informed consent of the shareholders through a shareholders' general meeting;</p> <p>(14) to comply with the Articles, perform their duties faithfully and safeguard the interests of the Bank, and not to take advantage of their position and authority at the Bank to seek personal gain;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(15) not to divulge any confidential information relating to the Bank and obtained by them during their term of office without the informed consent of the shareholders through a shareholders' general meeting; and not to use such information except when in the interests of the Bank; however the information may be disclosed to the court or any other competent government authorities if the disclosure is:</p> <ol style="list-style-type: none"> 1. required by the laws; 2. in the public interest; and 3. required for the interests of the directors, supervisors and senior management members; <p>(16) not to jeopardize the interests of the Bank by taking advantage of their related party relationship;</p> <p>(17) other fiduciary obligations stipulated by the laws, administrative regulations, departmental rules and the Articles.</p> <p>Income obtained by the directors, supervisors and senior management members in violation of this Article shall belong to the Bank.</p>	<p>(15) not to divulge any confidential information relating to the Bank and obtained by them during their term of office without the informed consent of the shareholders through a shareholders' general meeting; and not to use such information except when in the interests of the Bank; however the information may be disclosed to the court or any other competent government authorities if the disclosure is:</p> <ol style="list-style-type: none"> 1. required by the laws; 2. in the public interest; and 3. required for the interests of the directors, supervisors and senior management members; <p>(16) not to jeopardize the interests of the Bank by taking advantage of their related party relationship;</p> <p>(17) other fiduciary obligations stipulated by the laws, administrative regulations, departmental rules and the Articles.</p> <p>Income obtained by the directors, supervisors and senior management members in violation of this Article shall belong to the Bank.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
157	None	<p><u>Article 203 Directors and senior management members shall comply with the laws, administrative regulations, and the Articles and have a duty of loyalty to the Bank, shall take measures to avoid conflicts between their own interests and the Bank's interests, and shall not use their powers to seek improper benefits.</u></p> <p><u>Directors and senior management members shall faithfully perform their following obligations to the Bank:</u></p> <p>(1) <u>not to misappropriate the properties of the Bank and not to misappropriate the funds of the Bank;</u></p> <p>(2) <u>not to open accounts or deposit the Bank's funds in any accounts held in their own names or the names of other individuals;</u></p> <p>(3) <u>not to use their official powers to offer bribes or accept other illegal income;</u></p> <p>(4) <u>not to enter into contracts or transactions, directly or indirectly, with the Bank without reporting to the Board or the shareholders' general meeting and being approved by a resolution of the Board or the shareholders' general meeting in accordance with the Articles;</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p>(5) <u>not to use their positions to obtain business opportunities which should be available to the Bank for themselves or others, except when reported to the Board or the shareholders' general meeting and approved by a resolution of the shareholders' general meeting, or when the Bank, according to laws, administrative regulations or the provisions of the Articles, cannot utilize such business opportunities;</u></p> <p>(6) <u>not to run his/her own or others' business which is similar to the Bank's business without reporting to the Board or the shareholders' general meeting and being approved by a resolution of the shareholders' general meeting;</u></p> <p>(7) <u>not to accept commissions from transactions between other persons and the Bank for their own benefits;</u></p> <p>(8) <u>not to disclose the secrets of the Bank without consent;</u></p> <p>(9) <u>not to use their affiliated relationship to harm the interests of the Bank;</u></p> <p>(10) <u>to be bound by other duties of loyalty stipulated by the laws, administrative regulations, departmental rules and the provisions of the Articles.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		<p><u>The Bank shall be entitled to the income gained by the directors and senior management members in violation of this Article; the director and senior management members shall be liable for compensation if any loss is caused to the Bank.</u></p> <p><u>The provisions of the item (4) of the second paragraph of this Article shall apply to the conclusion of contracts or engagement in transactions with the Bank by close relatives of the directors and senior management members or enterprises directly or indirectly controlled by the directors and senior management members or their close relatives, as well as persons who are otherwise related to the directors and senior management members.</u></p>
158	<p>Article 244 Directors, supervisors and senior management members of the Bank shall follow the laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities at the places where the Bank's shares are listed and the Articles, and shall assume the following diligence obligations to the Bank and the shareholders:</p>	<p>Article 244204 Directors, supervisors and senior management members of the Bank shall follow the laws, administrative regulations; departmental rules, relevant requirements of the securities regulatory authorities at the places where the Bank's shares are listed and <u>the provisions of the</u> Articles, and shall assume the following diligence obligations to the Bank and the shareholders; <u>and shall fulfill their obligations with reasonable care generally due to managers in the best interests of the Bank.</u></p> <p><u>Directors and senior management members shall diligently perform their following obligations to the Bank:</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(1) to exercise the rights conferred by the Bank in a prudent, careful and diligent manner to ensure that the commercial activities of the Bank are in line with the requirements of the laws, administrative regulations and various national economic policies and that the Bank's business activities do not exceed the business scope stipulated in the business license;</p> <p>(2) to treat all shareholders fairly, and not to deprive the shareholders of any rights and interests, including but not limited to the right to distributions and the right to vote, but excluding the submission of the Bank restructuring proposals to the shareholders' general meeting in accordance with the Articles;</p> <p>(3) to perform duties in good faith and in the best interests of the Bank;</p> <p>(4) not to deprive the Bank of its assets in any way, including but not limited to any business opportunity that is favourable to the Bank;</p>	<p>(1) to exercise the rights conferred by the Bank in a prudent, careful and diligent manner to ensure that the commercial activities of the Bank are in line with the requirements of the laws, administrative regulations and various national economic policies and that the Bank's business activities do not exceed the business scope stipulated in the business license;</p> <p>(2) to treat all shareholders fairly,and not to deprive the shareholders of any rights and interests, including but not limited to the right to distributions and the right to vote, but excluding the submission of the Bank restructuring proposals to the shareholders' general meeting in accordance with the Articles;</p> <p>(3) to perform duties in good faith and in the best interests of the Bank;</p> <p>(4) not to deprive the Bank of its assets in any way, including but not limited to any business opportunity that is favourable to the Bank;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(5) to exercise his or her rights within the scope of his or her functions and powers and shall not act ultra vires; unless stipulated by the provisions of the laws, administrative regulations and the Articles or without the consent of the shareholders' general meeting, not to transfer his or her rights to others;</p> <p>(6) to have an up-to-date understanding on the business operation and management of the Bank; and</p> <p>(7) other due diligence obligations stipulated by laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities at the places where the Bank's shares are listed and the Articles.</p>	<p>(5) to exercise his or her rights within the scope of his or her functions and powers and shall not act ultra vires; unless stipulated by the provisions of the laws, administrative regulations and the Articles or without the consent of the shareholders' general meeting, not to transfer his or her rights to others;</p> <p>(6) to have an up-to-date understanding on the business operation and management of the Bank;</p> <p><u>(4) to sign written confirmation opinions on the Bank's regular reports and to ensure the integrity, accuracy, and completeness of the information disclosed by the Bank;</u></p> <p><u>(5) to provide the relevant information and materials required by the Audit Committee and shall not intervene the performance of duties by the Audit Committee;</u></p> <p>(7) other due diligence obligations stipulated by laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities at the places where the Bank's shares are listed and the Articles.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
159	Article 245 The directors, supervisors and senior management members of the Bank shall have the responsibility to apply the same level of care, diligence and skill in exercising their rights or carrying out obligations as would be shown by a reasonably prudent person in similar circumstances.	Article 245 <u>205</u> The directors, supervisors and senior management members of the Bank shall have the responsibility to apply the same level of care, diligence and skill in exercising their rights or carrying out obligations as would be shown by a reasonably prudent person in similar circumstances.
160	<p>Article 246 The directors, supervisors, the president and other senior management members of the Bank shall not direct the following persons or institutions (hereinafter referred to as Related Persons) to take any acts which the directors, supervisors, the president and other senior management officers are themselves prohibited from taking:</p> <p>(1) the spouse or underage children of the directors, supervisors, the president and other senior management members of the Bank;</p> <p>(2) a trustee of any of the directors, supervisors, the president and other senior management members of the Bank or a trustee of the persons referred to in item (1) of this Article;</p> <p>(3) a partner of the directors, supervisors, the president and other senior management members of the Bank or a partner of the persons referred to in items (1) and (2) of this Article;</p>	<p>Article 246 The directors, supervisors, the president and other senior management members of the Bank shall not direct the following persons or institutions (hereinafter referred to as Related Persons) to take any acts which the directors, supervisors, the president and other senior management officers are themselves prohibited from taking:</p> <p>(1) the spouse or underage children of the directors, supervisors, the president and other senior management members of the Bank;</p> <p>(2) a trustee of any of the directors, supervisors, the president and other senior management members of the Bank or a trustee of the persons referred to in item (1) of this Article;</p> <p>(3) a partner of the directors, supervisors, the president and other senior management members of the Bank or a partner of the persons referred to in items (1) and (2) of this Article;</p>

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	<p>(4) a company which is under the de facto sole control of the directors, supervisors, the president and other senior management members of the Bank, or a company which is under the de facto joint control of the persons referred to in items (1), (2) and (3) of this Article or with other directors, supervisors, the president and other senior management members of the Bank;</p> <p>(5) the directors, supervisors, managers and other senior management members of the companies referred to in item (4) of this Article.</p>	<p>(4) a company which is under the de facto sole control of the directors, supervisors, the president and other senior management members of the Bank, or a company which is under the de facto joint control of the persons referred to in items (1), (2) and (3) of this Article or with other directors, supervisors, the president and other senior management members of the Bank;</p> <p>(5) the directors, supervisors, managers and other senior management members of the companies referred to in item (4) of this Article.</p>
161	<p>Article 247 The fiduciary duties undertaken by the directors, supervisors and senior management members of the Bank shall not necessarily be terminated by the end of their terms of office, and their obligation of keeping confidentiality of the trade secrets of the Bank shall remain valid after the end of their terms of office. The duration of other obligations shall be determined in accordance with the principle of fairness, depending on the length of time between the occurrence and the time of leaving office, and the circumstances and conditions under which the relationship with the Bank is terminated.</p>	<p>Article 247206 The fiduciary duties undertaken by the directors, supervisors and senior management members of the Bank shall not necessarily be terminated by the end of their terms of office, and their obligation of keeping confidentiality of the trade secrets of the Bank shall remain valid after the end of their terms of office. The duration of other obligations shall be determined in accordance with the principle of fairness, depending on the length of time between the occurrence and the time of leaving office, and the circumstances and conditions under which the relationship with the Bank is terminated.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
162	<p>Article 248 Any director, supervisor or senior management member of the Bank who breaches the laws, administrative regulations, departmental rules and the Articles and causes losses to the Bank and shareholders shall bear the liability.</p> <p>The liability to be borne by the directors, supervisors and senior management members of the Bank for breach of certain specific duty may be discharged by the informed consent of the shareholders' general meeting, except for circumstances where the controlling shareholder or de facto controller takes advantage of their positions to prejudice the interests of the Bank and other shareholders.</p>	<p>Article 248<u>207 If a director or senior management member performs the duties of the Bank and causes damage to others, the Bank will be liable for compensation; if the director or senior management member acts with intent or gross negligence, he/she shall also bear the liability for compensation.</u></p> <p>Any director,supervisor or senior management member of the Bank who breaches the laws, administrative regulations, departmental rules and<u>or</u> the Articles <u>while performing his/her duties for the Bank</u> and causes losses to the Bank and shareholders shall bear the liability.</p> <p>The liability to be borne by the directors, supervisors and senior management members of the Bank for breach of certain specific duty may be discharged by the informed consent of the shareholders' general meeting, except for circumstances where the controlling shareholder or de facto controller takes advantage of their positions to prejudice the interests of the Bank and other shareholders.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
163	<p>Article 249 A director, supervisor, president and other senior management member of the Bank who directly or indirectly has a material interest in any agreements, transactions, or arrangements executed or proposed to be executed by the Bank (except for service agreements between the directors, supervisors, president and other senior management members and the Bank) shall disclose to the Board the nature and extent of his or her interest as soon as possible, regardless of whether or not such matters require the approval of the Board under normal circumstances.</p> <p>Unless the interested director, supervisor, president and other senior management members of the Bank has made such disclosure to the Board as required by the preceding paragraph of this Article, and the relevant matter has been approved by the Board at the Board meeting in which such director, supervisor, president and other senior management member has not been counted into the quorum and has not voted at the meeting, the Bank shall be entitled to rescind such agreements, transactions or arrangements, except where the counterparty is bona fide without knowledge of the breaches of duties on the part of such director, supervisor, president and other senior management member.</p> <p>In the event any Related Person of any director, supervisor, president and other senior management members of the Bank is interested in any agreements, transactions or arrangements, such director, supervisor, president and other senior management members shall also be deemed to be interested.</p>	<p>Article 249<u>208</u> A director, supervisor, president and other senior management member of the Bank who directly or indirectly has a material interest in any agreements, transactions, or arrangements executed or proposed to be executed by the Bank (except for service agreements between the directors, supervisors, president and other senior management members and the Bank) shall disclose to the Board the nature and extent of his or her interest as soon as possible, regardless of whether or not such matters require the approval of the Board under normal circumstances.</p> <p>Unless the interested director, supervisor, president and other senior management members of the Bank has made such disclosure to the Board as required by the preceding paragraph of this Article, and the relevant matter has been approved by the Board at the Board meeting in which such director, supervisor, president and other senior management member has not been counted into the quorum and has not voted at the meeting, the Bank shall be entitled to rescind such agreements, transactions or arrangements, except where the counterparty is bona fide without knowledge of the breaches of duties on the part of such director, supervisor, president and other senior management member.</p> <p>In the event any Related Person of any director, supervisor, president and other senior management members of the Bank is interested in any agreements, transactions or arrangements, such director, supervisor, president and other senior management members shall also be deemed to be interested.</p>

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164	Article 250 If any of the directors, supervisors, president and other senior management members of the Bank informs the Board by way of written notice before the Bank considers entering into the relevant contracts, transactions or arrangements for the first time, stating that due to the content set out in the notice, he or she is interested in the contracts, transactions or arrangements to be entered into by the Bank in the future, to such extent as set out in the notice, such directors, supervisors, president and other senior management members concerned shall be deemed to have made the disclosure prescribed in the preceding Article of this Chapter.	Article 250 <u>209</u> If any of the directors, supervisors , president and other senior management members of the Bank informs the Board by way of written notice before the Bank considers entering into the relevant contracts, transactions or arrangements for the first time, stating that due to the content set out in the notice, he or she is interested in the contracts, transactions or arrangements to be entered into by the Bank in the future, to such extent as set out in the notice, such directors, supervisors , president and other senior management members concerned shall be deemed to have made the disclosure prescribed in the preceding Article of this Chapter.
165	Article 251 The Bank shall not, in any manner, pay any tax for the Bank's directors, supervisors and other senior management.	Article 251 <u>210</u> The Bank shall not, in any manner, pay any tax for the Bank's directors; supervisors and other senior management.

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166	<p data-bbox="320 314 820 549">Article 252 The Bank shall neither directly nor indirectly provide loans or loan security for the directors, supervisors, president and other senior management members of the Bank, and shall not provide loans or loan security for the Related Persons of the foregoing persons either.</p> <p data-bbox="320 597 820 666">The stipulations of the preceding paragraph shall not be applicable in the following situations:</p> <ol data-bbox="395 715 820 1549" style="list-style-type: none"> <li data-bbox="395 715 820 825">(1) The Bank provides loans for its subsidiaries or provide loan security for its subsidiaries; <li data-bbox="395 874 820 1272">(2) The Bank provides the directors, supervisors, the president and other senior management members of the Bank with loans, loan security or other sums for payment of the costs incurred for the purpose of the Bank or the performance of their duties in accordance with the employment contracts approved by the shareholders' general meeting; and <li data-bbox="395 1321 820 1549">(3) The Bank may provide the directors, supervisors, president and other senior management members of the Bank and their Related Persons with loans and loan security according to normal business conditions. 	<p data-bbox="852 314 1351 549">Article 252211 The Bank shall neither directly nor indirectly provide loans or loan security for the directors, supervisors, president and other senior management members of the Bank, and shall not provide loans or loan security for the Related Persons of the foregoing persons either.</p> <p data-bbox="852 597 1351 746"><u>Subject to the laws, administrative regulations, and regulatory requirements,</u> tThe stipulations of the preceding paragraph shall not be applicable in the following situations:</p> <ol data-bbox="927 795 1351 1632" style="list-style-type: none"> <li data-bbox="927 795 1351 906">(1) The Bank provides loans for its subsidiaries or provide loan security for its subsidiaries; <li data-bbox="927 955 1351 1353">(2) The Bank provides the directors, supervisors, the president and other senior management members of the Bank with loans, loan security or other sums for payment of the costs incurred for the purpose of the Bank or the performance of their duties in accordance with the employment contracts approved by the shareholders' general meeting; and <li data-bbox="927 1402 1351 1632">(3) The Bank may provide the directors, supervisors, president and other senior management members of the Bank and their Related Persons with loans and loan security according to normal business conditions.

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167	<p data-bbox="320 314 820 463">Article 253 Any person who receives any funds from a loan which has been made by the Bank in breach of the preceding Article shall, irrespective of the terms of the loan, forthwith repay such funds.</p> <p data-bbox="320 517 820 666">A guarantee for a loan provided by the Bank in breach of the first paragraph of the preceding Article shall not be enforceable against the Bank, except under the following circumstances:</p> <ol data-bbox="395 719 820 1187" style="list-style-type: none"> <li data-bbox="395 719 820 1027">(1) when a loan was provided to Related Persons of any director(s), supervisor(s), the president and other senior management members of the Bank or its parent company, the provider of the loan has no knowledge of the relevant circumstances at the time of making the loan; <li data-bbox="395 1081 820 1187">(2) the collateral provided by the Bank has been lawfully sold by the lender to a bona fide purchaser. 	<p data-bbox="852 314 1351 506">Article 253<u>212</u> Any person who receives any funds from a loan which has been made by the Bank in breach of the preceding Article shall, irrespective of the terms of the loan, forthwith repay such funds.</p> <p data-bbox="852 559 1351 708">A guarantee for a loan provided by the Bank in breach of the first paragraph of the preceding Article shall not be enforceable against the Bank, except under the following circumstances:</p> <ol data-bbox="927 761 1351 1229" style="list-style-type: none"> <li data-bbox="927 761 1351 1070">(1) when a loan was provided to Related Persons of any director(s), supervisor(s), the president and other senior management members of the Bank or its parent company, the provider of the loan has no knowledge of the relevant circumstances at the time of making the loan; <li data-bbox="927 1123 1351 1229">(2) the collateral provided by the Bank has been lawfully sold by the lender to a bona fide purchaser.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
168	<p data-bbox="320 314 820 549">Article 255 In addition to the rights and remedies provided by laws and administrative regulations when a director, supervisor and a senior management member of the Bank breaches his or her obligations to the Bank, the Bank shall be entitled to:</p> <ol data-bbox="395 597 820 1825" style="list-style-type: none"> <li data-bbox="395 597 820 789">(1) require such directors, supervisors and senior management members to compensate for any loss sustained by the Bank as a result of his or her breach of duty; <li data-bbox="395 838 820 1306">(2) rescind any contracts or transactions entered into between the Bank and such directors, supervisors and senior management members, and the contracts or transactions entered into between the Bank and a third party (when the third party has knowledge or should have known that the directors, supervisors and senior management members representing the Bank are in breach of the obligations they owe to the Bank); <li data-bbox="395 1355 820 1547">(3) require such directors, supervisors and senior management members to surrender any interest which they have obtained through their breach of obligations; <li data-bbox="395 1596 820 1825">(4) recover any amount which otherwise would have been received by the Bank but were received by such directors, supervisors and senior management members instead, including but not limited to commissions; 	<p data-bbox="852 314 1351 549">Article 255<u>214</u> In addition to the rights and remedies provided by laws and administrative regulations when a director,supervisor and a senior management member of the Bank breaches his or her obligations to the Bank, the Bank shall be entitled to:</p> <ol data-bbox="927 597 1351 1825" style="list-style-type: none"> <li data-bbox="927 597 1351 789">(1) require such directors,supervisors and senior management members to compensate for any loss sustained by the Bank as a result of his or her breach of duty; <li data-bbox="927 838 1351 1306">(2) rescind any contracts or transactions entered into between the Bank and such directors,supervisors and senior management members, and the contracts or transactions entered into between the Bank and a third party (when the third party has knowledge or should have known that the directors;supervisors and senior management members representing the Bank are in breach of the obligations they owe to the Bank); <li data-bbox="927 1355 1351 1547">(3) require such directors,supervisors and senior management members to surrender any interest which they have obtained through their breach of obligations; <li data-bbox="927 1596 1351 1825">(4) recover any amount which otherwise would have been received by the Bank but were received by such directors;supervisors and senior management members instead, including but not limited to commissions;

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	(5) demand the return of interest earned or which may be earned by such directors, supervisors and senior management members on any sum which should have been received by the Bank.	(5) demand the return of interest earned or which may be earned by such directors, supervisors and senior management members on any sum which should have been received by the Bank.
169	<p>Article 256 The Bank shall enter into written contracts with the directors and supervisors for remuneration matters and obtain the approval of the shareholders' general meeting. The remuneration matters mentioned above include:</p> <p>(1) remuneration payable to the directors, supervisors or senior management members of the Bank;</p> <p>(2) remuneration payable to the directors, supervisors or senior management members of the subsidiaries of the Bank;</p> <p>(3) remuneration for providing other services for the management of the Bank and its subsidiaries;</p> <p>(4) compensation to a director or supervisor for his or her loss of office or for his or her retirement.</p> <p>Except for the contracts mentioned above, the directors and supervisors shall not initiate litigation against the Bank for gains due to them because of the foregoing matters.</p>	<p>Article 256 The Bank shall enter into written contracts with the directors and supervisors for remuneration matters and obtain the approval of the shareholders' general meeting. The remuneration matters mentioned above include:</p> <p>(1) remuneration payable to the directors, supervisors or senior management members of the Bank;</p> <p>(2) remuneration payable to the directors, supervisors or senior management members of the subsidiaries of the Bank;</p> <p>(3) remuneration for providing other services for the management of the Bank and its subsidiaries;</p> <p>(4) compensation to a director or supervisor for his or her loss of office or for his or her retirement.</p> <p>Except for the contracts mentioned above, the directors and supervisors shall not initiate litigation against the Bank for gains due to them because of the foregoing matters.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
170	<p>Article 257 Any agreements between the Bank and the directors or supervisors of the Bank with respect to their remunerations shall stipulate that the directors and supervisors of the Bank shall, subject to the prior approval of the shareholders' general meeting, be entitled to receive compensation or other payment as a result of his or her loss of office or retirement in the event that the Bank will be acquired by others. For the purposes of this paragraph, the acquisition of the Bank shall include any of the following:</p> <p>(1) a general offer made by any person to all shareholders;</p> <p>(2) an offer made by any person in anticipation of becoming a controlling shareholder. The definition of "controlling shareholder" has the same meaning ascribed to it as that defined in the Articles.</p> <p>In the event that the relevant director or supervisor does not comply with this Article, any sum so received by him or her shall belong to those persons who have sold their shares as a result of such offer. The expenses incurred in distributing such sum pro rata among such persons shall be borne by the relevant director or supervisor and shall not be deducted from such sum.</p>	<p>Article 257 Any agreements between the Bank and the directors or supervisors of the Bank with respect to their remunerations shall stipulate that the directors and supervisors of the Bank shall, subject to the prior approval of the shareholders' general meeting, be entitled to receive compensation or other payment as a result of his or her loss of office or retirement in the event that the Bank will be acquired by others. For the purposes of this paragraph, the acquisition of the Bank shall include any of the following:</p> <p>(1) a general offer made by any person to all shareholders;</p> <p>(2) an offer made by any person in anticipation of becoming a controlling shareholder. The definition of "controlling shareholder" has the same meaning ascribed to it as that defined in the Articles.</p> <p>In the event that the relevant director or supervisor does not comply with this Article, any sum so received by him or her shall belong to those persons who have sold their shares as a result of such offer. The expenses incurred in distributing such sum pro rata among such persons shall be borne by the relevant director or supervisor and shall not be deducted from such sum.</p>
171	<p>Article 258 The Bank shall adopt fair and public standards and procedures for the evaluation of the performance of directors, supervisors and senior management members, and shall establish an incentive mechanism which links remuneration to the profitability of the Bank and to personal performance.</p>	<p>Article 258215 The Bank shall adopt fair and public standards and procedures for the evaluation of the performance of directors, supervisors and senior management members, and shall establish an incentive mechanism which links remuneration to the profitability of the Bank and to personal performance.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
172	<p>Article 259 Where the conditions are met, and subject to the approval of the shareholders' general meeting, the Bank may establish a professional liability insurance system for the directors, supervisors and senior management members.</p> <p>Unless the directors, supervisors and senior management members are proved to have failed to perform their duties and responsibilities honestly and in good faith, the Bank will bear the civil liability incurred by the directors, supervisors and senior management members during their terms of office to the greatest extent permitted by the laws and administrative regulations or so far as it is not prohibited by the laws and administrative regulations.</p>	<p>Article 259216 Where the conditions are met, and subject to the approval of the shareholders' general meeting, the Bank may establish a professional liability insurance system for the directors,supervisors and senior management members.</p> <p>Unless the directors,supervisors and senior management members are proved to have failed to perform their duties and responsibilities honestly and in good faith, the Bank will bear the civil liability incurred by the directors,supervisors and senior management members during their terms of office to the greatest extent permitted by the laws and administrative regulations or so far as it is not prohibited by the laws and administrative regulations.</p>
173	CHAPTER XIII FINANCIAL ACCOUNTING SYSTEM, PROFIT DISTRIBUTION AND AUDIT	CHAPTER XIII FINANCIAL ACCOUNTING SYSTEM, PROFIT DISTRIBUTION AND AUDIT
	Section 1 Financial Accounting System	Section 1 Financial Accounting System
174	<p>Article 263 The Board of the Bank shall place before the shareholders at every annual general meeting the financial accounting reports prepared by the Bank as prescribed by the relevant laws, administrative regulations, departmental rules and the securities regulatory authorities at the places where the Bank's shares are listed.</p> <p>The financial accounting reports of the Bank shall be made available for shareholders' inspection at the Bank twenty (20) days prior to the convening of the annual general meeting. Every shareholder of the Bank has the right to receive the financial accounting reports mentioned in this Chapter. Unless stipulated otherwise in the Articles, the Bank shall deliver or send by prepaid mail the aforementioned reports or reports of the Board together with balance sheets and profit and loss statements, to each holder of overseas listed shares at the addresses recorded in the register of shareholders at least twenty-one (21) days before the annual general meeting is convened.</p>	<p>Article 263220 The Board of the Bank shall place before the shareholders at every annual general meeting the financial accounting reports prepared by the Bank as prescribed by the relevant laws, administrative regulations, departmental rules and the securities regulatory authorities at the places where the Bank's shares are listed.</p> <p>The financial accounting reports of the Bank shall be made available for shareholders' inspection at the Bank twenty (20) days prior to the convening of the annual general meeting. Every shareholder of the Bank has the right to receive the financial accounting reports mentioned in this Chapter. Unless stipulated otherwise in the Articles, the Bank shall deliver or send by prepaid mail the aforementioned reports or reports of the Board together with balance sheets and profit and loss statements, to each holder of overseas listed shares at the addresses recorded in the register of shareholders at least twenty-one (21) days before the annual general meeting is convened.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 2 Profit Distribution	Section 2 Profit Distribution
175	<p>Article 268</p> <p>Where the accumulated amount of the statutory reserve fund of the Bank amounts to 50% or more of the registered capital of the Bank, allocation is no longer necessary. After allocation to the statutory reserve fund and general reserve, whether allocation shall be made to the discretionary reserve fund shall be determined by the shareholders' general meeting. The Bank shall not distribute its profits to shareholders before making up losses and making allocations to the statutory reserve fund and general reserve.</p> <p>Where the shareholders' general meeting distributes its profits to the shareholders in breach of provisions of the preceding paragraph, the shareholders must refund to the Bank the profits distributed in violation of the provisions.</p> <p>.....</p>	<p>Article 268268225</p> <p>Where the accumulated amount of the statutory reserve fund of the Bank amounts to 50% or more of the registered capital of the Bank, allocation is no longer necessary. After allocation to the statutory reserve fund and general reserve, whether allocation shall be made to the discretionary reserve fund shall be determined by the shareholders' general meeting. The Bank shall not distribute its profits to shareholders before making up losses and making allocations to the statutory reserve fund and general reserve.</p> <p>Where the shareholders' general meeting distributes its profits to the shareholders in breach of provisions of the preceding paragraph, the shareholders must refund to the Bank the profits distributed in violation of the provisions.</p> <p>.....</p>
176	<p>Article 269 The reserve fund of the Bank shall be used to make up for losses of the Bank, expand the Bank's operation or convert to increase the Bank's capital, provided that the capital reserve fund shall not be used for making up for the Bank's losses.</p> <p>When the statutory reserve fund is converted into share capital, the retained portion of the fund shall not be less than 25% of the Bank's registered share capital before the conversion.</p>	<p>Article 269269226 The reserve fund of the Bank shall be used to make up for losses of the Bank, expand the Bank's operation or convert to increase the Bank's registered capital, provided that the capital reserve fund shall not be used for making up for the Bank's losses. <u>When using reserve fund to make up for the Bank's losses, the discretionary reserve and statutory reserves should be used first; if the losses still cannot be fully covered, the capital reserve may be used in accordance with regulations.</u></p> <p>When the statutory reserve fund is converted into share share additional registered capital, the retained portion of the fund shall not be less than 25% of the Bank's registered share capital before the conversion.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
177	<p>Article 270 After the resolution on profit distribution plans has been passed at a shareholders' general meeting of the Bank, the Board of the Bank shall complete the distribution of dividends (or shares) within two (2) months after the end of the shareholders' general meeting.</p>	<p>Article 270<u>227</u> After the resolution on profit distribution plans has been passed at a shareholders' general meeting of the Bank, the Board of the Bank shall complete the distribution of dividends (or shares) within two (2) months after the end of the shareholders' general meeting.</p>
178	<p>Article 272</p> <p>Under circumstances where the Bank has sound operation, but the Board determines that the share price of the Bank does not match the size of its share capital and share dividend is beneficial to the interests of the shareholders of the Bank as a whole, a plan on dividend distribution in the form of shares may be formulated and implemented upon approval at the shareholders' general meeting, provided that the requirements on cash dividend distribution set out above have been met.</p> <p>If the Bank does not distribute cash dividend under special circumstances, the profit distribution plan proposed to the shareholders' general meeting for consideration and deliberation shall include the reasons for not distributing dividends and the use of the undistributed fund, and corresponding disclosure shall be made in the periodic reports.</p>	<p>Article 272<u>229</u></p> <p>Under circumstances where the Bank has sound operation, but the Board determines that the share price of the Bank does not match the size of its share capital and share dividend is beneficial to the interests of the shareholders of the Bank as a whole, a plan on dividend distribution in the form of shares may be formulated and implemented upon approval at the shareholders' general meeting, provided that the requirements on cash dividend distribution set out above have been met.</p> <p>If the Bank does not distribute cash dividend under special circumstances, the profit distribution plan proposed to the shareholders' general meeting for consideration and deliberation shall include the reasons for not distributing dividends and the use of the undistributed fund, and corresponding disclosure shall be made in the periodic reports.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>When determining a specific cash dividend distribution plan, the Board of directors shall carefully study and verify the rationality of the profit distribution scheme, conclude it into resolution and submit to the shareholders' general meeting for consideration and approval as an ordinary resolution. The scheme shall be implemented after being approved by the shareholders' general meeting, and the independent directors shall provide explicit opinions. Independent directors may solicit the opinions of minority shareholders to propose dividend scheme, which shall be directly submitted to the Board for consideration. Before the shareholders' general meeting considers the specific cash dividend scheme, the Bank shall communicate with the shareholders, especially the minority shareholders, through multiple ways, listen to and respect the opinions and demands of the minority shareholders, and provide timely response to the concerns of the minority shareholders.</p> <p>In the case of force majeure events such as wars and natural disasters, changes in the external business environment that have a material impact on the Bank's business performance, or material changes in the Bank's own operation situations, the Bank may adjust the profit distribution policies herein. Where the Bank wishes to make an adjustment to its profit distribution policy, the Board of directors shall elaborate on the proposed change, give a detailed explanation of the reasons behind the change, and prepare a written report justifying such change, which shall be reviewed by the independent directors before it is submitted to the shareholders' general meeting for approval by means of special resolution. When considering the adjustment of profit distribution, according to the relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the Bank shall enable its shareholders to vote online.</p>	<p>When determining a specific cash dividend distribution plan, the Board of directors shall carefully study and verify the rationality of the profit distribution scheme, conclude it into resolution and submit to the shareholders' general meeting for consideration and approval as an ordinary resolution. The scheme shall be implemented after being approved by the shareholders' general meeting, and the independent directors shall provide explicit opinions. Independent directors may solicit the opinions of minority shareholders to propose dividend scheme, which shall be directly submitted to the Board for consideration. Before the shareholders' general meeting considers the specific cash dividend scheme, the Bank shall communicate with the shareholders, especially the minority shareholders, through multiple ways, listen to and respect the opinions and demands of the minority shareholders, and provide timely response to the concerns of the minority shareholders.</p> <p>In the case of force majeure events such as wars and natural disasters, changes in the external business environment that have a material impact on the Bank's business performance, or material changes in the Bank's own operation situations, the Bank may adjust the profit distribution policies herein. Where the Bank wishes to make an adjustment to its profit distribution policy, the Board of directors shall elaborate on the proposed change, give a detailed explanation of the reasons behind the change, and prepare a written report justifying such change, which shall be reviewed by the independent directors before it is submitted to the shareholders' general meeting for approval by means of special resolution. When considering the adjustment of profit distribution, according to the relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the Bank shall enable its shareholders to vote online.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
179	<p>Article 273 Any amount paid in on any share prior to the date of the payment of shares specified by the Bank (hereinafter referred to as the Payment Date) may carry interest. However, shareholders shall not be entitled to dividends declared before the Payment Date even if they have paid up the capital on or before the Payment Date.</p> <p>Provided that the Bank is in compliance with the relevant laws, administrative regulations and departmental rules, the Bank is entitled to forfeit unclaimed dividends, but such right to forfeit shall only be exercised after the expiration of the limitation period applicable to the declaration of dividends.</p> <p>The Bank shall have the right to terminate delivering dividend warrants to holders of the overseas listed shares by post; however, it may exercise such right only if such warrants have not been withdrawn for two (2) consecutive times. However, the Bank may exercise such right if the dividend warrant is returned without reaching the recipient the first time.</p> <p>The Bank shall have the right to sell shares of the holders of the overseas listed shares who cannot be contacted in the manner deemed appropriate by the Board, but the following conditions must be complied with:</p> <p>(1) the Bank has distributed dividends for the said shares at least three (3) times within twelve (12) years, and no dividend during such period has been claimed;</p>	<p>Article 273<u>230</u> Any amount paid in on any share prior to the date of the payment of shares specified by the Bank (hereinafter referred to as the Payment Date) may carry interest. However, shareholders shall not be entitled to dividends declared before the Payment Date even if they have paid up the capital on or before the Payment Date.</p> <p>Provided that the Bank is in compliance with the relevant laws, administrative regulations and departmental rules, the Bank is entitled to forfeit unclaimed dividends, but such right to forfeit shall only be exercised after the expiration of the limitation period applicable to the declaration of dividends.</p> <p>The Bank shall have the right to terminate delivering dividend warrants to holders of the overseas listed shares by post; however, it may exercise such right only if such warrants have not been withdrawn for two (2) consecutive times. However, the Bank may exercise such right if the dividend warrant is returned without reaching the recipient the first time.</p> <p>The Bank shall have the right to sell shares of the holders of the overseas listed shares who cannot be contacted in the manner deemed appropriate by the Board, but the following conditions must be complied with:</p> <p>(1) the Bank has distributed dividends for the said shares at least three (3) times within twelve (12) years, and no dividend during such period has been claimed;</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	(2) the Bank, after expiry of the twelve (12) years, publishes an announcement of its intention to sell the shares in one or more newspapers in the place where the Bank's shares are listed, and gives notice to the securities regulatory authorities of the place where the Bank's shares are listed.	(2) the Bank, after expiry of the twelve (12) years, publishes an announcement of its intention to sell the shares in one or more newspapers in the place where the Bank's shares are listed, and gives notice to the securities regulatory authorities of the place where the Bank's shares are listed.
	Section 3 Risk Management, Internal Control and Internal Audit	Section 3 Risk Management, Internal Control and Internal Audit
180	Article 274 The Bank shall establish and improve a comprehensive risk management system and internal control framework. The Board of Directors of the Bank takes ultimate responsibility for comprehensive risk management.	Article 274 231 The Bank shall uphold risk prevention and control as an enduring priority in financial work , establish and improve a comprehensive risk management system and internal control framework. The Board of Directors of the Bank takes ultimate responsibility for comprehensive risk management.
181	None	<u>Article 234 The internal audit department shall be subject to the supervision and guidance of the Audit Committee when conducting supervision and inspection of the Bank's business activities, risk management, internal control, and financial information. The internal audit department shall report directly to the Audit Committee immediately upon discovering any relevant major issues or clues.</u>
182	CHAPTER XIV APPOINTMENT OF ACCOUNTING FIRMS	CHAPTER XIV I APPOINTMENT OF ACCOUNTING FIRMS
183	Article 277 The accounting firm appointed by the Bank shall hold office commencing from the conclusion of the annual general meeting at which it was appointed to the conclusion of the next annual general meeting. The accounting firm may be re-appointed. 	Article 277 235 The accounting firm appointed by the Bank shall hold office commencing from the conclusion of the annual general meeting at which it was appointed to the conclusion of the next annual general meeting. The accounting firm may be re-appointed.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
184	Article 278 In the event of a vacancy in the accounting firm, the Board may appoint an accounting firm to fill the vacancy before the shareholders' general meeting is convened, but the appointment shall be confirmed by the next shareholders' general meeting. Such accounting firm may continue to act during the vacancy period if the Bank has other incumbent accounting firms.	Article 278 <u>236</u> In the event of a vacancy in the accounting firm, the Board may appoint an accounting firm to fill the vacancy before the shareholders' general meeting is convened, but the appointment shall be confirmed by the next shareholders' general meeting. Such accounting firm may continue to act during the vacancy period if the Bank has other incumbent accounting firms.
185	Article 279 The remuneration or the basis of remuneration of an accounting firm shall be determined by shareholders' general meeting. The remuneration of an accounting firm appointed by the Board to fill a vacancy shall be determined by the Board and submitted to the shareholders' general meeting for approval.	Article 279 <u>237</u> The remuneration or the basis of remuneration of an accounting firm shall be determined by shareholders' general meeting. The remuneration of an accounting firm appointed by the Board to fill a vacancy shall be determined by the Board and submitted to the shareholders' general meeting for approval.
186	<p>Article 280 The accounting firm appointed by the Bank shall have the following rights:</p> <p>(1) to inspect the financial statements, records and vouchers of the Bank, and to request the directors and senior management members of the Bank to provide relevant information and explanation;</p> <p>(2) to request that the Bank to adopt reasonable measures to obtain from its subsidiaries such information and explanation as are necessary for the accounting firm to perform its duties;</p> <p>(3) to attend the shareholders' general meeting as non-voting attendees, and to obtain the notice of, and other information relating to the shareholders' general meeting which any shareholder is entitled to receive, and to speak at the shareholders' general meeting on matters concerning its role as the Bank's appointed accounting firm.</p>	<p>Article 280 The accounting firm appointed by the Bank shall have the following rights:</p> <p>(1) to inspect the financial statements, records and vouchers of the Bank, and to request the directors and senior management members of the Bank to provide relevant information and explanation;</p> <p>(2) to request that the Bank to adopt reasonable measures to obtain from its subsidiaries such information and explanation as are necessary for the accounting firm to perform its duties;</p> <p>(3) to attend the shareholders' general meeting as non-voting attendees, and to obtain the notice of, and other information relating to the shareholders' general meeting which any shareholder is entitled to receive, and to speak at the shareholders' general meeting on matters concerning its role as the Bank's appointed accounting firm.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
187	<p>Article 281 Notwithstanding what was agreed in the contract concluded between an accounting firm and the Bank, the shareholders' general meeting may, before the term of office of the accounting firm expires, decide to dismiss the accounting firm by way of an ordinary resolution. However, such decision shall not affect the right of the accounting firm to claim compensation from the Bank in accordance with the engagement contract.</p>	<p>Article 281238 Notwithstanding what was agreed in the contract concluded between an accounting firm and the Bank, the shareholders' general meeting may, before the term of office of the accounting firm expires, decide to dismiss the accounting firm by way of an ordinary resolution. However, such decision shall not affect the right of the accounting firm to claim compensation from the Bank in accordance with the engagement contract.</p>
188	<p>Article 282 The Bank's appointment, dismissal and non-reappointment of an accounting firm shall be determined by the shareholders' general meeting, and shall be filed with the securities regulatory authority under the State Council.</p> <p>The shareholders' general meeting shall abide by the following provisions when proposing to pass a resolution to appoint an accounting firm which is not currently serving the Bank to fill the vacancy of an accounting firm, or the renewal of terms of office of an accounting firm appointed by the Board to fill the vacancy, or the dismissal of an accounting firm before the expiry of its term:</p> <p>(1) the proposal in relation to the appointment or dismissal shall be delivered prior to the issue of notice of the shareholders' general meeting, to the accounting firm to be appointed, the accounting firm leaving office, or the accounting firm which has left office in the relevant financial year.</p> <p>"Leaving office" includes dismissal, resignation and retirement.</p>	<p>Article 282239 The Bank's appointment; and dismissal and non-reappointment of an accounting firm shall be determined by the shareholders' general meeting; and shall be filed with the securities regulatory authority under the State Council.</p> <p>The shareholders' general meeting shall abide by the following provisions when proposing to pass a resolution to appoint an accounting firm which is not currently serving the Bank to fill the vacancy of an accounting firm, or the renewal of terms of office of an accounting firm appointed by the Board to fill the vacancy, or the dismissal of an accounting firm before the expiry of its term:</p> <p>(1) the proposal in relation to the appointment or dismissal shall be delivered prior to the issue of notice of the shareholders' general meeting, to the accounting firm to be appointed, the accounting firm leaving office, or the accounting firm which has left office in the relevant financial year.</p> <p>"Leaving office" includes dismissal, resignation and retirement.</p>

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	<p>(2) If an accounting firm leaving office makes a written statement and requests the Bank to inform shareholders of such statement, the Bank shall adopt the following measures, unless the written statement is received too late:</p> <ol style="list-style-type: none"> 1. to state in the notice which is issued for the purpose of adopting a resolution that the accounting firm which is leaving office has made a statement; and 2. to submit a copy of the statement as an appendix to the notice to the shareholders in the manner stipulated in the Articles. <p>(3) If the Bank has not dispatched the statement of the accounting firm in accordance with the preceding subparagraph (2) of this Article, the relevant accounting firm may request such statement to be read at the shareholders' general meeting, and may make further appeals.</p> <p>(4) The accounting firm leaving office shall have the right to attend the following meetings:</p> <ol style="list-style-type: none"> 1. the shareholders' general meeting at which its term of office would have expired; 2. the shareholders' general meeting held to fill the vacancy as a result of its dismissal; 	<p>(2) If an accounting firm leaving office makes a written statement and requests the Bank to inform shareholders of such statement, the Bank shall adopt the following measures, unless the written statement is received too late:</p> <ol style="list-style-type: none"> 1. to state in the notice which is issued for the purpose of adopting a resolution that the accounting firm which is leaving office has made a statement; and 2. to submit a copy of the statement as an appendix to the notice to the shareholders in the manner stipulated in the Articles. <p>(3) If the Bank has not dispatched the statement of the accounting firm in accordance with the preceding subparagraph (2) of this Article, the relevant accounting firm may request such statement to be read at the shareholders' general meeting, and may make further appeals.</p> <p>(4) The accounting firm leaving office shall have the right to attend the following meetings:</p> <ol style="list-style-type: none"> 1. the shareholders' general meeting at which its term of office would have expired; 2. the shareholders' general meeting held to fill the vacancy as a result of its dismissal;

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	<p>3. the shareholders' general meeting held as a result of its voluntary resignation.</p> <p>The accounting firm leaving office shall have the right to obtain all notices of the aforementioned meetings or other information relating to such meetings, and may express its views at the aforementioned meetings on matters in relation to its previous appointment as the accounting firm of the Bank.</p>	<p>3. the shareholders' general meeting held as a result of its voluntary resignation.</p> <p>The accounting firm leaving office shall have the right to obtain all notices of the aforementioned meetings or other information relating to such meetings, and may express its views at the aforementioned meetings on matters in relation to its previous appointment as the accounting firm of the Bank.</p>
189	<p>Article 283 The Bank shall notify the accounting firm in advance before the dismissal or non-reappointment of such accounting firm. The accounting firm shall be allowed to present its views at the shareholders' general meeting at which the dismissal of the accounting firm is considered.</p> <p>Any accounting firm may resign its office by depositing at the Bank's domicile a written resignation notice which shall become effective on the date of such deposit or on such later date as stipulated in such notice. Such notice shall include the following:</p> <p>(1) a statement to the effect that there are no circumstances in relation to its resignation which it considers should be brought to the notice of the shareholders or creditors of the Bank; or</p> <p>(2) a statement of any other issues that should be accounted for.</p>	<p>Article 283<u>240</u> The Bank shall notify the accounting firm in advance before the dismissal or non-reappointment of such accounting firm. The accounting firm shall be allowed to present its views at the shareholders' general meeting at which the dismissal of the accounting firm is considered.</p> <p>Any accounting firm may resign its office by depositing at the Bank's domicile a written resignation notice which shall become effective on the date of such deposit or on such later date as stipulated in such notice. Such notice shall include the following:</p> <p>(1) a statement to the effect that there are no circumstances in relation to its resignation which it considers should be brought to the notice of the shareholders or creditors of the Bank; or</p> <p>(2) a statement of any other issues that should be accounted for.</p>

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	<p>The Bank shall send a copy of the notice to the relevant governing authority within fourteen (14) days upon receipt of such written notice. If the notice contains a statement mentioned under sub-paragraph (2) of the preceding paragraph, a copy of such statement shall be placed at the Bank for shareholders' inspection. A copy of such statement shall also be sent by prepaid mail to every shareholder holding overseas listed shares of the Bank at the address as recorded in the register of shareholders.</p> <p>In the event the accounting firm's notice of resignation contains a statement on any other issues that should be accounted for, the accounting firm may require the Board to convene an extraordinary general meeting to allow the accounting firm to explain the circumstances in connection with its resignation.</p>	<p>The Bank shall send a copy of the notice to the relevant governing authority within fourteen (14) days upon receipt of such written notice. If the notice contains a statement mentioned under sub-paragraph (2) of the preceding paragraph, a copy of such statement shall be placed at the Bank for shareholders' inspection. A copy of such statement shall also be sent by prepaid mail to every shareholder holding overseas listed shares of the Bank at the address as recorded in the register of shareholders.</p> <p>In the event the accounting firm's notice of resignation contains a statement on any other issues that should be accounted for, the accounting firm may require the Board to convene an extraordinary general meeting to allow the accounting firm to explain the circumstances in connection with its resignation.</p>
190	Article 284 In the event the accounting firm resigns, it shall explain to the shareholders' general meeting whether there has been any impropriety on the part of the Bank.	Article 284 241 In the event the accounting firm resigns, it shall explain to the shareholders' general meeting whether there has been any impropriety on the part of the Bank.
191	CHAPTER XV INFORMATION DISCLOSURE	CHAPTER XV III INFORMATION DISCLOSURE
192	Article 286 The Bank shall duly disclose information by following the principles of truthfulness, accuracy, completeness, comparability and timeliness.	Article 286 243 The Bank shall duly disclose information by following the principles of truthfulness, accuracy, completeness, comparability and timeliness, and fairness .

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
193	CHAPTER XVIII MERGER, DIVISION, DISSOLUTION AND LIQUIDATION	CHAPTER XVIII MERGER, DIVISION, DISSOLUTION AND LIQUIDATION
	Section 1 Merger and Division	Section 1 Merger and Division
194	<p>Article 299 In the event the Bank undertakes a merger or division, the Board shall formulate a plan, and after the plan is adopted by the shareholders' general meeting through procedures stipulated in the Articles, shall go through the relevant examination and approval procedures in accordance with the laws. Shareholders who oppose the plan of merger or division of the Bank shall have the right to request the Bank or shareholders who agree to the merger or division of the Bank to purchase their shares at a fair price. The content of resolutions regarding merger or division of the Bank shall be prepared as a special document for inspection by shareholders. Unless otherwise required by the securities regulatory authorities at the place where the Bank's shares are listed, the aforementioned documents shall be sent by mail to holders of overseas listed shares.</p>	<p>Article 299256 In the event the Bank undertakes a merger or division, the Board shall formulate a plan, and after the plan is adopted by the shareholders' general meeting through procedures stipulated in the Articles, shall go through the relevant examination and approval procedures in accordance with the laws <u>except as provided in the second paragraph of this article.</u> Shareholders who oppose the plan of merger or division of the Bank shall have the right to request the Bank or shareholders who agree to the merger or division of the Bank to purchase their shares at a fair price. The content of resolutions regarding merger or division of the Bank shall be prepared as a special document for inspection by shareholders. Unless otherwise required by the securities regulatory authorities at the place where the Bank's shares are listed, the aforementioned documents shall be sent by mail to holders of overseas listed shares.</p> <p><u>If the consideration to be paid by the Bank for the merger does not exceed ten percent (10%) of the Bank's net assets, it may not be subject to resolution of the shareholders' general meeting, but shall be subject to the resolution by the Board.</u></p> <p><u>Where the Bank merges with a company in which the Bank holds more than ninety percent (90%) of its equity interests, the merged company shall not be subject to resolution of the shareholders' general meeting, but it shall notify the other shareholders, and the other shareholders shall have the right to request the Bank to purchase their equity interests or shares at a reasonable price.</u></p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
195	<p>Article 300 In the event the Bank undertakes a merger, parties to the merger shall enter into a merger agreement, and shall prepare a balance sheet and an inventory of assets. The Bank shall notify its creditors within ten (10) days from the date on which a resolution is adopted regarding the merger, and shall publish an announcement in a newspaper within thirty (30) days. The creditors are entitled to request the Bank to repay the debts or provide corresponding guarantees within thirty (30) days after the receipt of such notice, or within forty-five (45) days from the date of announcement in the case where no such notice is received.</p> <p>After a merger of the Bank, the rights and obligations of the debts of the parties to the merger shall be assumed by the entity surviving the merger or the new entity established after the merger.</p>	<p>Article 300257 In the event the Bank undertakes a merger, parties to the merger shall enter into a merger agreement, and shall prepare a balance sheet and an inventory of assets. The Bank shall notify its creditors within ten (10) days from the date on which a resolution is adopted regarding the merger, and shall publish an announcement in a newspaper <u>or the National Enterprise Credit Information Publicity System</u> within thirty (30) days. The creditors are entitled to request the Bank to repay the debts or provide corresponding guarantees within thirty (30) days after the receipt of such notice, or within forty-five (45) days from the date of announcement in the case where no such notice is received.</p> <p>After a merger of the Bank, the rights and obligations of the debts of the parties to the merger shall be assumed by the entity surviving the merger or the new entity established after the merger.</p>
196	<p>Article 301 In the event the Bank is divided, its property shall be divided accordingly.</p> <p>In the event the Bank is divided, the parties to the division shall enter into a division agreement, and shall prepare a balance sheet and an inventory of assets. The Bank shall notify its creditors within ten (10) days of adopting a resolution regarding the division and publish an announcement in a newspaper within thirty (30) days.</p> <p>The entity established after the division shall assume joint and several liability for the debts incurred by the Bank before the division, unless otherwise stipulated in any agreement on settlement of debts entered into between the Bank and its creditors prior to the division.</p>	<p>Article 301258 In the event the Bank is divided, its property shall be divided accordingly.</p> <p>In the event the Bank is divided, the parties to the division shall enter into a division agreement, and shall prepare a balance sheet and an inventory of assets. The Bank shall notify its creditors within ten (10) days of adopting a resolution regarding the division and publish an announcement in a newspaper <u>or the National Enterprise Credit Information Publicity System</u> within thirty (30) days.</p> <p>The entity established after the division shall assume joint and several liability for the debts incurred by the Bank before the division, unless otherwise stipulated in any agreement on settlement of debts entered into between the Bank and its creditors prior to the division.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	Section 2 Dissolution and Liquidation	Section 2 Dissolution and Liquidation
197	<p>Article 303 In any of the following circumstances, the Bank shall be dissolved in accordance with the laws:</p> <p>(1) if the shareholders' general meeting resolves to do so;</p> <p>.....</p>	<p>Article 303260 In any of the following circumstances, the Bank shall be dissolved in accordance with the laws:</p> <p>(1) if the shareholders' general meeting resolves to do so;</p> <p>.....</p>
198	<p>Article 304 In the event the Bank is dissolved in accordance with item (1) or (5) of the preceding Article, a liquidation team shall be established pursuant to the laws within fifteen (15) days after obtaining approval from the banking regulatory authority under the State Council. The members of the liquidation team shall be determined by way of ordinary resolution at the shareholders' general meeting.</p> <p>.....</p>	<p>Article 304261 In the event the Bank is dissolved in accordance with item (1) or (5) of the preceding Article, a liquidation team shall be established pursuant to the laws within fifteen (15) days after obtaining approval from the banking regulatory authority under the State Council. <u>The directors shall be the liquidation obligors, and</u> The members of the liquidation team shall be <u>composed of directors or persons</u> determined by way of ordinary resolution at the shareholders' general meeting.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
199	<p>Article 305 If the Board decides that the Bank shall be liquidated (except for liquidation resulting from the Bank's declaration of bankruptcy), it shall state in the notice of the shareholders' general meeting convened for such purpose that the Board has conducted a comprehensive investigation into the situation of the Bank and believes that the Bank is able to pay off all its debts within twelve (12) months following the commencement of the liquidation.</p> <p>After the shareholders' general meeting adopts a resolution in favor of the liquidation, the functions and powers of the Board of the Bank shall be terminated immediately.</p> <p>The liquidation team shall follow the instructions of the shareholders' general meetings and shall report to the shareholders' general meeting at least once a year on the income and expenditure of the liquidation team, the business of the Bank and the progress of the liquidation, and shall present final report to the shareholders' general meeting at the end of the liquidation.</p>	<p>Article 305<u>262</u> If the Board decides that the Bank shall be liquidated (except for liquidation resulting from the Bank's declaration of bankruptcy), it shall state in the notice of the shareholders' general meeting convened for such purpose that the Board has conducted a comprehensive investigation into the situation of the Bank and believes that the Bank is able to pay off all its debts within twelve (12) months following the commencement of the liquidation.</p> <p>After the shareholders' general meeting adopts a resolution in favor of the liquidation, the functions and powers of the Board of the Bank shall be terminated immediately.</p> <p>The liquidation team shall follow the instructions of the shareholders' general meetings and shall report to the shareholders' general meeting at least once a year on the income and expenditure of the liquidation team, the business of the Bank and the progress of the liquidation, and shall present final report to the shareholders' general meeting at the end of the liquidation.</p>
200	<p>Article 306 The liquidation team shall give notices to the creditors within ten (10) days of its establishment, and publish announcements in a newspaper within sixty (60) days from its establishment.</p> <p>.....</p>	<p>Article 306<u>263</u> The liquidation team shall give notices to the creditors within ten (10) days of its establishment, and publish announcements in a newspaper <u>or the National Enterprise Credit Information Publicity System</u> within sixty (60) days from its establishment.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
201	<p>Article 307 The liquidation team shall exercise the following functions and powers during the liquidation:</p> <p>.....</p> <p>(6) to deal with the remaining assets of the Bank after the Bank's debts have been repaid;</p> <p>.....</p>	<p>Article 307264 The liquidation team shall exercise the following functions and powers during the liquidation:</p> <p>.....</p> <p>(6) to deal withallocate the remaining assets of the Bank after the Bank's debts have been repaid;</p> <p>.....</p>
202	<p>Article 308 After the liquidation team has sorted out the property of the Bank and prepared a balance sheet and an inventory of assets, it shall formulate a liquidation scheme and report it to the shareholders' general meeting, the people's court or the relevant competent authorities for confirmation.</p> <p>.....</p>	<p>Article 308265 After the liquidation team has sorted out the property of the Bank and prepared a balance sheet and an inventory of assets, it shall formulate a liquidation scheme and report it to the shareholders' general meeting, the people's court or the relevant competent authorities for confirmation.</p> <p>.....</p>
203	<p>Article 309 Where liquidation is carried out as a result of the dissolution of the Bank, the liquidation team shall apply to the people's court for bankruptcy upon approval by the relevant competent authorities if it becomes aware, upon the liquidation of the Bank's assets and production of a balance sheet and an inventory of assets, that the Bank's assets are insufficient to repay its debts in full. Upon the Bank being declared bankrupt by a ruling of the people's court, the liquidation team shall hand over all matters arising out of the liquidation to the people's court, and shall carry out bankruptcy liquidation in accordance with the laws on corporate bankruptcy.</p>	<p>Article 309266 Where liquidation is carried out as a result of the dissolution of the Bank, the liquidation team shall apply to the people's court for bankruptcy liquidation upon approval by the relevant competent authorities if it becomes aware, upon the liquidation of the Bank's assets and production of a balance sheet and an inventory of assets, that the Bank's assets are insufficient to repay its debts in full. Upon the Bank being declared bankrupt by a ruling ofAfter the people's court accepts the application for bankruptcy liquidation, the liquidation team shall hand over all matters arising out of the liquidation to the bankruptcy manager designated by the people's court, and shall carry out bankruptcy liquidation in accordance with the laws on corporate bankruptcy.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
204	<p>Article 310 Following completion of the Bank's liquidation, the liquidation team shall prepare a liquidation report, a statement of revenue and expenditure and financial accounts during the period of the liquidation, which shall be verified by a certified public accountant of the PRC, and be submitted to the shareholders' general meeting, the people's court or the relevant competent authorities for confirmation.</p> <p>The liquidation team shall, within thirty (30) days from the date of confirmation by the relevant competent authorities, submit the aforementioned documents to the relevant market regulatory authorities, apply for cancellation of the Bank's registration and publish an announcement of the termination of the Bank.</p>	<p>Article 310267 Following completion of the Bank's liquidation, the liquidation team shall prepare a liquidation report, a statement of revenue and expenditure and financial accounts during the period of the liquidation, which shall be verified by a certified public accountant of the PRC, and be submitted to the shareholders' general meeting, the people's court or the relevant competent authorities for confirmation, <u>and be submitted to the company registration authority to apply for deregistration of the Bank.</u></p> <p>The liquidation team shall, within thirty (30) days from the date of confirmation by the relevant competent authorities, submit the aforementioned documents to the relevant market regulatory authorities, apply for cancellation of the Bank's registration and publish an announcement of the termination of the Bank.</p>
205	<p>Article 311 Any member of the liquidation team shall be devoted to their duties and lawfully fulfil the liquidation obligation.</p> <p>Members of the liquidation team shall not abuse their official powers to accept bribes or other unlawful income or expropriate the Bank's property.</p> <p>Where any member of the liquidation team causes any loss to the Bank or the creditors with will or serious negligence, the said member shall be liable for compensation.</p>	<p>Article 311268 Any member of the liquidation team shall be devoted to their duties and lawfully fulfil the liquidation obligation <u>perform his/her duties of liquidation with a duty of loyalty and a duty of diligence.</u></p> <p>Members of the liquidation team shall not abuse their official powers to accept bribes or other unlawful income or expropriate the Bank's property.</p> <p><u>Members of the liquidation team who are negligent in performing their liquidation duties and cause losses to the Bank shall be liable for compensation.</u></p> <p>Where any member of the liquidation team causes any loss to the Bank or the creditors with will or serious negligence, the said member shall be liable for compensation.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
206	CHAPTER XIX AMENDMENTS TO THE ARTICLES	CHAPTER XIX XIX <u>VII</u> AMENDMENTS TO THE ARTICLES
207	Article 312 The Bank shall amend the Articles under any of the following circumstances: (3) a resolution being passed by the shareholders' general meeting to amend the Articles.	Article 31 2 <u>269</u> The Bank shall amend the Articles under any of the following circumstances: (3) a resolution being passed by the shareholders' general meeting to amend the Articles.
208	Article 314 In any amendments to the Articles approved by the shareholders' general meeting in a resolution are subject to the examination and approval of relevant competent authority, such amendments shall be submitted to relevant competent authority for examination and approval. If an amendment involves matters in relation to the registration matters of the Bank, the Bank shall apply for registration of the changes in accordance with the laws.	Article 31 4 <u>271</u> In any amendments to the Articles approved by the shareholders' general meeting in a resolution are subject to the examination and approval of relevant competent authority, such amendments shall be submitted to relevant competent authority for examination and approval. If an amendment involves matters in relation to the registration matters of the Bank, the Bank shall apply for registration of the changes in accordance with the laws.
209	Article 315 The Board shall amend the Articles in accordance with the resolutions passed by the shareholders' general meeting and the approval opinions of relevant regulatory authorities.	Article 31 5 <u>272</u> The Board shall amend the Articles in accordance with the resolutions and authorization passed by the shareholders' general meeting and the approval opinions of relevant regulatory authorities.

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
210	CHAPTER XX DISPUTE RESOLUTION	CHAPTER XXVIII DISPUTE RESOLUTION
211	<p>Article 316 The Bank shall observe the following rules for dispute resolution:</p> <p>(1) Where any dispute or claim of rights arises between a holder of overseas listed shares and the Bank; or between a holder of overseas listed shares and a director, supervisor, president or other senior management members of the Bank; or between a holder of overseas listed shares and a holder of domestic listed shares, out of the rights and obligations prescribed in connection with the affairs of the Bank by the Articles, the Company Law and other relevant laws and administrative regulations, the parties concerned shall submit such dispute or claim of rights to arbitration.</p> <p>Where a dispute or claim described above is referred to arbitration, the entire dispute or claim shall be resolved through arbitration; all persons who have a cause of action based on the same facts giving rise to the dispute or claim or whose participation is necessary for the resolution of such dispute or claim, if they are shareholders, directors, supervisors, president or other senior management members of the Bank or the Bank, they shall comply with the awards of arbitration.</p> <p>Disputes relating to identification of shareholders or to the register of shareholders may not be resolved by way of arbitration.</p> <p>.....</p>	<p>Article 316273 The Bank shall observe the following rules for dispute resolution:</p> <p>(1) Where any dispute or claim of rights arises between a holder of overseas listed shares and the Bank; or between a holder of overseas listed shares and a director, supervisor, president or other senior management members of the Bank; or between a holder of overseas listed shares and a holder of domestic listed shares, out of the rights and obligations prescribed in connection with the affairs of the Bank by the Articles, the Company Law and other relevant laws and administrative regulations, the parties concerned shall submit such dispute or claim of rights to arbitration.</p> <p>Where a dispute or claim described above is referred to arbitration, the entire dispute or claim shall be resolved through arbitration; all persons who have a cause of action based on the same facts giving rise to the dispute or claim or whose participation is necessary for the resolution of such dispute or claim, if they are shareholders, directors, supervisors, president or other senior management members of the Bank or the Bank, they shall comply with the awards of arbitration.</p> <p>Disputes relating to identification of shareholders or to the register of shareholders may not be resolved by way of arbitration.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
212	CHAPTER XXI SPECIAL PROVISIONS ON PREFERENCE SHARES	CHAPTER XIX SPECIAL PROVISIONS ON PREFERENCE SHARES
213	<p>Article 321 Preference share shareholders of the Bank shall be entitled to the following rights:</p> <p>.....</p> <p>(3) upon the occurrence of the circumstances provided in Article 323, to attend and vote at shareholders' general meetings;</p> <p>.....</p> <p>(6) to inspect the Articles, register of members, record of bondholders, minutes of shareholders' general meetings, resolutions of meetings of the Board, resolutions of meetings of the board of supervisors and financial reports; and</p> <p>.....</p>	<p>Article 321<u>278</u> Preference share shareholders of the Bank shall be entitled to the following rights:</p> <p>.....</p> <p>(3) upon the occurrence of the circumstances provided in Article 323<u>280</u>, to attend and vote at shareholders' general meetings;</p> <p>.....</p> <p>(6) to inspect the Articles, register of members, record of bondholders, minutes of shareholders' general meetings, resolutions of meetings of the Board, resolutions of meetings of the board of supervisors and financial reports; and</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
214	<p>Article 322 Only votes of ordinary shares and votes of preference shares with voting rights restored shall be counted when the following event occurs in computation of shareholdings:</p> <ol style="list-style-type: none"> (1) requesting to convene an extraordinary general meeting; (2) convening and presiding over a shareholders' general meeting; (3) tabling proposals or interim proposals to the shareholders' general meeting; (4) nomination of directors and the supervisors who are not the employee representatives of the Bank; <p>.....</p>	<p>Article 322279 Only votes of ordinary shares and votes of preference shares with voting rights restored shall be counted when the following event occurs in computation of shareholdings:</p> <ol style="list-style-type: none"> (1) requesting to convene an extraordinary general meeting; (2) convening and presiding over a shareholders' general meeting; (3) tabling proposals or interim proposals to the shareholders' general meeting; (4) nomination of directors and the supervisors who are not the employee representatives of the Bank; <p>.....</p>
215	<p>Article 323 The preference share shareholders are not entitled to attend any shareholders' general meeting of the Bank nor do the preference shares carry any voting rights in any shareholders' general meeting other than in the following circumstances:</p> <p>.....</p> <p>Upon the occurrence of any of the above circumstances, the Bank shall notify preference share shareholders of the shareholders' general meeting following the notice procedures to ordinary shareholders as provided under the Articles. The preference share shareholders are entitled to vote as a separate class with respect to the above matters and each preference share shall have one vote, however, preference shares held by the Bank do not entitle the Bank to vote.</p> <p>.....</p>	<p>Article 323280 The preference share shareholders are not entitled to attend any shareholders' general meeting of the Bank nor do the preference shares carry any voting rights in any shareholders' general meeting other than in the following circumstances:</p> <p>.....</p> <p>Upon the occurrence of any of the above circumstances, the Bank shall notify preference share shareholders of the shareholders' general meeting following the notice procedures to ordinary shareholders as provided under the Articles. The preference share shareholders are entitled to vote as a separate class with respect to the above matters and each preference share shall have one vote, however, preference shares held by the Bank do not entitle the Bank to vote.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
216	<p>Article 324 In the event that the Bank fails to pay the prescribed dividend to the preference share shareholders for three financial years in aggregate or two consecutive financial years, the preference share shareholders shall have the right to attend and vote at the shareholders' general meetings together with ordinary shareholders from the day immediately after the shareholders' general meeting resolves that the Bank will not pay the prescribed dividend for the current dividend period. The voting rights of the preference share shareholders of the Bank will remain restored until the Bank pays the current period dividend in full.</p> <p>.....</p>	<p>Article 324<u>281</u> In the event that the Bank fails to pay the prescribed dividend to the preference share shareholders for three financial years in aggregate or two consecutive financial years, the preference share shareholders shall have the right to attend and vote at the shareholders' general meetings together with ordinary shareholders from the day immediately after the shareholders' general meeting resolves that the Bank will not pay the prescribed dividend for the current dividend period. The voting rights of the preference share shareholders of the Bank will remain restored until the Bank pays the current period dividend in full.</p> <p>.....</p>
217	<p>Article 325</p> <p>Preference share shareholders shall rank in priority to the ordinary shareholders in terms of distribution of the Bank's profits and the preference shares shall be entitled to the dividend rate and distribution of profits in accordance with the agreed terms. The Bank shall pay dividends to preference share shareholders in cash. Before the agreed dividends to preference shares are distributed and the discretionary reserves fund is withdrawn as determined by the shareholders' general meeting, no profit may be distributed to the ordinary shareholders in accordance with Article 268 hereof.</p> <p>.....</p>	<p>Article 325<u>282</u></p> <p>Preference share shareholders shall rank in priority to the ordinary shareholders in terms of distribution of the Bank's profits and the preference shares shall be entitled to the dividend rate and distribution of profits in accordance with the agreed terms. The Bank shall pay dividends to preference share shareholders in cash. Before the agreed dividends to preference shares are distributed and the discretionary reserves fund is withdrawn as determined by the shareholders' general meeting, no profit may be distributed to the ordinary shareholders in accordance with Article 268<u>225</u> hereof.</p> <p>.....</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
218	CHAPTER XXII SUPPLEMENTAL PROVISIONS	CHAPTER XXII SUPPLEMENTAL PROVISIONS
219	<p data-bbox="395 410 564 438">Article 327</p> <p data-bbox="395 491 823 719">(2) “De facto controller” means a person who, though not a shareholder of the Bank, is able to get de facto control of the Bank through investment relationships, agreement or other arrangements.</p> <p data-bbox="395 772 823 1321">(3) “Related party relationship” means the relation between the controlling shareholder, de facto controller, directors, supervisors, senior management members of the Bank and the enterprises under their direct or indirect control, and any other relationships that may lead to the transfer of interest of the Bank, provided however that there should be no related party relationship between state-controlled enterprises solely because they are under the common control of the State.</p>	<p data-bbox="927 410 1129 438">Article 327<u>284</u></p> <p data-bbox="927 491 1355 719">(2) “De facto controller” means a person who, though not a shareholder of the Bank, is able to get de facto control of the Bank through investment relationships, agreement or other arrangements.</p> <p data-bbox="927 772 1355 1321">(3) “Related party relationship” means the relation between the controlling shareholder, de facto controller, directors, —supervisors, senior management members of the Bank and the enterprises under their direct or indirect control, and any other relationships that may lead to the transfer of interest of the Bank, provided however that there should be no related party relationship between state-controlled enterprises solely because they are under the common control of the State.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
	<p>(4) A substantial shareholder refers to a shareholder who holds or controls more than 5% of the shares or voting rights of the Bank, or holds less than 5% of the Bank's total shares but has significant influence on the operation and management of the Bank. The referred "significant influence" includes but is not limited to the dispatching of director(s), supervisor(s) or senior executive(s) to the Bank, exerting influence on the Bank's financial, operational and management decisions by way of agreement or through other means, and other circumstances as identified by the banking regulatory authority under the State Council or its local offices.</p> <p>(5) Cumulative voting means that when directors or supervisors are being elected at a shareholders' general meeting, each share has as many voting rights as the number of candidates for directors or supervisors, and the shareholders' voting rights may be used in a concentrated manner. The Board shall provide shareholders with the brief biographies and background information of the candidates for directors or supervisors.</p>	<p>(4) A substantial shareholder refers to a shareholder who holds or controls more than 5% of the shares or voting rights of the Bank, or holds less than 5% of the Bank's total shares but has significant influence on the operation and management of the Bank. The referred "significant influence" includes but is not limited to the dispatching of director(s); supervisor(s) or senior executive(s) to the Bank, exerting influence on the Bank's financial, operational and management decisions by way of agreement or through other means, and other circumstances as identified by the banking regulatory authority under the State Council or its local offices.</p> <p>(5) Cumulative voting means that when directors or supervisors are being elected at a shareholders' general meeting, each share has as many voting rights as the number of candidates for directors or supervisors, and the shareholders' voting rights may be used in a concentrated manner. The Board shall provide shareholders with the brief biographies and background information of the candidates for directors or supervisors.</p>

No.	Articles of Association (Edition 2023)	Articles of Association (Revised Edition 2025)
		(6) The references and criteria for “major legal entities”, “major mergers and acquisitions”, “major external investments”, “major asset acquisitions”, “major asset disposals”, “major asset write-offs”, “major asset mortgages and other non-commercial banking guarantees”, “major donations”, and “major related party transactions” in the Articles shall be determined based on specific authorization plans passed by the shareholders’ general meeting of the Bank to the Board and by the Board to the president.
220	<p>Article 331 The interpretation of the Articles shall be vested with the Board.</p> <p>After consideration and approval by the shareholders’ general meeting and approval by the banking regulatory authority under the State Council, the Articles shall become effective. The original articles of the Bank shall automatically expire upon the effective date of the Articles.</p>	<p>Article 331288 The interpretation of the Articles shall be vested with the Board.</p> <p>After consideration and approval by the shareholders’ general meeting and approval by the banking regulatory authority under the State Council, the Articles shall become effective. The original articles of the Bank shall automatically expire upon the effective date of the Articles.</p>

Notes:

1. The serial numbers of relevant chapters, sections, articles, and cross-references have been adjusted accordingly.
2. References are made to the Bank’s circular dated June 9, 2023 (the “**Circular**”), and the announcement dated June 30, 2023, relating to, among other things, amendments made by the Bank to its Articles of Association, the Rules of Procedure for the Shareholders’ General Meeting, and the Rules of Procedure for the Board of Directors (collectively, the “**Previous Amendments**”). The amended Articles of Association are subject to approval by the NFRA. The amended Rules of Procedure for the Shareholders’ General Meeting and Rules of Procedure for the Board of Directors shall take effect upon approval of the amended Articles of Association by the NFRA. The Articles of Association (Edition 2023), the Rules of Procedure for the Shareholders’ General Meeting (Edition 2023), and the Rules of Procedure for the Board of Directors (Edition 2023) have incorporated the Previous Amendments. For details, please refer to the aforementioned Circular.

**COMPARATIVE TABLE OF AMENDMENTS TO THE RULES OF
PROCEDURE FOR THE SHAREHOLDERS' GENERAL MEETING OF
POSTAL SAVINGS BANK OF CHINA CO., LTD.**

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	CHAPTER I GENERAL PROVISIONS	CHAPTER I GENERAL PROVISIONS
1	Article 1 These Rules are formulated in accordance with the Company Law of the People's Republic of China, the Securities Law of the People's Republic of China, Commercial Banking Law of the People's Republic of China and other relevant laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the place where the shares of the Bank are listed, as well as the Articles of Association of Postal Savings Bank of China Co., Ltd. (the "Bank's Articles") and in light of the Bank's actual conditions to ensure that the shareholders' general meeting of Postal Savings Bank of China Co., Ltd. (the "Bank") can exercise duties and powers in accordance with the laws and regulate the operational and decision making procedures of the shareholders' general meeting.	Article 1 These Rules are formulated in accordance with the Company Law of the People's Republic of China, the Securities Law of the People's Republic of China, Commercial Banking Law of the People's Republic of China and other relevant laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the place where the shares of the Bank are listed, as well as the Articles of Association of Postal Savings Bank of China Co., Ltd. (the "Bank's Articles") and in light of the Bank's actual conditions to ensure that the shareholders' general meeting of Postal Savings Bank of China Co., Ltd. (the "Bank") can exercise duties and powers in accordance with the laws and regulate the operational and decision making procedures of the shareholders' general meeting.
2	Article 2 These Rules shall be applicable to the shareholders' general meeting of the Bank, and shall be binding on the Bank, all shareholders, proxies of shareholders, directors, supervisors, senior management members of the Bank and other persons who attend the shareholders' general meeting as non-voting delegates.	Article 2 These Rules shall be applicable to the shareholders' general meeting of the Bank, and shall be binding on the Bank, all shareholders, proxies of shareholders, directors, supervisors , senior management members of the Bank and other persons who attend the shareholders' general meeting as non-voting delegates.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
3	<p>Article 3 Any shareholder holding shares of the Bank shall be entitled to attend the shareholders' general meeting in person or by proxy and have the rights to know, to speak, to inquire and to vote, as well as other rights of a shareholder pursuant to the laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, except as otherwise provided in these Rules.</p> <p>Shareholders and proxies attending the shareholders' general meeting shall observe relevant laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, maintain the order of the meeting voluntarily and shall not infringe upon the legitimate rights and interests of other shareholders.</p>	<p>Article 3 Any shareholder holding shares of the Bank shall be entitled to attend the shareholders' general meeting in person or by proxy and have the rights to know, to speak, to inquire and to vote, as well as other rights of a shareholder pursuant to the laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, except as otherwise provided in these Rules.</p> <p>Shareholders and proxies attending the shareholders' general meeting shall observe relevant laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, maintain the order of the meeting voluntarily and shall not infringe upon the legitimate rights and interests of other shareholders.</p>
4	<p>Article 4 Unless otherwise provided in these Rules, the shareholders' general meetings shall be convened by the Board of the Bank. All directors of the Bank have a duty of good faith to ensure the normal convening of the shareholders' general meeting, and shall not hinder the shareholders' general meeting from exercising functions and powers according to the laws.</p>	<p>Article 4 Unless otherwise provided in these Rules, the shareholders' general meetings shall be convened by the Board of the Bank. All directors of the Bank have a duty of good faith to ensure the normal convening of the shareholders' general meeting, and shall not hinder the shareholders' general meeting from exercising functions and powers according to the laws.</p>
5	<p>Article 5 When the Bank convenes a shareholders' general meeting, distributes dividends, undergoes liquidation and engages in other acts requiring the confirmation of shareholders' identities, the Board or the convener of the shareholders' general meeting shall stipulate a date for shareholding registration. Shareholders who are recorded in the register after market close on the shareholding registration date shall be the shareholders enjoying relevant rights and interests.</p>	<p>Article 5 When the Bank convenes a shareholders' general meeting, distributes dividends, undergoes liquidation and engages in other acts requiring the confirmation of shareholders' identities, the Board or the convener of the shareholders' general meeting shall stipulate a date for shareholding registration. Shareholders who are recorded in the register after market close on the shareholding registration date shall be the shareholders enjoying relevant rights and interests.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
6	CHAPTER II GENERAL PROVISIONS ON SHAREHOLDERS' GENERAL MEETINGS	CHAPTER II GENERAL PROVISIONS ON SHAREHOLDERS' GENERAL MEETINGS
7	<p>Article 6 The shareholders' general meeting is the authoritative body of the Bank and shall have the following duties and powers within the scope prescribed by the laws, administrative regulations, departmental rules, regulatory requirements and these Rules:</p> <ul style="list-style-type: none"> (1) to determine the business policies and investment plans of the Bank; (2) to elect, replace and remove directors and decide on matters concerning the remuneration of the relevant directors; (3) to elect, replace and remove external supervisors and shareholder representative supervisors, and decide on matters concerning the remuneration of the relevant supervisors; (4) to consider and approve the work report of the Board; (5) to consider and approve the work report of the Board of Supervisors; (6) to consider and approve the Bank's annual financial budget and final accounts; (7) to consider and approve the Bank's profit distribution plans and loss recovery plans; 	<p>Article 6 The shareholders' general meeting is the authoritative body of the Bank and shall have the following duties and powers within the scope prescribed by the laws, administrative regulations, departmental rules, regulatory requirements and these Rules:</p> <ul style="list-style-type: none"> (1) to determine the business policies and investment plans of the Bank; (21) to elect, replace and remove relevant directors and decide on matters concerning the remuneration of the relevant directors; (3) to elect, replace and remove external supervisors and shareholder representative supervisors, and decide on matters concerning the remuneration of the relevant supervisors; (42) to consider and approve the work report of the Board; (5) to consider and approve the work report of the Board of Supervisors; (63) to consider and approve the Bank's annual financial budget and final accounts; (74) to consider and approve the Bank's profit distribution plans and loss recovery plans;

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>(8) to make resolutions concerning the increase or decrease of the Bank's registered capital;</p> <p>(9) to make resolutions regarding the issuance of corporate bonds or other securities and the Bank's listing plans;</p> <p>(10) to make resolutions regarding merger, division, spin-off, dissolution, liquidation or plans for the change of corporate form of the Bank;</p> <p>(11) to make resolutions regarding the acquisition of the shares of the Bank;</p> <p>(12) to consider and approve the Bank's Articles, these Rules, the rules of procedure for the Board of Directors and the rules of procedure for the Board of Supervisors and relevant amendments;</p> <p>(13) to consider and approve purchase or sale of major assets or provision of guarantee by the Bank of which the total amount within a year exceeds 30% of the Bank's latest audited total assets;</p>	<p>(85) to make resolutions concerning the increase or decrease of the Bank's registered capital;</p> <p>(96) to make resolutions regarding the issuance of corporate bonds or other securities and the Bank's listing plans;</p> <p>(107) to make resolutions regarding merger, division, spin-off, dissolution, liquidation or plans for the change of corporate form of the Bank;</p> <p>(118) to make resolutions regarding the acquisition of the shares of the Bank;</p> <p>(129) to consider and approve the Bank's Articles, these Rules, the rules of procedure for the Board of Directors and the rules of procedure for the Board of Supervisors and relevant amendments;</p> <p>(1310) to consider and approve purchase or sale of major assets or provision of guarantee by the Bank of which the total amount within a year exceeds 30% of the Bank's latest audited total assets;</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>(14) to consider and approve or authorize the Board to consider and approve matters regarding the establishment of important legal entities by the Bank, major corporate mergers and acquisitions, major external investments, major asset write-offs, as well as major asset purchases, major asset disposals, major asset mortgages and other non-commercial banking guarantees, major external guarantees other than those specified in item (13) and other matters;</p> <p>(15) to consider and approve share incentive schemes and employee stock ownership plans;</p> <p>(16) to consider and approve proposals submitted by shareholders who individually or in aggregate hold 3% or more of the total shares of the Bank with voting rights (the "Proposing Shareholders");</p> <p>(17) to consider and approve the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank;</p>	<p>(141) to consider and approve or authorize the Board to consider and approve matters regarding the establishment of important legal entities by the Bank, major corporate mergers and acquisitions, major external investments, major asset write-offs, as well as major asset purchases, major asset disposals, major asset mortgages and other non-commercial banking guarantees, major external guarantees other than those specified in item (13<u>10</u>) and other matters;</p> <p>(15) to consider and approve share incentive schemes and employee stock ownership plans;</p> <p>(162) to consider and approve proposals submitted by shareholders who individually or in aggregate hold 31% or more of the total shares of the Bank with voting rights (<u>including preference shares with restored voting rights, etc.</u>) (the "Proposing Shareholders");</p> <p>(173) to consider and approve the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank;</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>(18) to consider and approve matters concerning the change of use of proceeds;</p> <p>(19) to consider related party transactions required to be approved by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed as well as the Bank's Articles;</p> <p>(20) to determine the issuance of preference shares; to determine or authorize the Board to determine matters relating to preference shares issued by the Bank, including but not limited to redemption, conversion and distribution of dividends;</p> <p>(21) to consider other issues that shall be decided by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, regulatory requirements as well as the Bank's Articles.</p>	<p>(184) to consider and approve matters concerning the change of use of proceeds;</p> <p>(195) to consider related party transactions required to be approved by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed as well as the Bank's Articles;</p> <p>(2016) to determine the issuance of preference shares; to determine or authorize the Board to determine matters relating to preference shares issued by the Bank, including but not limited to redemption, conversion and distribution of dividends;</p> <p>(2117) to consider other issues that shall be decided by the shareholders' general meeting as required by the laws, administrative regulations, departmental rules, regulatory requirements as well as the Bank's Articles.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>The aforementioned matters within the scope of duties and powers of the shareholders' general meeting shall be considered and decided by the shareholders' general meetings, but the shareholders' general meeting may authorize the Board to make decisions provided that it is necessary, reasonable, lawful and compliant.</p> <p>The authorization conferred by the shareholders' general meeting upon the Board shall be clear and specific. If the authorized matters shall be passed by the shareholders' general meeting by way of ordinary resolutions according to the Bank's Articles, such resolutions shall be approved by more than half of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting. If the authorized matters shall be passed by the shareholders' general meeting by way of special resolutions according to the Bank's Articles, such resolutions shall be approved by two-thirds or more of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting.</p>	<p>The aforementioned matters within the scope of duties and powers of the shareholders' general meeting shall be considered and decided by the shareholders' general meetings, but the shareholders' general meeting may authorize the Board to make decisions provided that it is necessary, reasonable, lawful and compliant.</p> <p>The authorization conferred by the shareholders' general meeting upon the Board shall be clear and specific. If the authorized matters shall be passed by the shareholders' general meeting by way of ordinary resolutions according to the Bank's Articles, such resolutions shall be approved by more than half of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting. If the authorized matters shall be passed by the shareholders' general meeting by way of special resolutions according to the Bank's Articles, such resolutions shall be approved by two-thirds or more of the voting rights held by the shareholders or the proxies of shareholders attending the shareholders' general meeting.</p>
8	<p>Article 7 Shareholders' general meetings include annual general meetings and extraordinary general meetings. Generally, the shareholders' general meeting shall be convened by the Board.</p> <p>The annual general meeting shall be held once a year within six (6) months after the end of each fiscal year. If the meeting is deferred under special circumstances, the Bank shall promptly report to the banking regulatory authority under the State Council, branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange where the Bank's shares are listed, and explain the reason for adjournment.</p>	<p>Article 7 Shareholders' general meetings include annual general meetings and extraordinary general meetings. Generally, the shareholders' general meeting shall be convened by the Board.</p> <p>The annual general meeting shall be held once a year within six (6) months after the end of each fiscal year. If the meeting is deferred under special circumstances, the Bank shall promptly report to the banking regulatory authority under the State Council, branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange where the Bank's shares are listed, and explain the reason for adjournment.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
9	<p>Article 8 An extraordinary general meeting shall be convened within two (2) months from the date of occurrence of any of the following events:</p> <ol style="list-style-type: none"> (1) when the number of directors is under the statutory minimum quorum or is less than two-thirds of the number of Board members as stipulated by these Rules; (2) when the uncovered loss of the Bank reaches one-third of the Bank's total paid-up share capital; (3) when the Board of Supervisors proposes to convene the meeting; (4) when shareholders who individually or jointly hold in aggregate 10% or more of the voting shares of the Bank (the "Requesting Shareholders") have requested to convene the meeting in writing; (5) any other circumstances as stipulated by the laws, administrative regulations, departmental rules and the Bank's Articles. <p>The Board may convene an extraordinary general meeting if it deems necessary.</p>	<p>Article 8 An extraordinary general meeting shall be convened within two (2) months from the date of occurrence of any of the following events:</p> <ol style="list-style-type: none"> (1) when the number of directors is under the statutory minimum quorum or is less than two-thirds of the number of Board members as stipulated by these Rules; (2) when the uncovered loss of the Bank reaches one-third of the Bank's total paid-up share capital; (3) when the Board of Supervisors Audit Committee proposes to convene the meeting; (4) when shareholders who individually or jointly hold in aggregate 10% or more of the voting shares of the Bank (including preference shares with restored voting rights, etc.) (the "Requesting Shareholders") have requested to convene the meeting in writing; (5) when the Board deems necessary; (56) any other circumstances as stipulated by the laws, administrative regulations, departmental rules and the Bank's Articles. <p>The Board may convene an extraordinary general meeting if it deems necessary.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	The number of shares held by the shareholders as described in the aforementioned item (4) above shall be calculated as of the date when such shareholders submit a request in writing or as of the date of the preceding trading day (if the date of such written request is made falls on a non-trading day).	The number of shares held by the shareholders as described in the aforementioned item (4) above shall be calculated as of the date when such shareholders submit a request in writing or as of the date of the preceding trading day (if the date of such written request is made falls on a non-trading day).
10	Article 9 The Bank shall convene a shareholders' general meeting at its domicile or at any other place specified in the notice of a shareholders' general meeting.	Article 9 The Bank shall convene a shareholders' general meeting at its domicile or at any other place specified in the notice of a shareholders' general meeting.
11	Article 10 When holding a shareholders' general meeting, the Bank shall engage lawyers to give legal opinions and make an announcement on the following issues: 	Article 10 When holding a shareholders' general meeting, the Bank shall engage lawyers to give legal opinions and make an announcement on the following issues:
12	CHAPTER III PROCEDURES FOR HOLDING SHAREHOLDERS' GENERAL MEETINGS	CHAPTER III PROCEDURES FOR HOLDING SHAREHOLDERS' GENERAL MEETINGS
13	Section 1 Convening of Shareholders' General Meetings	Section 1 Convening of Shareholders' General Meetings
14	Article 11 The Board shall convene shareholders' general meetings according to the Bank's Articles and these Rules.	Article 11 The Board shall convene shareholders' general meetings according to the Bank's Articles and these Rules.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
15	<p>Article 12 Half or more (at least two (2)) of the independent directors have the right to propose to the Board to convene an extraordinary general meeting and such proposal shall be submitted to the Board in writing. In response to such a proposal from independent directors requesting to convene an extraordinary general meeting, the Board shall, in accordance with the laws, administrative regulations, departmental rules and the Bank's Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>If the Board agrees to convene an extraordinary general meeting, it shall issue a notice of convening such a meeting within five (5) days after the resolution of the Board is passed. If the original proposal contained in the notice is changed, unanimous consent of the independent directors who proposed to convene the extraordinary general meeting shall be sought.</p> <p>If the Board does not agree to convene the extraordinary general meeting, it shall give an explanation in the written response and publish an announcement in respect thereof.</p>	<p>Article 12 Half or more (at least two (2)) of the independent directors have the right to propose to the Board to convene an extraordinary general meeting and such proposal shall be submitted to the Board in writing. In response to such a proposal from independent directors requesting to convene an extraordinary general meeting, the Board shall, in accordance with the laws, administrative regulations, departmental rules and the Bank's Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>If the Board agrees to convene an extraordinary general meeting, it shall issue a notice of convening such a meeting within five (5) days after the resolution of the Board is passed. If the original proposal contained in the notice is changed, unanimous consent of the independent directors who proposed to convene the extraordinary general meeting shall be sought.</p> <p>If the Board does not agree to convene the extraordinary general meeting, it shall give an explanation in the written response and publish an announcement in respect thereof.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
16	<p>Article 13 The Board of Supervisors has the right to propose to the Board to convene an extraordinary general meeting and shall make such proposal to the Board in writing. The Board shall, in accordance with the laws, administrative regulations, departmental rules and provisions of the Bank's Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>In the event that the Board agrees to convene an extraordinary general meeting, a notice of convening such a meeting shall be issued within five (5) days after the resolution of the Board is passed. If the original proposal contained in the notice is changed, consent of the Board of Supervisors shall be sought.</p> <p>In the event that the Board does not agree to convene the extraordinary general meeting or fails to give its response within ten (10) days of receiving the proposal, the Board shall be deemed to be unable or to have failed to perform its duty in convening a shareholders' general meeting, and instead the Board of Supervisors may convene and preside over the shareholders' general meeting on its own initiative.</p>	<p>Article 13 The Board of Supervisors <u>Audit Committee</u> has the right to propose to the Board to convene an extraordinary general meeting and shall make such proposal to the Board in writing. The Board shall, in accordance with the laws, administrative regulations, departmental rules and provisions of the Bank's Articles, make a written response as to whether it agrees or refuses to convene an extraordinary general meeting within ten (10) days of receiving the proposal.</p> <p>In the event that the Board agrees to convene an extraordinary general meeting, a notice of convening such a meeting shall be issued within five (5) days after the resolution of the Board is passed. If the original proposal contained in the notice is changed, consent of the Board of Supervisors <u>Audit Committee</u> shall be sought.</p> <p>In the event that the Board does not agree to convene the extraordinary general meeting or fails to give its response within ten (10) days of receiving the proposal, the Board shall be deemed to be unable or to have failed to perform its duty in convening a shareholders' general meeting, and instead the Board of Supervisors <u>Audit Committee</u> may convene and preside over the shareholders' general meeting on its own initiative.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
17	<p data-bbox="319 378 821 532">Article 14 In the event that the Requesting Shareholders propose to convene an extraordinary general meeting or class shareholders' meeting, the following procedures shall apply:</p> <p data-bbox="395 580 821 1129">(1) Requesting Shareholders may propose in writing to the Board to convene an extraordinary general meeting or class shareholders' meeting by signing one copy or multiple copies in the same form and with the same contents. The Board shall reply in writing as to whether it agrees or refuses to convene such extraordinary general meeting within ten (10) days upon receipt of the proposal in accordance with the laws, administrative regulations, departmental rules and the Bank's Articles.</p> <p data-bbox="395 1178 821 1532">(2) If the Board agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days after the relevant resolution of the Board is passed. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p>	<p data-bbox="853 378 1356 532">Article 14 In the event that the Requesting Shareholders propose to convene an extraordinary general meeting or class shareholders' meeting, the following procedures shall apply:</p> <p data-bbox="930 580 1356 1129">(1) Requesting Shareholders may propose in writing to the Board to convene an extraordinary general meeting or class shareholders' meeting by signing one copy or multiple copies in the same form and with the same contents. The Board shall reply in writing as to whether it agrees or refuses to convene such extraordinary general meeting within ten (10) days upon receipt of the proposal in accordance with the laws, administrative regulations, departmental rules and the Bank's Articles.</p> <p data-bbox="930 1178 1356 1532">(2) If the Board agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days after the relevant resolution of the Board is passed. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>(3) If the Board does not agree to convene an extraordinary general meeting, or fails to reply within ten (10) days upon receipt of the proposal, the Requesting Shareholders have the right to propose to the Board of Supervisors to convene an extraordinary general meeting, and shall make such proposal to the Board of Supervisors in writing.</p> <p>(4) If the Board of Supervisors agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days upon receipt of the proposal. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p> <p>(5) If the Board of Supervisors fails to issue a notice of the shareholders' general meeting within the prescribed period, it shall be deemed that the Board of Supervisors does not convene and preside over the shareholders' general meeting. Shareholders who individually or in aggregate hold 10% or more of the Bank's shares for ninety (90) consecutive days or more (the "Convening Shareholders") may convene and preside over the meeting on their own initiative.</p>	<p>(3) If the Board does not agree to convene an extraordinary general meeting, or fails to reply within ten (10) days upon receipt of the proposal, the Requesting Shareholders have the right to propose to the Board of Supervisors <u>Audit Committee</u> to convene an extraordinary general meeting, and shall make such proposal to the Board of Supervisors <u>Audit Committee</u> in writing.</p> <p>(4) If the Board of Supervisors <u>Audit Committee</u> agrees to convene an extraordinary general meeting, a notice of such meeting shall be issued within five (5) days upon receipt of the proposal. Consent of the Requesting Shareholders must be sought if there are any changes to the original proposal in the notice.</p> <p>(5) If the Board of Supervisors <u>Audit Committee</u> fails to issue a notice of the shareholders' general meeting within the prescribed period, it shall be deemed that the Board of Supervisors <u>Audit Committee</u> does not convene and preside over the shareholders' general meeting. Shareholders who individually or in aggregate hold 10% or more of the Bank's shares <u>(including preference shares with restored voting rights, etc.)</u> for ninety (90) consecutive days or more (the "Convening Shareholders") may convene and preside over the meeting on their own initiative.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
18	<p>Article 15 The Board of Supervisors or the Convening Shareholders shall notify the Board in writing, report to the banking regulatory authority under the State Council, the branch office of the securities regulatory authority under the State Council at the location of the Bank, and file with the stock exchange in accordance with relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, and then issue a notice of extraordinary general meeting if they decide to convene a shareholders' general meeting on their own initiative. The shares held by the Convening Shareholders prior to the announcement of the resolution of the shareholders' general meeting shall not be less than 10% of the shares of the Bank.</p> <p>The Convening Shareholders shall, upon issuing a notice of the shareholders' general meeting and announcing the resolutions thereof, submit the relevant documentation to the branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange.</p>	<p>Article 15 The Board of Supervisors <u>Audit Committee</u> or the Convening Shareholders shall notify the Board in writing, report to the banking regulatory authority under the State Council, the branch office of the securities regulatory authority under the State Council at the location of the Bank, and file with the stock exchange in accordance with relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, and then issue a notice of extraordinary general meeting if they decide to convene a shareholders' general meeting on their own initiative. The shares held by the Convening Shareholders prior to the announcement of the resolution of the shareholders' general meeting shall not be less than 10% of the shares of the Bank.</p> <p>The Convening Shareholders shall, upon issuing a notice of the shareholders' general meeting and announcing the resolutions thereof, submit the relevant documentation to the branch office of the securities regulatory authority under the State Council at the location of the Bank and the stock exchange.</p>
19	<p>Article 16 With respect to a shareholders' general meeting convened by the Board of Supervisors or the Convening Shareholders on their own initiative, the Board and the secretary to the Board shall cooperate. The Board shall provide the register of shareholders as of shareholding registration date. The register of shareholders obtained by the convener shall be only used to hold the shareholders' general meeting, and not be used for any other purpose.</p>	<p>Article 16 With respect to a shareholders' general meeting convened by the Board of Supervisors <u>Audit Committee</u> or the Convening Shareholders on their own initiative, the Board and the secretary to the Board shall cooperate. The Board shall provide the register of shareholders as of shareholding registration date. The register of shareholders obtained by the convener shall be only used to hold the shareholders' general meeting, and not be used for any other purpose.</p>
20	<p>Article 17 Necessary costs arising out of a shareholders' general meeting convened by the Board of Supervisors or the Convening Shareholders on their own initiative shall be borne by the Bank and shall be deducted from the amounts payable by the Bank to the defaulting directors.</p>	<p>Article 17 Necessary costs arising out of a shareholders' general meeting convened by the Board of Supervisors <u>Audit Committee</u> or the Convening Shareholders on their own initiative shall be borne by the Bank and shall be deducted from the amounts payable by the Bank to the defaulting directors.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
21	Section 2 Proposals of Shareholders' General Meetings	Section 2 Proposals of Shareholders' General Meetings
22	<p>Article 18 Contents of the proposals of the shareholders' general meeting shall be in compliance with the laws, administrative regulations, department rules and the provisions of the Bank's Articles, and shall be within the terms of reference of the shareholders' general meeting and shall have clear subject matter and specific items for resolution. Proposals shall be submitted in writing.</p> <p>The Board of the Bank shall preserve the maximum interests of shareholders and the Bank, and review the proposals for the shareholders' general meeting based on the preceding paragraph of this Article.</p>	<p>Article 18 Contents of the proposals of the shareholders' general meeting shall be in compliance with the laws, administrative regulations, department rules and the provisions of the Bank's Articles, and shall be within the terms of reference of the shareholders' general meeting and shall have clear subject matter and specific items for resolution. Proposals shall be submitted in writing.</p> <p>The Board of the Bank shall preserve the maximum interests of shareholders and the Bank, and review the proposals for the shareholders' general meeting based on the preceding paragraph of this Article.</p>
23	<p>Article 19 When the Bank convenes a shareholders' general meeting, Proposing Shareholders, the Board, the Board of Supervisors and half or more of the independent directors (at least two (2)) are entitled to submit proposals to the Bank.</p> <p>The Proposing Shareholders shall have the right to submit interim proposals in writing ten (10) days before the shareholders' general meeting to the convener. The convener shall issue a supplemental notice of the shareholders' general meeting to all directors within two (2) days upon receiving such proposals and announce the contents of the interim proposals.</p>	<p>Article 19 When the Bank convenes a shareholders' general meeting, Proposing Shareholders, the Board, the Board of Supervisors Audit Committee and half or more of the independent directors (at least two (2)) are entitled to submit proposals to the Bank.</p> <p>The Proposing Shareholders shall have the right to submit interim proposals in writing ten (10) days before the shareholders' general meeting to the convener. The convener shall issue a supplemental notice of the shareholders' general meeting to all directors within two (2) days upon receiving such proposals and announce the contents of the interim proposals.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>Except for the circumstances provided in the preceding paragraph, the convener shall not modify any proposals set out in the notice of shareholders' general meeting or add any new proposals subsequent to the issuance of such notice.</p> <p>Proposals which have not been set out in the notice of shareholders' general meeting or the supplemental notice of the shareholders' general meeting, or which are not in compliance with the preceding provisions of the Bank's Articles or these Rules, shall not be put forward and voted upon as resolutions at the shareholders' general meeting.</p>	<p>Except for the circumstances provided in the preceding paragraph, the convener shall not modify any proposals set out in the notice of shareholders' general meeting or add any new proposals subsequent to the issuance of such notice.</p> <p>Proposals which have not been set out in the notice of shareholders' general meeting or the supplemental notice of the shareholders' general meeting, or which are not in compliance with the preceding provisions of the Bank's Articles or these Rules, shall not be put forward and voted upon as resolutions at the shareholders' general meeting.</p>
24	Section 3 Notice of Shareholders' General Meetings	Section 3 Notice of Shareholders' General Meetings
25	Article 20 The notice for shareholders' general meeting shall be issued by the convener of the meeting.	Article 20 The notice for shareholders' general meeting shall be issued by the convener of the meeting.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
26	<p>Article 21 When the Bank is to convene an annual general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting twenty (20) days prior to the date of the meeting. When the Bank is to convene an extraordinary general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting fifteen (15) days prior to the date of the meeting. If the securities regulatory authorities of the places where the shares of the Bank are listed have otherwise provisions, such provisions shall apply.</p> <p>No resolutions shall be passed at an extraordinary general meeting on matters not listed in the notice of shareholders' general meeting.</p> <p>The day of the meeting shall not be included when counting the day.</p> <p>After delivery of the notice of shareholders' general meeting, such meeting shall not be postponed or cancelled and the proposals set out in the notice shall not be cancelled without proper reasons. In case of any postponement or cancellation, the convener shall notify all shareholders and give the reasons therefor, no later than two working days before the date of such meeting as set forth in the original notice thereof. In the event of any delay of a shareholders' general meeting, the date of record of shareholders who are entitled to attend the shareholders' general meeting as set forth in the original notice of such meeting may not be changed accordingly.</p>	<p>Article 21 When the Bank is to convene an annual general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting twenty (20) days prior to the date of the meeting. When the Bank is to convene an extraordinary general meeting, it shall send out a notice to all the shareholders who are entitled to attend the shareholders' general meeting fifteen (15) days prior to the date of the meeting. If the securities regulatory authorities of the places where the shares of the Bank are listed have otherwise provisions, such provisions shall apply.</p> <p>No resolutions shall be passed at an extraordinary general meeting on matters not listed in the notice of shareholders' general meeting.</p> <p>The day of the meeting shall not be included when counting the day.</p> <p>After delivery of the notice of shareholders' general meeting, such meeting shall not be postponed or cancelled and the proposals set out in the notice shall not be cancelled without proper reasons. In case of any postponement or cancellation, the convener shall notify all shareholders and give the reasons therefor, no later than two working days before the date of such meeting as set forth in the original notice thereof. In the event of any delay of a shareholders' general meeting, the date of record of shareholders who are entitled to attend the shareholders' general meeting as set forth in the original notice of such meeting may not be changed accordingly.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
27	<p>Article 22 Unless otherwise required by relevant laws, administrative regulations, relevant requirements of the securities regulatory authorities of the place where the shares of the Bank are listed and the Bank's Articles, notice of shareholders' general meeting shall be served to the shareholders who are entitled to attend the shareholders' general meeting (whether or not entitled to vote at the shareholders' general meeting) by personal delivery or prepaid mail to their addresses. The address of the recipient shall be the address registered in the register of shareholders. For holders of domestic-listed shares, notice of shareholders' general meeting may be issued in the form of an announcement.</p> <p style="text-align: center;">.....</p> <p>For holders of overseas listed shares, subject to the compliance with laws, administrative regulations, normative documents and relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the notice of a shareholders' general meeting may be published by the Bank on the websites of the Bank and The Stock Exchange of Hong Kong Limited instead of delivery by hand or by prepaid mail to the holders of overseas listed shares who are entitled to attend the shareholders' general meeting.</p> <p>Where, as a result of accidental omission, a notice of meeting is not given to a person who is entitled to receive such notice or where such person has not received the notice, the meeting and any resolution adopted at the meeting shall not be invalidated.</p>	<p>Article 22 Unless otherwise required by relevant laws, administrative regulations, relevant requirements of the securities regulatory authorities of the place where the shares of the Bank are listed and the Bank's Articles, notice of shareholders' general meeting shall be served to the shareholders who are entitled to attend the shareholders' general meeting (whether or not entitled to vote at the shareholders' general meeting) by personal delivery or prepaid mail to their addresses. The address of the recipient shall be the address registered in the register of shareholders. For holders of domestic-listed shares, notice of shareholders' general meeting may be issued in the form of an announcement.</p> <p style="text-align: center;">.....</p> <p>For holders of overseas listed shares, subject to the compliance with laws, administrative regulations, normative documents and relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed, the notice of a shareholders' general meeting may be published by the Bank on the websites of the Bank and The Stock Exchange of Hong Kong Limited instead of delivery by hand or by prepaid mail to the holders of overseas listed shares who are entitled to attend the shareholders' general meeting.</p> <p>Where, as a result of accidental omission, a notice of meeting is not given to a person who is entitled to receive such notice or where such person has not received the notice, the meeting and any resolution adopted at the meeting shall not be invalidated.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
28	<p>Article 23 The notice of the shareholders' general meeting shall meet the following requirements:</p> <ol style="list-style-type: none"> (1) in written form; (2) specify the designated time, location and duration of the meeting; (3) state the matters and proposals to be considered at the meeting; (4) make a prominent statement that shareholders entitled to attend and vote at the shareholders' general meeting may entrust one or more proxies, who does or do not need to be a shareholder of the Bank, to attend and vote on their behalf; (5) provide all necessary information and explanations to enable shareholders to make reasonable judgments on the matters to be discussed, which shall include, but shall not be limited to, the detailed terms and contracts (if any) of the proposed transaction and a detailed explanation as to the cause and effect where the Bank proposes a merger, share repurchase, share capital reorganization or any proposals relating to the change in the structure of the Bank; 	<p>Article 23 The notice of the shareholders' general meeting shall meetinclude the following requirements contents:</p> <ol style="list-style-type: none"> (1) in written form; (2) specify the designated time, location and duration of the meeting; (3) state the matters and proposals to be considered at the meeting; (4) make a prominent statement that all ordinary shareholders (including preference share shareholders with restored voting rights) are entitled to attend and vote at the shareholders' general meeting, and may entrust one or more proxies, who does or do not need to be a shareholders of the Bank, to attend the meeting and vote on their behalf; (5) provide all necessary information and explanations to enable shareholders to make reasonable judgments on the matters to be discussed, which shall include, but shall not be limited to, the detailed terms and contracts (if any) of the proposed transaction and a detailed explanation as to the cause and effect where the Bank proposes a merger, share repurchase, share capital reorganization or any proposals relating to the change in the structure of the Bank;

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	<p>(6) where any of the directors, supervisors and senior management members have a material interest in matters to be discussed, the nature and extent of that interest shall be disclosed; and where the impact of the matters to be discussed on such director, supervisor, president and other senior management members who are shareholders is different from the impact on other shareholders of the same class, the difference shall be explicitly explained;</p> <p>(7) contain the full text of any special resolution proposed to be passed at the meeting;</p> <p>(8) specify the time and place for delivery of the proxy letter of the meeting;</p> <p>(9) specify the shareholding registration date for determining the shareholders entitled to attend the shareholders' general meeting;</p> <p>(10) specify the name and phone number of the permanent contact person for meeting enquiry;</p> <p>(11) specify the time and procedure of voting on the Internet or by any other means.</p>	<p>(6) where any of the directors, supervisors and senior management members have a material interest in matters to be discussed, the nature and extent of that interest shall be disclosed; and where the impact of the matters to be discussed on such director, supervisor, president and other senior management members who are shareholders is different from the impact on other shareholders of the same class, the difference shall be explicitly explained;</p> <p>(7) contain the full text of any special resolution proposed to be passed at the meeting;</p> <p>(8) specify the time and place for delivery of the proxy letter of the meeting;</p> <p>(9) specify the shareholding registration date for determining the shareholders entitled to attend the shareholders' general meeting;</p> <p>(10) specify the name and phone number of the permanent contact person for meeting enquiry;</p> <p>(11) specify the time and procedure of voting on the Internet or by any other means.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
29	<p>Article 24 Where the elections of directors and supervisors are intended to be discussed at the shareholders' general meeting, the notice of the shareholders' general meeting shall sufficiently disclose the particulars of the candidates for directors and supervisors, and shall include at least the following content:</p> <p style="text-align: center;">.....</p> <p>The list of candidates for directors or supervisors who are not representatives of the employees, shall be submitted to the shareholders' general meeting in the form of a proposal for voting.</p> <p>Unless a director or supervisor is elected via the cumulative voting system, each candidate for director or supervisor shall be proposed via a separate proposal.</p>	<p>Article 24 Where the elections of directors and supervisors are intended to be discussed at the shareholders' general meeting, the notice of the shareholders' general meeting shall sufficiently disclose the particulars of the candidates for directors and supervisors, and shall include at least the following content:</p> <p style="text-align: center;">.....</p> <p><u>When electing directors at a shareholders' general meeting, the</u> The list of candidates for directors or supervisors who are not representatives of the employees, shall be submitted to the shareholders' general meeting in the form of a proposal for voting.</p> <p>Unless a director or supervisor is elected via the cumulative voting system, each candidate for director or supervisor shall be proposed via a separate proposal.</p>
30	<p>Article 25 Resolutions in respect of the election of directors or supervisors may be passed by way of cumulative voting pursuant to the provisions of the Bank's Articles or resolutions of the shareholders' general meeting.</p> <p>Cumulative voting mentioned in the preceding paragraph means that when directors or supervisors are being elected at a shareholders' general meeting, each share has as many voting rights as the number of candidates for directors or supervisors, and the shareholders' voting rights may be used in a concentrated manner.</p>	<p>Article 25 Resolutions in respect of the election of directors or supervisors may be passed by way of cumulative voting pursuant to the provisions of the Bank's Articles or resolutions of the shareholders' general meeting. <u>When electing two or more independent directors at the shareholders' general meeting, the cumulative voting mechanism shall be implemented.</u></p> <p>Cumulative voting mentioned in the preceding paragraph means that when directors or supervisors are being elected at a shareholders' general meeting, each share has as many voting rights as the number of candidates for directors or supervisors, and the shareholders' voting rights may be used in a concentrated manner.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
31	Section 4 Holding of Shareholders' General Meetings	Section 4 Holding of Shareholders' General Meetings
32	Article 26 A shareholders' general meeting shall be held on-site and the venue for the meeting shall be arranged.	Article 26 A shareholders' general meeting shall be held on-site and the venue for the meeting shall be arranged.
33	<p>Article 27 Subject to ensuring the legitimacy and effectiveness of the shareholders' general meeting, the Bank shall provide convenience to the shareholders for attending the shareholders' general meeting through various methods and ways, preferentially by providing modern information technologies such as online voting platforms in accordance with laws, administrative regulations, and regulations of the securities regulatory authorities of the State Council or the Bank's Articles. Shareholders participating in a shareholders' general meeting by the aforementioned means shall be deemed to have attended such meeting.</p> <p>The same voting right can only be exercised in only one form: onsite, over the Internet, or otherwise. Where the same voting right is exercised more than once, the voting exercised for the first time shall prevail.</p>	<p>Article 27 Subject to ensuring the legitimacy and effectiveness of the shareholders' general meeting, the Bank shall provide convenience to the shareholders for attending the shareholders' general meeting through various methods and ways, preferentially by providing modern information technologies such as online voting platforms in accordance with laws, administrative regulations, and regulations of the securities regulatory authorities of the State Council or the Bank's Articles. Shareholders participating in a shareholders' general meeting by the aforementioned means shall be deemed to have attended such meeting.</p> <p>The same voting right can only be exercised in only one form: onsite, over the Internet, or otherwise. Where the same voting right is exercised more than once, the voting exercised for the first time shall prevail.</p>
34	Article 28 The Board of the Bank and other conveners shall take necessary measures to ensure the proper order of the shareholders' general meeting. The Board or other conveners shall take measures to stop any act disturbing the shareholders' general meeting, causing trouble or infringing upon the legitimate rights and interests of shareholders, and shall report such act to relevant departmental authority for investigation and enforcement.	Article 28 The Board of the Bank and other conveners shall take necessary measures to ensure the proper order of the shareholders' general meeting. The Board or other conveners shall take measures to stop any act disturbing the shareholders' general meeting, causing trouble or infringing upon the legitimate rights and interests of shareholders, and shall report such act to relevant departmental authority for investigation and enforcement.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
35	<p>Article 29 All shareholders whose names appear on the register of shareholders on the shareholding registration date or proxies thereof are entitled to attend the shareholders' general meeting and exercise their voting rights in accordance with the relevant laws, administrative regulations, the Bank's Articles and these Rules.</p> <p style="text-align: center;">.....</p> <p>A shareholder may attend the shareholders' general meeting in person and may appoint one or more proxies to attend and vote at the meeting on his or her behalf and such proxies need not be shareholders of the Bank.</p> <p>A corporate shareholder shall be represented by its legal representative or person authorized by its Board and other decision-making bodies to attend the shareholders' general meeting. The legal representative of a corporate shareholder may appoint a proxy to attend the meeting.</p> <p>If a shareholder is a recognized clearing house as defined by the relevant regulations in accordance with Hong Kong laws from time to time (the "Recognized Clearing House") or its proxy, such shareholder may authorize one or more persons that it deems suitable, to act as its proxies at any shareholders' general meeting or any class shareholders' meeting. However, if one or more persons are authorized, the instrument of proxy shall specify the number and class of shares in relation to the authorization of each person, and shall be signed by a person authorized by the Recognized Clearing House. Such authorized person may attend the meeting and exercise his or her rights on behalf of such Recognized Clearing House (or its proxy) as if he or she was an individual shareholder of the Bank (without providing share certificate, certified statement of proxy and/or further proof of its due authorization).</p>	<p>Article 29 All shareholders whose names appear on the register of shareholders on the shareholding registration date or proxies thereof are entitled to attend the shareholders' general meeting and exercise their voting rights in accordance with the relevant laws, administrative regulations, the Bank's Articles and these Rules.</p> <p style="text-align: center;">.....</p> <p>A shareholder may attend the shareholders' general meeting in person and may appoint one or more proxies to attend and vote at the meeting on his or her behalf and such proxies need not be shareholders of the Bank.</p> <p>A corporate shareholder shall be represented by its legal representative or person authorized by its Board and other decision-making bodies to attend the shareholders' general meeting. The legal representative of a corporate shareholder may appoint a proxy to attend the meeting.</p> <p>If a shareholder is a recognized clearing house as defined by the relevant regulations in accordance with Hong Kong laws from time to time (the "Recognized Clearing House") or its proxy, such shareholder may authorize one or more persons that it deems suitable, to act as its proxies at any shareholders' general meeting or any class shareholders' meeting. However, if one or more persons are authorized, the instrument of proxy shall specify the number and class of shares in relation to the authorization of each person, and shall be signed by a person authorized by the Recognized Clearing House. Such authorized person may attend the meeting and exercise his or her rights on behalf of such Recognized Clearing House (or its proxy) as if he or she was an individual shareholder of the Bank (without providing share certificate, certified statement of proxy and/or further proof of its due authorization).</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
36	<p>Article 30 A proxy of a shareholder may exercise the following rights according to his or her appointment by the shareholder:</p> <p>(1) the shareholder's right to speak at a shareholders' general meeting;</p> <p>.....</p>	<p>Article 30 A proxy of a shareholder may exercise the following rights according to his or her appointment by the shareholder:</p> <p>(1) the shareholder's right to speak at a shareholders' general meeting;</p> <p>.....</p>
37	<p>Article 32 The power of attorney issued by shareholders to authorize other persons to attend the shareholders' general meeting shall contain the following content:</p> <p>(1) the name of the proxies;</p> <p>(2) the number and class of shares represented by the proxies;</p> <p>(3) whether the proxies have the right to vote;</p> <p>(4) instructions to vote for, against or abstain from voting on each of the items to be considered in the agenda of the shareholders' general meeting;</p> <p>.....</p>	<p>Article 32 The power of attorney issued by shareholders to authorize other persons to attend the shareholders' general meeting shall contain the following content:</p> <p>(1) the name of the proxies;</p> <p>(2) the number and class of shares represented by the proxies;</p> <p>(3) whether the proxies have the right to vote;</p> <p>(4) instructions to vote for, against or abstain from voting on each of the items to be considered in the agenda of the shareholders' general meeting;</p> <p>.....</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
38	<p>Article 36</p> <p>The chairman of the shareholders' general meeting shall, prior to voting, announce the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them, but the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them as indicated in the register of the meeting shall prevail.</p> <p>The registration of the meeting shall be concluded before the chairman of the shareholders' general meeting announces the number of shareholders and their proxies attending the meeting and the total number of voting shares held by them.</p>	<p>Article 36</p> <p>The chairman of the shareholders' general meeting shall, prior to voting, announce the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them, but the number of shareholders and proxies attending the on-site meeting and the total number of voting shares held by them as indicated in the register of the meeting shall prevail.</p> <p>The registration of the meeting shall be concluded before the chairman of the shareholders' general meeting announces the number of shareholders and their proxies attending the meeting and the total number of voting shares held by them.</p>
39	<p>Article 37 Where a shareholders' general meeting is convened, all of the Bank's directors, supervisors and the secretary to the Board shall attend the meeting, and senior management members shall be present to observe the meeting.</p>	<p>Article 37 Where a shareholders' general meeting is convened, all of the Bank's directors, supervisors and the secretary to the Board shall attend the meeting, and senior management members shall be present to observe the meeting.</p> <p><u>If a shareholders' general meeting requires directors and senior management members to be present at the meeting, directors and senior management members shall be present at such meeting and receive inquiries from shareholders.</u></p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
40	<p>Article 38 The shareholders' general meetings shall be chaired and presided over by the chairman of the Board. If the chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by the vice chairman of the Board. If there is no vice chairman of the Board and if the vice chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by a director jointly elected by half or more of the directors.</p> <p>In a shareholders' general meeting convened by the Board of Supervisors on its own initiative, the meeting shall be chaired and presided over by the chairman of the Board of Supervisors. If the chairman of the Board of Supervisors is unable to or fails to perform his or her duties, the shareholders' general meeting shall be chaired and presided over by a supervisor jointly elected by half or more of the supervisors.</p> <p>In a shareholders' general meeting convened by the Convening Shareholders on its own initiative, the meeting shall be chaired and presided over by a representative elected by the Convening Shareholders; if the Convening Shareholders fail to elect a chairman of the meeting, the meeting shall be chaired and presided over by the shareholder who attends the meeting or his or her proxy who holds the largest proportion of voting shares.</p> <p>When a shareholders' general meeting is held and the chairman of the meeting violates these Rules, thereby making it impossible for the meeting to proceed, with the consent of more than half of the shareholders present with voting rights, a person may be elected as the chairman of the meeting to continue the meeting.</p>	<p>Article 38 The shareholders' general meetings shall be chaired and presided over by the chairman of the Board. If the chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by the vice chairman of the Board. If there is no vice chairman of the Board and if the vice chairman of the Board is unable to or fails to perform such duty, the meeting shall be chaired and presided over by a director jointly elected by half or more more than half of the directors.</p> <p>In a shareholders' general meeting convened by the Board of Supervisors Audit Committee on its own initiative, the meeting shall be chaired and presided over by the chairman of the Board of Supervisors Audit Committee. If the chairman of the Board of Supervisors Audit Committee is unable to or fails to perform his or her duties, the shareholders' general meeting shall be chaired and presided over by a supervisor member of the Audit Committee jointly elected by half or more more than half of the supervisors members of the Audit Committee.</p> <p>In a shareholders' general meeting convened by the Convening Shareholders on its own initiative, the meeting shall be chaired and presided over by a representative elected by the Convening Shareholders; if the Convening Shareholders fail to elect a chairman of the meeting, the meeting shall be chaired and presided over by the shareholder who attends the meeting or his or her proxy who holds the largest proportion of voting shares.</p> <p>When a shareholders' general meeting is held and the chairman of the meeting violates these Rules, thereby making it impossible for the meeting to proceed, with the consent of more than half of the shareholders present with voting rights, a person may be elected as the chairman of the meeting to continue the meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
41	Article 39 At the annual general meeting, the Board and the Board of Supervisors shall submit reports on their work undertaken over the past year to the shareholders' general meeting. Every independent director shall also make his or her work report.	Article 39 At the annual general meeting, the Board and the Board of Supervisors shall submit reports on their work undertaken over the past year to the shareholders' general meeting. Every independent director shall also make his or her work report.
42	Article 40 The directors, supervisors and senior management members shall answer and explain inquiries and suggestions made by shareholders at the shareholders' general meeting except that the business secrets of the Bank are involved and cannot be disclosed at the shareholders' general meeting.	Article 40 The directors, supervisors and senior management members shall answer and explain inquiries and suggestions made by shareholders at the shareholders' general meeting except that the business secrets of the Bank are involved and cannot be disclosed at the shareholders' general meeting.
43	Article 41 The shareholders attending the shareholders' general meeting shall have the right to speak. The speech at the shareholders' general meeting may be made in form of writing and oral.	Article 41 The shareholders attending the shareholders' general meeting shall have the right to speak. The speech at the shareholders' general meeting may be made in form of writing and oral.
44	Article 42 The shareholders requesting to deliver speeches shall register before the meeting or before the voting. The sequence of speech shall be consistent with that of the registration. The chairman of the meeting may decide on the number of spokesman and the time of their speeches in line with the conditions of the meeting.	Article 42 The shareholders requesting to deliver speeches shall register before the meeting or before the voting. The sequence of speech shall be consistent with that of the registration. The chairman of the meeting may decide on the number of spokesman and the time of their speeches in line with the conditions of the meeting.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
45	Section 5 Voting and Resolutions at Shareholders' General Meetings	Section 5 Voting and Resolutions at Shareholders' General Meetings
46	<p>Article 43 Resolutions of the shareholders' general meeting shall be divided into ordinary resolutions and special resolutions.</p> <p>Ordinary resolutions shall be approved by more than half of the voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Special resolutions shall be approved by two-thirds or more of voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Except for those matters which shall be resolved by way of special resolution as stipulated by the laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, other matters to be approved at the shareholders' general meeting shall be resolved by way of ordinary resolution.</p>	<p>Article 43 Resolutions of the shareholders' general meeting shall be divided into ordinary resolutions and special resolutions.</p> <p>Ordinary resolutions shall be approved by more than half of the voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Special resolutions shall be approved by two-thirds or more of voting rights held by the shareholders (including their proxies) present at the shareholders' general meeting.</p> <p>Except for those matters which shall be resolved by way of special resolution as stipulated by the laws, administrative regulations, departmental rules, the Bank's Articles and these Rules, other matters to be approved at the shareholders' general meeting shall be resolved by way of ordinary resolution.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
47	<p>Article 44 The following matters shall be resolved by way of special resolution at the shareholders' general meeting:</p> <p style="text-align: center;">.....</p> <p>(7) consideration and approval of share incentive schemes;</p> <p>(8) consideration and approval of purchase or sale of major assets or provision of guarantee by the Bank of which the total amount within a year exceeds 30% of the Bank's latest audited total assets;</p> <p>(9) any other matters as required by the laws, administrative regulations, departmental rules, regulatory requirements, the Bank's Articles and these Rules, and other matters that, according to the shareholders' general meeting by way of an ordinary resolution, may have a material effect on the Bank and should therefore be adopted by a special resolution.</p>	<p>Article 44 The following matters shall be resolved by way of special resolution at the shareholders' general meeting:</p> <p style="text-align: center;">.....</p> <p>(7) consideration and approval of share incentive schemes;</p> <p>(8) consideration and approval of purchase or sale of major assets or provision of guarantee by the Bank to others of which the total amount within a year exceeds 30% of the Bank's latest audited total assets;</p> <p>(9) any other matters as required by the laws, administrative regulations, departmental rules, regulatory requirements, the Bank's Articles and these Rules, and other matters that, according to the shareholders' general meeting by way of an ordinary resolution, may have a material effect on the Bank and should therefore be adopted by a special resolution.</p>
48	<p>Article 45 At a shareholders' general meeting, voting shall be conducted by a show of hands or by open ballot.</p> <p>Votes at the shareholders' general meetings must be taken by poll except where the chairman of the meeting, in good faith, decides to allow a resolution which relates to procedures of the shareholders' general meeting and administrative matters to be voted on by a show of hands.</p>	<p>Article 45 At a shareholders' general meeting, voting shall be conducted by a show of hands or by open ballot.</p> <p>Votes at the shareholders' general meetings must be taken by poll except where the chairman of the meeting, in good faith, decides to allow a resolution which relates to procedures of the shareholders' general meeting and administrative matters to be voted on by a show of hands.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
49	<p>Article 46 The shareholders or their proxies, when voting at a shareholders' general meeting, shall exercise their voting rights according to the number of voting shares held by them, and each share shall have one vote.</p> <p>When material matters affecting the interests of minority shareholders are considered at a shareholders' general meeting, the votes of minority shareholders of domestic listed shares shall be counted separately and be disclosed publicly in a timely manner.</p> <p>Shares of the Bank held by the Bank shall not carry voting rights and shall not be included in the total number of voting shares present at a shareholders' general meeting.</p> <p style="text-align: center;">.....</p> <p>For violation of paragraphs 4 and 5 of this Article, voting rights involving the shares exceeding the stipulated proportion shall not be exercised within thirty-six (36) months upon such acquisition, and the relevant shares shall not be included in the total number of shares carrying voting rights present at the shareholders' general meeting.</p> <p style="text-align: center;">.....</p>	<p>Article 46 The shareholders or their proxies, when voting at a shareholders' general meeting, shall exercise their voting rights according to the number of voting shares held by them, and each share shall have one vote.</p> <p>When material matters affecting the interests of minority shareholders are considered at a shareholders' general meeting, the votes of minority shareholders of domestic listed shares shall be counted separately and be disclosed publicly in a timely manner.</p> <p>Shares of the Bank held by the Bank shall not carry voting rights and shall not be included in the total number of voting shares present at a shareholders' general meeting.</p> <p style="text-align: center;">.....</p> <p>For violation of paragraphs 4 and 5 of this Article, voting rights involving the shares exceeding the stipulated proportion shall not be exercised within thirty-six (36) months upon such acquisition, and the relevant shares shall not be included in the total number of shares carrying voting rights present at the shareholders' general meeting.</p> <p style="text-align: center;">.....</p>
50	<p>Article 49 No amendments shall be made to a proposal when it is considered at the shareholders' general meeting. Otherwise, amended proposal shall be deemed as a new proposal and shall not be voted at the same shareholders' general meeting.</p>	<p>Article 49 No amendments shall be made to a proposal when it is considered at the shareholders' general meeting. Otherwise, amended proposal shall be deemed as a new proposal and shall not be voted at the same shareholders' general meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
51	Article 50 Except in special circumstances such as when the Bank is in a crisis, without the approval by way of special resolution at the shareholders' general meeting, the Bank shall not enter into any contract with any person other than the directors, supervisors, president and other senior management members through which the management of all of its business or its important business will be handed to such person.	Article 50 Except in special circumstances such as when the Bank is in a crisis, without the approval by way of special resolution at the shareholders' general meeting, the Bank shall not enter into any contract with any person other than the directors, supervisors , president and other senior management members through which the management of all of its business or its important business will be handed to such person.
52	Article 51 Shareholders attending the shareholders' general meeting shall present one of the following views on the proposals submitted for voting: for, against or abstention, except for the circumstance where the securities registration and settlement institution acting as the nominal holder of shares under the Stock Connect between Mainland and Hong Kong reports votes in accordance with the instruction of the de facto holders of relevant shares. 	Article 51 Shareholders attending the shareholders' general meeting shall present one of the following views on the proposals submitted for voting: for, against or abstention, except for the circumstance where the securities registration and settlement institution acting as the nominal holder of shares under the Stock Connect between Mainland and Hong Kong reports votes in accordance with the instruction of the de facto holders of relevant shares.
53	Article 52 Except under the cumulative voting system, all resolutions proposed at the shareholders' general meeting shall be voted separately. In the event of different proposals for the same matter, the shareholders' general meeting shall vote on the time sequence of such proposals. Other than special reasons such as force majeure, which results in the termination of the shareholders' general meeting or makes it impossible to adopt resolutions, the shareholders' general meeting shall not set aside the proposals and shall vote on them.	Article 52 Except under the cumulative voting system, all resolutions proposed at the shareholders' general meeting shall be voted separately. In the event of different proposals for the same matter, the shareholders' general meeting shall vote on the time sequence of such proposals. Other than special reasons such as force majeure, which results in the termination of the shareholders' general meeting or makes it impossible to adopt resolutions, the shareholders' general meeting shall not set aside the proposals and shall vote on them.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
54	<p>Article 53 Before voting on a proposal at the shareholders' general meeting, two shareholders' representatives and one supervisor representative shall be elected to participate in vote counting and scrutinizing. Any shareholder or supervisor who has interest or conflicts in the matters to be considered shall not participate in the counting or scrutinizing of votes.</p> <p>When resolutions are to be voted at the shareholders' general meeting, the counting of votes and scrutinizing of the vote counting shall be conducted by one or more parties involving lawyers, shareholder representatives, supervisor representatives, accounting firms of the Bank, share registrar of overseas listed shares listed in Hong Kong or external auditors qualified to serve as the Bank's auditors. The voting results shall be announced on-site at the meeting and recorded in the meeting minutes.</p> <p style="text-align: center;">.....</p>	<p>Article 53 Before voting on a proposal at the shareholders' general meeting, two shareholders' representatives and one supervisor representative shall be elected to participate in vote counting and scrutinizing. <u>If the matter under discussion involves a conflict of interest for certain shareholders, the relevant</u> Any shareholders or supervisor <u>and their proxies</u> who has interest or conflicts in the matters to be considered shall not participate in the counting or scrutinizing of votes.</p> <p>When resolutions are to be voted at the shareholders' general meeting, the counting of votes and scrutinizing of the vote counting shall be conducted by one or more parties involving lawyers, shareholder representatives, supervisor representatives, accounting firms of the Bank, share registrar of overseas listed shares listed in Hong Kong or external auditors qualified to serve as the Bank's auditors. The voting results shall be announced on-site at the meeting and recorded in the meeting minutes.</p> <p style="text-align: center;">.....</p>
55	<p>Article 54 When related party transactions are considered at a shareholders' general meeting, related shareholders shall abstain from voting or acting as proxies of other shareholders in voting. The number of shares with voting rights held by the related shareholders shall not be counted in the total number of voting shares of shareholders attending the shareholders' general meeting in the voting on related party transactions.</p>	<p>Article 54 When related party transactions are considered at a shareholders' general meeting, related shareholders shall abstain from voting or acting as proxies of other shareholders in voting. The number of shares with voting rights held by the related shareholders shall not be counted in the total number of voting shares of shareholders attending the shareholders' general meeting in the voting on related party transactions.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
56	<p>Article 55 The ending time of an on-site shareholders' general meeting shall not be earlier than that of online or other forms of the meeting. The chairman of the shareholders' general meeting shall announce the voting status and voting results of each proposal at the conclusion of such shareholders' general meeting.</p> <p>Votes cast by shareholders or their proxies after the chairman of the meeting announces the voting results or after the prescribed voting period has ended shall not be counted.</p> <p>Prior to the formal public announcement of the voting results, the relevant parties including the Bank, the vote counter, the scrutineer, the substantial shareholders, and the internet service provider or other parties involved in the voting at the shareholders' general meeting, online or by other means, shall have the obligation to keep the voting results confidential.</p>	<p>Article 55 The ending time of an on-site shareholders' general meeting shall not be earlier than that of online or other forms of the meeting. The chairman of the shareholders' general meeting shall announce the voting status and voting results of each proposal at the conclusion of such shareholders' general meeting.</p> <p>Votes cast by shareholders or their proxies after the chairman of the meeting announces the voting results or after the prescribed voting period has ended shall not be counted.</p> <p>Prior to the formal public announcement of the voting results, the relevant parties including the Bank, the vote counter, the scrutineer, the substantial shareholders, and the internet service provider or other parties involved in the voting at the shareholders' general meeting, online or by other means, shall have the obligation to keep the voting results confidential.</p>
57	<p>Article 56 The chairman of the meeting shall determine whether the resolutions of the shareholders' general meeting are passed according to the voting results. The chairman's decision shall be final, and voting results shall be announced at the meeting and recorded in the meeting minutes.</p>	<p>Article 56 The chairman of the meeting shall determine whether the resolutions of the shareholders' general meeting are passed according to the voting results. The chairman's decision shall be final, and voting results shall be announced at the meeting and recorded in the meeting minutes.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
58	<p>Article 57 If the chairman of the meeting has any doubt as to the voting result of a resolution put forward for voting at a shareholders' general meeting, he/she may have the votes counted. If the chairman of the meeting does not order for votes to be counted, any shareholder or proxy present at the meeting who challenges the voting result announced by the chairman of the meeting shall have the right to request the counting of votes immediately after the announcement, and the chairman of the meeting shall have the votes counted immediately.</p> <p>If votes are counted at a shareholders' general meeting, the result of the counting shall be recorded in the meeting minutes.</p>	<p>Article 57 If the chairman of the meeting has any doubt as to the voting result of a resolution put forward for voting at a shareholders' general meeting, he/she may have the votes counted. If the chairman of the meeting does not order for votes to be counted, any shareholder or proxy present at the meeting who challenges the voting result announced by the chairman of the meeting shall have the right to request the counting of votes immediately after the announcement, and the chairman of the meeting shall have the votes counted immediately.</p> <p>If votes are counted at a shareholders' general meeting, the result of the counting shall be recorded in the meeting minutes.</p>
59	<p>Article 58 Resolutions at the shareholders' general meeting shall be made in the form of writing and announced in a prompt manner.</p>	<p>Article 58 Resolutions at the shareholders' general meeting shall be made in the form of writing and announced in a prompt manner.</p>
60	<p>Article 59 The resolutions of the shareholders' general meeting shall state the number of shareholders and proxies of shareholders attending the meeting, the total number of voting shares held by them and the proportion of voting shares to the total number of voting shares of the Bank, the form of voting, the voting results of each proposal and the detailed content of each resolution passed.</p>	<p>Article 59 The resolutions of the shareholders' general meeting shall state the number of shareholders and proxies of shareholders attending the meeting, the total number of voting shares held by them and the proportion of voting shares to the total number of voting shares of the Bank, the form of voting, the voting results of each proposal and the detailed content of each resolution passed.</p>
61	<p>Article 60 If a proposal is not passed or any resolution of a previous shareholders' general meeting is altered at the shareholders' general meeting, a special note shall be made in the resolution of the shareholders' general meeting.</p>	<p>Article 60 If a proposal is not passed or any resolution of a previous shareholders' general meeting is altered at the shareholders' general meeting, a special note shall be made in the resolution of the shareholders' general meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
62	Section 6 Minutes of the Shareholders' General Meetings	Section 6 Minutes of the Shareholders' General Meetings
63	<p>Article 61 The secretary to the Board shall be responsible for minutes of the shareholders' general meeting of the Bank. The minutes shall contain the following items:</p> <ol style="list-style-type: none"> (1) time, venue, agenda of the meeting and name of the convener; (2) names of the chairman of the meeting and the director(s), supervisor(s), senior management member(s) and other persons attending or present at the meeting; (3) number of shareholders or their proxies present at the meeting, the total number of voting shares held by them and its proportion in the total voting shares of the Bank; (4) process, key points of speech and voting result of each proposal; (5) enquiries, advice or recommendations from shareholders and the corresponding answers or explanations; (6) names of the lawyer(s), vote counting officer(s) and scrutineer(s); (7) other matters required to be recorded in the meeting minutes as stipulated by the laws, administrative regulations, departmental rules and provisions of the Bank's Articles and these Rules. 	<p>Article 61 The secretary to the Board shall be responsible for minutes of the shareholders' general meeting of the Bank. The minutes shall contain the following items:</p> <ol style="list-style-type: none"> (1) time, venue, agenda of the meeting and name of the convener; (2) names of the chairman of the meeting and the director(s), supervisor(s), senior management member(s) and other persons attending or present at the meeting; (3) number of shareholders or their proxies present at the meeting, the total number of voting shares held by them and its proportion in the total voting shares of the Bank; (4) process, key points of speech and voting result of each proposal; (5) enquiries, advice or recommendations from shareholders and the corresponding answers or explanations; (6) names of the lawyer(s), vote counting officer(s) and scrutineer(s); (7) other matters required to be recorded in the meeting minutes as stipulated by the laws, administrative regulations, departmental rules and provisions of the Bank's Articles and these Rules.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
64	Article 62 The convener shall ensure the truthfulness, accuracy and completeness of the contents in the meeting minutes. The directors, supervisors, the secretary to the Board, the convener or their representatives attending the meeting and the chairman of the meeting shall sign on the meeting minutes. The meeting minutes shall be kept together with the signature book of shareholders attending the meeting, the power of attorney of attending proxies as well as the valid materials of voting results via internet and other means at the Bank's domicile for not less than twenty (20) years.	Article 62 The convener shall ensure the truthfulness, accuracy and completeness of the contents in the meeting minutes. The directors, supervisors , the secretary to the Board, the convener or their representatives attending <u>or present at</u> the meeting and the chairman of the meeting shall sign on the meeting minutes. The meeting minutes shall be kept together with the signature book of shareholders attending the meeting, the power of attorney of attending proxies as well as the valid materials of voting results via internet and other means at the Bank's domicile for not less than twenty (20) years.
65	Article 63 Shareholders may inspect copies of the meeting minutes during the Bank's business hours free of charge. If any shareholder requests for a copy of such meeting minutes from the Bank, the Bank shall send the copy within seven (7) days upon receipt of payment of reasonable charges.	Article 63 Shareholders may inspect copies of the meeting minutes during the Bank's business hours free of charge. If any shareholder requests for a copy of such meeting minutes from the Bank, the Bank shall send the copy within seven (7) days upon receipt of payment of reasonable charges. <u>The Bank shall promptly submit documents such as minutes and resolutions of the shareholders' general meeting to the banking regulatory authority under the State Council.</u>
	CHAPTER IV SPECIAL PROCEDURES FOR VOTING BY CLASS SHAREHOLDERS	CHAPTER IV SPECIAL PROCEDURES FOR VOTING BY CLASS SHAREHOLDERS
66	Article 65 If the Bank proposes to change or nullify the rights of a certain class of shareholders, such proposal shall be passed by a special resolution at a shareholders' general meeting and shall be passed by the affected class of shareholders at the shareholders' general meeting convened according to Articles 67 to 71.	Article 65 If the Bank proposes to change or nullify the rights of a certain class of shareholders, such proposal shall be passed by a special resolution at a shareholders' general meeting and shall be passed by the affected class of shareholders at the shareholders' general meeting convened according to Articles 67 to 71.

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
67	<p>Article 67 Shareholders of the affected class, whether or not otherwise having the right to vote at shareholders' general meetings, shall nevertheless have the right to vote at class shareholders' meetings in respect of matters referred to in items (2) to (8) and (11) to (12) of Article 66, but interested shareholders shall not be entitled to vote at such class shareholders' meetings.</p> <p style="text-align: center;">.....</p>	<p>Article 67 Shareholders of the affected class, whether or not otherwise having the right to vote at shareholders' general meetings, shall nevertheless have the right to vote at class shareholders' meetings in respect of matters referred to in items (2) to (8) and (11) to (12) of Article 66, but interested shareholders shall not be entitled to vote at such class shareholders' meetings.</p> <p style="text-align: center;">.....</p>
68	<p>Article 69 When convening a class shareholders' meeting, the Bank shall issue a written notice in accordance with the requirement of notice period of the shareholders' general meeting in the Bank's Articles and these Rules, to all shareholders of the relevant class whose names appear on the register of shareholders, stating the matters to be considered at such meeting and the time and venue of the meeting.</p> <p style="text-align: center;">.....</p>	<p>Article 69 When convening a class shareholders' meeting, the Bank shall issue a written notice in accordance with the requirement of notice period of the shareholders' general meeting in the Bank's Articles and these Rules, to all shareholders of the relevant class whose names appear on the register of shareholders, stating the matters to be considered at such meeting and the time and venue of the meeting.</p> <p style="text-align: center;">.....</p>
69	<p>Article 70 The procedures for convening a class shareholders' meeting shall be as similar as possible to the procedures for the shareholders' general meeting. The provisions in these Rules relating to the procedures for convening a shareholders' general meeting shall apply to the class shareholders' meeting.</p>	<p>Article 70 The procedures for convening a class shareholders' meeting shall be as similar as possible to the procedures for the shareholders' general meeting. The provisions in these Rules relating to the procedures for convening a shareholders' general meeting shall apply to the class shareholders' meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
70	<p>Article 71 Apart from other classes of shareholders, holders of domestic listed shares and overseas listed shares are deemed to be shareholders of different classes.</p> <p>The special voting procedures for class shareholders shall not apply to the following circumstances:</p> <p>(1) the Bank, upon approval by a special resolution of the shareholders' general meeting, issues domestic listed shares and overseas listed shares separately or simultaneously every twelve (12) months, provided that the number of the domestic listed shares and overseas listed shares to be issued does not exceed 20% of the issued and outstanding shares of the respective class;</p> <p>.....</p>	<p>Article 71 Apart from other classes of shareholders, holders of domestic listed shares and overseas listed shares are deemed to be shareholders of different classes.</p> <p>The special voting procedures for class shareholders shall not apply to the following circumstances:</p> <p>(1) the Bank, upon approval by a special resolution of the shareholders' general meeting, issues domestic listed shares and overseas listed shares separately or simultaneously every twelve (12) months, provided that the number of the domestic listed shares and overseas listed shares to be issued does not exceed 20% of the issued and outstanding shares of the respective class;</p> <p>.....</p>
	CHAPTER V ADJOURNMENT	CHAPTER V ADJOURNMENT
71	<p>Article 72 The convener shall ensure that the shareholders' general meeting does not end until a final resolution is made. In case the shareholders' general meeting is suspended or the shareholders' general meeting is prevented from passing a resolution due to force majeure or other special reasons, necessary measures shall be taken to reconvene such shareholders' general meeting as soon as possible or to directly terminate such shareholders' general meeting, and an announcement shall be made promptly. Meanwhile, the convener shall report to the branch office of the securities regulatory authority under the State Council at the location of the Bank and also report to the stock exchange according to relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>	<p>Article 72 The convener shall ensure that the shareholders' general meeting does not end until a final resolution is made. In case the shareholders' general meeting is suspended or the shareholders' general meeting is prevented from passing a resolution due to force majeure or other special reasons, necessary measures shall be taken to reconvene such shareholders' general meeting as soon as possible or to directly terminate such shareholders' general meeting, and an announcement shall be made promptly. Meanwhile, the convener shall report to the branch office of the securities regulatory authority under the State Council at the location of the Bank and also report to the stock exchange according to relevant requirements of the securities regulatory authorities of the places where the shares of the Bank are listed.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
72	<p>Article 73 In the course of the shareholders' general meeting, in case of any dispute over the identity of any shareholder and the results of the counting of votes, which cannot be solved on the spot and prevents the meeting from continuing by bringing disorder, the chairman of the meeting shall announce the adjournment of the meeting.</p> <p>Once the above circumstances cease to exist, the chairman of the meeting shall notify the shareholders as soon as possible to continue the meeting.</p>	<p>Article 73 In the course of the shareholders' general meeting, in case of any dispute over the identity of any shareholder and the results of the counting of votes, which cannot be solved on the spot and prevents the meeting from continuing by bringing disorder, the chairman of the meeting shall announce the adjournment of the meeting.</p> <p>Once the above circumstances cease to exist, the chairman of the meeting shall notify the shareholders as soon as possible to continue the meeting.</p>
73	CHAPTER VI DISCLOSURE OF INFORMATION REGARDING SHAREHOLDERS' GENERAL MEETINGS	CHAPTER VI DISCLOSURE OF INFORMATION REGARDING SHAREHOLDERS' GENERAL MEETINGS
74	<p>Article 74 The Board shall, in accordance with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and provisions of the Bank's Articles, adhere to the principles of truthfulness, accuracy, completeness, and timeliness in information disclosure, and conduct standardized disclosure of information related to the shareholders' general meeting.</p>	<p>Article 74 The Board shall, in accordance with the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and provisions of the Bank's Articles, adhere to the principles of truthfulness, accuracy, completeness, and timeliness, and fairness in information disclosure, and conduct standardized disclosure of information related to the shareholders' general meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
75	<p>Article 75 The announcement of the resolutions at the shareholders' general meeting shall specify the number of shareholders and the proxies of shareholders attending the meeting, the total number of shares carrying voting rights held by them, the proportion of such total number of shares in the total number of shares carrying voting rights of the Bank, the total number of shares required to abstain from voting in favour of a particular proposal in accordance with the provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and/or the total number of shares required to abstain from voting (if any) and whether or not the shareholders who shall abstain from voting did abstain from such voting, the voting methods, the voting result of each resolution, and the identity of the scrutineer.</p>	<p>Article 75 The announcement of the resolutions at the shareholders' general meeting shall specify the number of shareholders and the proxies of shareholders attending the meeting, the total number of shares carrying voting rights held by them, the proportion of such total number of shares in the total number of shares carrying voting rights of the Bank, the total number of shares required to abstain from voting in favour of a particular proposal in accordance with the provisions of the securities regulatory authorities of the places where the shares of the Bank are listed and/or the total number of shares required to abstain from voting (if any) and whether or not the shareholders who shall abstain from voting did abstain from such voting, the voting methods, the voting result of each resolution, and the identity of the scrutineer.</p>
76	<p>Article 76 If the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed require relevant materials of the resolutions and minutes of the shareholders' general meeting to be submitted to or filed with the relevant authorities, such provisions shall apply.</p>	<p>Article 76 If the laws, administrative regulations, departmental rules and the relevant provisions of the securities regulatory authorities of the places where the shares of the Bank are listed require relevant materials of the resolutions and minutes of the shareholders' general meeting to be submitted to or filed with the relevant authorities, such provisions shall apply.</p>
77	<p style="text-align: center;">CHAPTER VII IMPLEMENTATION OF RESOLUTIONS OF SHAREHOLDERS' GENERAL MEETING</p>	<p style="text-align: center;">CHAPTER VII IMPLEMENTATION OF RESOLUTIONS OF SHAREHOLDERS' GENERAL MEETING</p>
78	<p>Article 77 The Board shall be responsible for the implementation of resolutions formulated by the shareholders' general meetings and delegating senior management to perform the resolutions in accordance with the details and assignments of responsibilities thereto. The chairman of the Board of Supervisors shall be responsible for the implementation of matters as required to be carried out by the Board of Supervisors in the shareholders' general meeting.</p>	<p>Article 77 The Board shall be responsible for the implementation of resolutions formulated by the shareholders' general meetings and delegating senior management to perform the resolutions in accordance with the details and assignments of responsibilities thereto. The chairman of the Board of Supervisors shall be responsible for the implementation of matters as required to be carried out by the Board of Supervisors in the shareholders' general meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
79	<p>Article 78 The Board shall report the implementation of resolutions to the shareholders' general meeting. The Board of Supervisors shall report to the shareholders' general meeting the matters required to be implemented by the Board of Supervisors. The Board of Supervisors may report to the Board of Directors in advance when it deems necessary.</p> <p>Where a proposal on cash dividends, bonus shares or capital reserve capitalisation has been approved at the shareholders' general meeting, the Board shall implement the specific scheme within two (2) months after conclusion of the shareholders' general meeting.</p>	<p>Article 78 The Board shall report the implementation of resolutions to the shareholders' general meeting. The Board of Supervisors shall report to the shareholders' general meeting the matters required to be implemented by the Board of Supervisors. The Board of Supervisors may report to the Board of Directors in advance when it deems necessary.</p> <p>Where a proposal on cash dividends, bonus shares or capital reserve capitalisation has been approved at the shareholders' general meeting, the Board shall implement the specific scheme within two (2) months after conclusion of the shareholders' general meeting.</p>
80	CHAPTER VIII SPECIAL PROVISIONS FOR PREFERENCE SHAREHOLDERS TO PARTICIPATE IN THE SHAREHOLDERS' GENERAL MEETINGS	CHAPTER VIII SPECIAL PROVISIONS FOR PREFERENCE SHAREHOLDERS TO PARTICIPATE IN THE SHAREHOLDERS' GENERAL MEETINGS
81	<p>Article 79 Save for shareholders with restored voting rights, preference shareholders shall only be entitled to attend the shareholders' general meeting under the circumstances specified in Article 326 in the Bank's Articles, and shall vote on the resolution of the class shareholders' meetings for preference shareholders separately from the ordinary shareholders.</p> <p>Resolutions of the class shareholders' meeting for preference shareholders shall be passed by votes representing two-thirds or more of the voting rights held by the preference shareholders (excluding preference shareholders with restored voting rights) present at the meeting.</p>	<p>Article 79 Save for shareholders with restored voting rights, preference shareholders shall only be entitled to attend the shareholders' general meeting under the circumstances specified in Article 326280 in the Bank's Articles, and shall vote on the resolution of the class shareholders' meetings for preference shareholders separately from the ordinary shareholders.</p> <p>Resolutions of the class shareholders' meeting for preference shareholders shall be passed by votes representing two-thirds or more of the voting rights held by the preference shareholders (excluding preference shareholders with restored voting rights) present at the meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
82	<p>Article 80 In the event that the Bank fails to pay the prescribed dividends to the preference share shareholders for three financial years in aggregate or two consecutive financial years, the preference share shareholders shall have the right to attend and vote at the shareholders' general meetings together with ordinary shareholders from the day immediately after the shareholders' general meeting resolves that the Bank will not pay the prescribed dividends for the current year. The voting rights of the preference shareholders of the Bank will remain restored until the Bank fully pays the dividends for the current year.</p> <p style="text-align: center;">.....</p> <p>The preference shareholders with restored voting rights shall attend the shareholders' general meeting in compliance with laws, administrative regulations, departmental rules, the Bank's Articles and these Rules as applicable to the ordinary shareholders herein.</p>	<p>Article 80 In the event that the Bank fails to pay the prescribed dividends to the preference share shareholders for three financial years in aggregate or two consecutive financial years, the preference share shareholders shall have the right to attend and vote at the shareholders' general meetings together with ordinary shareholders from the day immediately after the shareholders' general meeting resolves that the Bank will not pay the prescribed dividends for the current year. The voting rights of the preference shareholders of the Bank will remain restored until the Bank fully pays the dividends for the current year.</p> <p style="text-align: center;">.....</p> <p>The preference shareholders with restored voting rights shall attend the shareholders' general meeting in compliance with laws, administrative regulations, departmental rules, the Bank's Articles and these Rules as applicable to the ordinary shareholders herein.</p>
83	<p>Article 81 The procedures of class shareholders' meeting for preference shareholders shall be substantially the same as the procedures of shareholders' general meeting. Provisions regarding the procedures of shareholders' general meeting of these Rules shall be applicable to the class shareholders' meeting for preference shareholders and resolutions passed at the meeting.</p>	<p>Article 81 The procedures of class shareholders' meeting for preference shareholders shall be substantially the same as the procedures of shareholders' general meeting. Provisions regarding the procedures of shareholders' general meeting of these Rules shall be applicable to the class shareholders' meeting for preference shareholders and resolutions passed at the meeting.</p>
84	<p>Article 82 Only the ordinary shares and preference shares with restored voting rights shall be counted when determining the shareholding proportion of relevant shareholders for the request for convening an extraordinary general meeting, convening and presiding over a shareholders' general meeting and submission of a proposal or a provisional proposal to the shareholders' general meeting.</p>	<p>Article 82 Only the ordinary shares and preference shares with restored voting rights shall be counted when determining the shareholding proportion of relevant shareholders for the request for convening an extraordinary general meeting, convening and presiding over a shareholders' general meeting and submission of a proposal or a provisional proposal to the shareholders' general meeting.</p>

No.	Rules of Procedure for the Shareholders' General Meeting (Edition 2023)	Rules of Procedure for the Shareholders' General Meeting (Revised Edition 2025)
	CHAPTER IX SUPPLEMENTAL PROVISIONS	CHAPTER IX SUPPLEMENTAL PROVISIONS
85	Article 85 These Rules shall become effective from the date of approval by the shareholders' general meeting, and the Rules of Procedure for the Shareholders' General Meeting of Postal Savings Bank of China Co., Ltd. (Revised Edition 2021) (You Yin Zhi [2021] No. 38) shall be repealed simultaneously. Changes and amendments to these Rules shall be passed by an ordinary resolution at the shareholders' general meeting.	Article 85 These Rules shall become effective from the date of approval by the shareholders' general meeting, and the Rules of Procedure for the Shareholders' General Meeting of Postal Savings Bank of China Co., Ltd. (Revised Edition 2021) (You Yin Zhi [2021] No. 38) shall be repealed simultaneously. Changes and amendments to these Rules shall be passed by an ordinary resolution at the shareholders' general meeting.

Note: The serial numbers of relevant chapters, sections, articles, and cross-references have been adjusted accordingly.

**COMPARATIVE TABLE OF AMENDMENTS TO THE RULES OF PROCEDURE FOR
THE BOARD OF DIRECTORS OF POSTAL SAVINGS BANK OF CHINA CO., LTD.**

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	CHAPTER I GENERAL PROVISIONS	CHAPTER I GENERAL PROVISIONS
1	<p>Article 2 The Bank shall have a Board and the Board shall be accountable to the shareholders' general meeting. The Board shall be responsible for the operation and management of the Bank's corporate assets, safeguard the interests of the Bank and its investors, and exercise the powers conferred by laws, administrative regulations, departmental rules, the Bank's Articles, and these Rules.</p> <p>The Board shall conduct its deliberations through Board meetings. Attending Board meetings as required constitutes the fundamental manner in which directors fulfill their duties.</p>	<p>Article 2 The Bank shall have a Board and the Board shall be accountable to the shareholders' general meeting. The Board shall be responsible for the operation and management of the Bank's corporate assets, safeguard the interests of the Bank and its investors, and exercise the powers conferred by laws, administrative regulations, departmental rules, the Bank's Articles, and these Rules.</p> <p>The Board shall conduct its deliberations through Board meetings. Attending Board meetings as required constitutes the fundamental manner in which directors fulfill their duties.</p>
	CHAPTER II COMPOSITION AND DUTIES AND POWERS OF THE BOARD	CHAPTER II COMPOSITION AND DUTIES AND POWERS OF THE BOARD
	Section 1 Composition of the Board	Section 1 Composition of the Board
2	<p>Article 4 The Board of the Bank shall be composed of five (5) to nineteen (19) directors. The exact number of members of the Board is to be determined by a shareholders' general meeting, of which the number of independent directors shall be no less than three (3) and shall account for no less than one-third of the total number of Board members.</p>	<p>Article 4 The Board of the Bank shall be composed of five (5) thirteen (13) to nineteen (19) directors. The exact number of members of the Board is to be determined by a shareholders' general meeting, of which the number of independent directors shall be no less than three (3) and shall account for no less than one-third of the total number of Board members.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>A director shall be a natural person and is not required to hold any shares of the Bank. Directors of the Bank are comprised of executive directors and non-executive directors (including independent directors). An executive director shall mean a director who, in addition to serving as a director, also assumes the responsibilities of senior management in the Bank. A non-executive director shall mean a director who does not hold position other than as a director and does not assume the responsibilities of senior management in the Bank. Independent directors refer to directors who do not hold other positions (other than as a director) in the Bank, and who are not related to the Bank and its major shareholders, de facto controllers or other institutions or personnel who are interested in the Bank in a way that may affect their independent and objective judgment. The Bank shall appoint suitable persons as independent directors, including at least one accounting professional.</p>	<p><u>The Board shall include one employee director, who shall be democratically elected by the Bank's employees through the employee representative meeting, general meeting of employees, or other forms. A senior management member shall not concurrently serve as an employee director. The total number of executive directors and the employee director shall not exceed one-half of the total number of directors of the Bank.</u></p> <p>A director shall be a natural person and is not required to hold any shares of the Bank. Directors of the Bank are comprised of executive directors and non-executive directors (including independent directors). An executive director shall mean a director who, in addition to serving as a director, also assumes the responsibilities of senior management in the Bank. A non-executive director shall mean a director who does not hold position other than as a director and does not assume the responsibilities of senior management in the Bank. Independent directors refer to directors who do not hold other positions (other than as a director) in the Bank, and who are not related to the Bank and its major shareholders, de facto controllers or other institutions or personnel who are interested in the Bank in a way that may affect their independent and objective judgment. The Bank shall appoint suitable persons as independent directors, including at least one accounting professional.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
3	Article 6 The office of the Board shall be responsible for the preparation of shareholders' general meetings, Board meetings and meetings of each special committee of the Board, the preparation of meeting documents and meeting minutes, information disclosure and other daily matters of the Board and each special committee of the Board.	Article 6 The office of the Board shall be responsible for the preparation of shareholders' general meetings, Board meetings and meetings of each special committee of the Board, the preparation of meeting documents and meeting minutes, information disclosure and other daily matters of the Board and each special committee of the Board.
	Section 2 Duties and Powers of the Board	Section 2 Duties and Powers of the Board
4	<p>Article 8 The Board shall perform the following duties and powers:</p> <p>(1) to implement and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council;</p> <p>(2) to convene and report its performance at the shareholders' general meetings;</p> <p>(3) to implement resolutions adopted at the shareholders' general meetings;</p> <p>(4) to make decisions on the Bank's development strategies, business plans and investment plans;</p> <p>(5) to consider and approve the capital planning of the Bank, and assume ultimate responsibility for capital management;</p>	<p>Article 8 The Board shall perform the following duties and powers:</p> <p>(1) to implement and supervise the Bank's implementation of the principles and guidelines of the CPC and the State, and to implement major strategic decisions of the Central Committee of the CPC and the State Council;</p> <p>(2) to convene and report its performance at the shareholders' general meetings;</p> <p>(3) to implement resolutions adopted at the shareholders' general meetings;</p> <p>(4) to make decisions on the Bank's development strategies, business plans and investment plans;</p> <p>(5) to consider and approve formulate capital planning of the Bank, and assume ultimate responsibility for capital management;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(6) to formulate the Bank's annual financial budgets and annual accounting; the Bank's profit distribution plans and loss recovery plans; proposals on the increase or reduction of the Bank's registered capital; the Bank's plans of issuance of bonds or other marketable securities and listing plans; plans for merger, division, spin-off, dissolution, liquidation and changes in corporate form of the Bank; plans for major acquisitions and acquisition of the Bank's shares; plans for material change in equity interest or financial reorganization; capital replenishment plans;</p> <p>(7) to formulate the general management systems, and risk tolerance, risk management and internal control policies of the Bank and supervise the implementation of such systems and policies; to assume ultimate responsibility for comprehensive risk management;</p> <p>(8) to consider the risk management report presented by the senior management and evaluate the effectiveness of risk management in the Bank in order to improve the Bank's risk management;</p>	<p>(65) to formulate the Bank's annual financial budgets and annual accounting; the Bank's profit distribution plans and loss recovery plans; proposals on the increase or reduction of the Bank's registered capital; the Bank's plans of issuance of bonds or other marketable securities and listing plans; plans for merger, division, spin-off, dissolution, liquidation and changes in corporate form of the Bank; plans for major acquisitions and acquisition of the Bank's shares; plans for material change in equity interest or financial reorganization; capital replenishment plans;</p> <p>(76) to formulate the general management systems, and risk tolerance, risk management and internal control policies of the Bank and supervise the implementation of such systems and policies; to assume ultimate responsibility for comprehensive risk management;</p> <p>(87) to consider the comprehensive risk management report presented by the senior management and evaluate the effectiveness of risk management in the Bank in order to improve the Bank's risk management;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(9) to formulate proposals for amendments to the Bank's Articles, rules of procedure for the shareholders' general meeting and rules of procedure for the Board of Directors, and to consider and approve the terms of reference of the special committees of the Board;</p> <p>.....</p> <p>(11) to decide on matters, in accordance with the laws and regulations, regulatory requirements and the provisions of the Bank's Articles, including the establishment of major legal entities of the Bank, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other non-commercial banking guarantees and major donations within the scope authorized by the shareholders' general meeting;</p> <p>.....</p> <p>(19) to formulate share incentive schemes and employee stock ownership plans;</p> <p>.....</p> <p>(21) to propose the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>.....</p>	<p>(98) to formulate proposals for amendments to the Bank's Articles, rules of procedure for the shareholders' general meeting and rules of procedure for the Board of Directors, and to consider and approve the terms of reference of the special committees of the Board;</p> <p>.....</p> <p>(140) to decide on matters, in accordance with the laws and regulations, regulatory requirements and the provisions of the Bank's Articles, including the establishment of major legal entities of the Bank, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other non-commercial banking guarantees and major donations within the scope authorized by the shareholders' general meeting;</p> <p>.....</p> <p>(19) to formulate share incentive schemes and employee stock ownership plans;</p> <p>.....</p> <p>(219) to propose the appointment and dismissal of accounting firms that conduct periodic statutory audit of the financial accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>.....</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(23) to consider and approve or to authorize the Related Party Transactions Control Committee of the Board to approve related party transactions (other than those which shall be considered and approved by the shareholders' general meeting as required by laws), and make a special report to the shareholders' general meeting on the implementation of the related party transaction management system and the situation of related party transactions;</p> <p>.....</p> <p>(31) to perform other duties and powers required by laws, administrative regulations, departmental rules, regulatory requirements and the Bank's Articles or authorized by the shareholders' general meeting.</p>	<p>(231) to consider and approve or to authorize the Related Party Transactions Control Committee of the Board to approve related party transactions (other than those which shall be considered and approved by the shareholders' general meeting as required by laws), and make a special report to the shareholders' general meeting on the implementation of the related party transaction management system and the situation of related party transactions;</p> <p>.....</p> <p>(3129) to perform other duties and powers required by laws, administrative regulations, departmental rules, regulatory requirements and the Bank's Articles or authorized by the shareholders' general meeting.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
5	<p data-bbox="320 385 821 453">Article 9 The chairman of the Board shall perform the following duties and powers:</p> <ul style="list-style-type: none"> <li data-bbox="395 506 821 655">(1) to preside over the shareholders' general meetings and report work to the shareholders' general meetings on behalf of the Board; <li data-bbox="395 708 821 776">(2) to convene and preside over Board meetings; <li data-bbox="395 829 821 936">(3) to supervise and inspect the implementation of the resolutions of the Board; <li data-bbox="395 989 821 1057">(4) to supervise and inspect the work of each special committee; <li data-bbox="395 1110 821 1178">(5) to nominate a president and secretary to the Board; <li data-bbox="395 1232 821 1300">(6) to exercise the duties and powers of a legal representative; <li data-bbox="395 1353 821 1459">(7) to sign share certificates, bonds and other marketable securities of the Bank; <li data-bbox="395 1513 821 1651">(8) to sign important documents of the Board and other documents which shall be signed by the legal representative of the Bank; 	<p data-bbox="855 385 1356 453">Article 9 The chairman of the Board shall perform the following duties and powers:</p> <ul style="list-style-type: none"> <li data-bbox="930 506 1356 655">(1) to preside over the shareholders' general meetings and report work to the shareholders' general meetings on behalf of the Board; <li data-bbox="930 708 1356 776">(2) to convene and preside over Board meetings; <li data-bbox="930 829 1356 936">(3) to supervise and inspect the implementation of the resolutions of the Board; <li data-bbox="930 989 1356 1057">(4) to supervise and inspect the work of each special committee; <li data-bbox="930 1110 1356 1178">(5) to nominate a president and secretary to the Board; <li data-bbox="930 1232 1356 1300">(6) to exercise the duties and powers of a legal representative; <li data-bbox="930 1353 1356 1459">(7) to sign share certificates, bonds and other marketable securities of the Bank; <li data-bbox="930 1513 1356 1651">(8) to sign important documents of the Board and other documents which shall be signed by the legal representative of the Bank;

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(9) in any emergent force majeure events such as severe natural disasters, to exercise the special right of disposal in relation to the Bank's affairs in compliance with laws and in the Bank's interests, and to report to the Board and the shareholders' general meeting afterwards in a timely manner;</p> <p>(10) duties and powers prescribed in the laws, administrative regulations, departmental rules and the Bank's Articles and granted by the Board.</p> <p>If the chairman of the Board is unable or fails to perform his or her duties, the vice chairman shall perform his or her duties on behalf of the chairman of the Board. In the event that the Bank has no vice chairman and if the vice chairman is unable or fails to perform his or her duties, a director elected jointly by half or more of the directors shall perform the chairman's functions on his or her behalf.</p>	<p>(9) in any emergent force majeure events such as severe natural disasters, to exercise the special right of disposal in relation to the Bank's affairs in compliance with laws and in the Bank's interests, and to report to the Board and the shareholders' general meeting afterwards in a timely manner;</p> <p>(10) duties and powers prescribed in the laws, administrative regulations, departmental rules and the Bank's Articles and granted by the Board.</p> <p>If the chairman of the Board is unable or fails to perform his or her duties, the vice chairman shall perform his or her duties on behalf of the chairman of the Board. In the event that the Bank has no vice chairman and if the vice chairman is unable or fails to perform his or her duties, a director shall be designateddeleted jointly by half or more more than half of the directors shall to perform the chairman's functions on his or her behalf.</p>
6	<p>Article 10 The Board's authority to make decisions on the establishment of legal entities, corporate mergers and acquisitions, external investments, asset acquisitions, asset disposals, asset write-offs, asset mortgages and other non-commercial banking guarantees and related party transactions shall be determined by the shareholders' general meeting, and the Board shall develop strict review and decision-making procedures in respect of its exercise of the aforementioned authority; and organize relevant experts and professionals to make assessments on material investment projects and report matters required to be reported to the shareholders' general meeting for approval according to the Bank's Articles.</p>	<p>Article 10 The Board's authority to make decisions on the establishment of legal entities, corporate mergers and acquisitions, external investments, asset acquisitions, asset disposals, asset write-offs, asset mortgages and other non-commercial banking guarantees and related party transactions shall be determined by the shareholders' general meeting, and the Board shall develop strict review and decision-making procedures in respect of its exercise of the aforementioned authority; and organize relevant experts and professionals to make assessments on material investment projects and report matters required to be reported to the shareholders' general meeting for approval according to the Bank's Articles.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
7	<p>Article 11 For the disposal of any fixed assets by the Board, if the aggregate of the expected value of the fixed assets proposed to be disposed of and the aggregate value of the fixed assets which had been disposed of within four (4) months immediately preceding such proposed disposal, are more than 33% of the Bank's fixed assets value shown in the most recent balance sheet reviewed at a shareholders' general meeting, the Board shall not dispose of or approve the disposal of such fixed assets without the approval of the shareholders' general meeting.</p> <p>For the purposes of this Article, a disposition of fixed assets includes an act involving the transfer of the rights and interest in such assets but does not include the provision of such fixed assets as a form of security.</p> <p>The validity of a disposition by the Bank of fixed assets shall not be affected by the breach of the first paragraph of this Article.</p>	<p>Article 11 For the disposal of any fixed assets by the Board, if the aggregate of the expected value of the fixed assets proposed to be disposed of and the aggregate value of the fixed assets which had been disposed of within four (4) months immediately preceding such proposed disposal, are more than 33% of the Bank's fixed assets value shown in the most recent balance sheet reviewed at a shareholders' general meeting, the Board shall not dispose of or approve the disposal of such fixed assets without the approval of the shareholders' general meeting.</p> <p>For the purposes of this Article, a disposition of fixed assets includes an act involving the transfer of the rights and interest in such assets but does not include the provision of such fixed assets as a form of security.</p> <p>The validity of a disposition by the Bank of fixed assets shall not be affected by the breach of the first paragraph of this Article.</p>
8	<p>Article 15 Where the Board dismisses the president during his or her term of office, the Board shall promptly notify the Board of Supervisors and give a written explanation to the Board of Supervisors.</p>	<p>Article 15 Where the Board dismisses the president during his or her term of office, the Board shall promptly notify the Board of Supervisors and give a written explanation to the Board of Supervisors.</p>
9	<p>Article 16 The Board shall submit itself to the supervision of the Board of Supervisors, and shall not obstruct or hinder any inspection or audit carried out by the Board of Supervisors within its scope of functions and authority.</p>	<p>Article 16 The Board shall submit itself to the supervision of the Board of Supervisors, and shall not obstruct or hinder any inspection or audit carried out by the Board of Supervisors within its scope of functions and authority.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	Section 3 Special Committees under the Board	Section 3 Special Committees under the Board
10	<p>Article 22 The working rules and responsibilities of each special committee shall be formulated by the Board in accordance with the laws, administrative regulations, departmental rules, the Bank's Articles and the actual situation of the Bank. Each special committee shall formulate annual work plans and conduct regular meetings to report to the Board.</p> <p>All members of each special committee shall be directors, and each committee shall consist of no less than three (3) members. The chairman of the Strategic Planning Committee shall be served by the chairman of the Board. The Nomination and Remuneration Committee, Audit Committee and Related Party Transactions Control Committee shall consist of a majority of independent directors and shall be chaired by an independent director. The chairman of the Audit Committee shall be an accounting professional.</p>	<p>Article 220 The working rules and responsibilities of each special committee shall be formulated by the Board in accordance with the laws, administrative regulations, departmental rules, the Bank's Articles and the actual situation of the Bank. Each special committee shall formulate annual work plans and conduct regular meetings to report to the Board.</p> <p>All members of each special committee shall be directors, and each committee shall consist of no less than three (3) members. The chairman of the Strategic Planning Committee shall be served by the chairman of the Board. The Nomination and Remuneration Committee, Audit Committee and Related Party Transactions Control Committee shall consist of a majority of independent directors and shall be chaired by an independent director. The chairman of the Audit Committee shall be an accounting professional, <u>and the employee director may serve as a member of the Audit Committee.</u></p>
11	<p>Article 23 The primary duties of the Strategic Planning Committee include:</p> <p>(1) implementing and supervising the Bank's implementation of the principles and guidelines of the CPC and the State, implementing major strategic decisions of the Central Committee of the CPC and the State Council, and making recommendations to the Board with respect to such supervision and implementation;</p> <p>.....</p>	<p>Article 231 The primary duties of the Strategic Planning Committee include:</p> <p>(1) implementing and supervising the Bank's implementation of the principles and guidelines of the CPC and the State, implementing major strategic decisions of the Central Committee of the CPC and the State Council, and making recommendations to the Board with respect to such supervision and implementation;</p> <p>.....</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
12	<p>Article 24 The primary duties of the Related Party Transactions Control Committee include:</p> <p>.....</p> <p>(2) reviewing major related party transactions or other related party transactions that are subject to approval by the Board or shareholders' general meeting, and making submissions to the Board or the shareholders' general meeting through the Board for approval;</p> <p>.....</p>	<p>Article 24<u>2</u> The primary duties of the Related Party Transactions Control Committee include:</p> <p>.....</p> <p>(2) reviewing major related party transactions or other related party transactions that are subject to approval by the Board or shareholders' general meeting, and making submissions to the Board or the shareholders' general meeting through the Board for approval;</p> <p>.....</p>
13	<p>Article 25 The primary duties of the Audit Committee include:</p> <p>(1) supervising the Bank's internal control, and inspecting and evaluating the compliance of the Bank's core business activities, relevant rules and major operating activities;</p> <p>(2) reviewing the Bank's major financial and accounting policies and their implementation, supervising the Bank's financial operations and financial control, and examining the Bank's accounting policies, financial condition and financial reporting procedures;</p>	<p>Article 25<u>3</u> The primary duties of the Audit Committee include:</p> <p>(2) <u>reviewing the Bank's financial condition,</u> reviewing the Bank's major financial and accounting policies and their implementation, supervising the Bank's financial operations and financial control, and examining the Bank's accounting policies, financial condition and financial reporting procedures;</p> <p>(1)<u>2</u> supervising the Bank's internal control, and inspecting and evaluating the compliance of the Bank's core business activities, relevant rules and major operating activities;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(3) reviewing the Bank's basic audit management systems, rules and regulations, medium and long-term audit plans and annual work plans and making recommendations to the Board, supervising the implementation of the Bank's basic audit management systems, rules and regulations and plans;</p> <p>(4) reviewing, or under authorization, approving the annual budget of the Bank's internal audit department to ensure the independence of audit work and making recommendations to the Board;</p> <p>(5) supervising and evaluating the work of the Bank's internal audit department;</p> <p>(6) proposing, and submitting to the Board for review, the engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank, and supervising and evaluating the work of the accounting firms to ensure the independence and effectiveness of its work;</p>	<p>(3) reviewing the Bank's basic audit management systems, rules and regulations, medium and long-term audit plans and annual work plans and making recommendations to the Board, supervising the implementation of the Bank's basic audit management systems, rules and regulations and plans;</p> <p>(4) reviewing, or under authorization, approving the annual budget of the Bank's internal audit department to ensure the independence of audit work and making recommendations to the Board;</p> <p>(5) supervising and evaluating the work of the Bank's internal audit department;</p> <p>(6) proposing, and submitting to the Board for review, the engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank, and supervising and evaluating the work of the accounting firms to ensure the independence and effectiveness of its work;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(7) reviewing the Bank's annual audit report and other specific opinions issued by accounting firm, the Bank's audited annual financial and accounting reports, other financial and accounting reports and other financial information to be disclosed, and reporting judgments on the truthfulness, completeness and accuracy of the Bank's audited financial and accounting reports and financial information for submission to the Board for consideration;</p> <p>(8) facilitating communications between the Bank's internal audit department and the accounting firm;</p> <p>(9) reviewing the annual audit plans, scope of work and important audit rules of the accounting firm;</p> <p>(10) other matters as required by laws, administrative regulations, and departmental rules and as authorized by the Board.</p>	<p>(7) reviewing the Bank's annual audit report and other specific opinions issued by accounting firm, the Bank's audited annual financial and accounting reports, other financial and accounting reports and other financial information to be disclosed, and reporting judgments on the truthfulness, completeness and accuracy of the Bank's audited financial and accounting reports and financial information for submission to the Board for consideration;</p> <p>(8) facilitating communications between the Bank's internal audit department and the accounting firm;</p> <p>(9) reviewing the annual audit plans, scope of work and important audit rules of the accounting firm;</p> <p><u>(10) supervising the conduct of directors and senior management members in performing their duties, and recommending the removal of directors or senior management members who violate laws, administrative regulations, the Bank's Articles, or resolutions of the shareholders' general meetings;</u></p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
		<p><u>(11) requiring directors and senior management members to rectify their actions when such actions harm the interests of the Bank;</u></p> <p><u>(12) instituting legal proceedings against directors or senior management members in accordance with the relevant provisions of the Company Law;</u></p> <p>(103) other matters as required by laws, administrative regulations, and departmental rules and as authorized by the Board.</p>
14	<p>Article 26 The primary duties of the Risk Management Committee include:</p> <p>.....</p> <p>(4) considering the risk management report presented by the senior management, regularly evaluating the Bank's risks, management situation and risk tolerance level, and taking control of the general conditions, comprehensiveness and effectiveness of the Bank's risk management and making recommendations to the Board;</p> <p>.....</p>	<p>Article 264 The primary duties of the Risk Management Committee include:</p> <p>.....</p> <p>(4) considering the <u>comprehensive</u> risk management report presented by the senior management, regularly evaluating the Bank's risks, management situation and risk tolerance level, and taking control of the general conditions, comprehensiveness and effectiveness of the Bank's risk management and making recommendations to the Board;</p> <p>.....</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
15	<p data-bbox="320 378 815 449">Article 27 The primary duties of the Nomination and Remuneration Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="395 502 815 651">(1) performing annual review on the structure, size and composition of the Board, and making recommendations to the Board; <li data-bbox="395 704 815 932">(2) developing the appointment standards and review procedures for directors, chairman and members of each special committee of the Board and senior management members, and submitting to the Board for decision; <li data-bbox="395 985 815 1172">(3) performing a preliminary review on the qualifications and requirements of candidates for directors and senior management members, and making recommendations to the Board; <li data-bbox="395 1225 815 1412">(4) nominating candidates for the chairman and members of other special committees of the Board (except for the chairman of the Strategic Planning Committee); <li data-bbox="395 1466 815 1774">(5) developing the measures of the Board for duty performance evaluation for directors and performance appraisal measures for senior management members, as well as compensation measures or plans for directors and senior management members to be submitted to the Board for review; 	<p data-bbox="850 378 1345 449">Article 27<u>5</u> The primary duties of the Nomination and Remuneration Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="925 502 1345 651">(1) performing annual review on the structure, size and composition of the Board, and making recommendations to the Board; <li data-bbox="925 704 1345 970">(2) developing the appointment standards and review procedures for relevant directors, chairman and members of each relevant special committees of the Board and senior management members, and submitting to the Board for decision; <li data-bbox="925 1023 1345 1374">(3) performing a preliminary review on the qualifications and requirements of candidates for relevant directors and senior management members, and making recommendations to the Board <u>regarding the nomination or removal of relevant directors, and the appointment or dismissal of senior management members;</u> <li data-bbox="925 1427 1345 1615">(4) nominating candidates for the chairman and members of other special committees of the Board (except for the chairman of the Strategic Planning Committee); <li data-bbox="925 1668 1345 1972">(5) developing the measures of the Board for duty performance evaluation for directors and performance appraisal measures for senior management members, as well as compensation measures or plans for directors and senior management members to be submitted to the Board for review;

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	<p>(6) organizing duty performance evaluation for directors and performance appraisal for senior management members by the Board, and making recommendations on the compensation distribution for directors and senior management members to be submitted to the Board for review;</p> <p>(7) reviewing the Bank's major human resources and compensation policies, share incentive schemes, employee stock ownership plans and basic management systems submitted by the senior management, and submitting the same to the Board for decision, and supervising the implementation of the relevant policies and basic management systems;</p> <p>(8) developing training plans for senior management members and key backup talents to be submitted to the Board for review;</p> <p>(9) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>	<p>(6) organizing duty performance evaluation for directors and performance appraisal for senior management members by the Board, and making recommendations on the compensation distribution for directors and senior management members to be submitted to the Board for review;</p> <p>(7) reviewing the Bank's major human resources and compensation policies; share incentive schemes, employee stock ownership plans and basic management systems submitted by the senior management, and submitting the same to the Board for decision, and supervising the implementation of the relevant policies and basic management systems;</p> <p>(8) developing training plans for senior management members and key backup talents to be submitted to the Board for review;</p> <p>(9) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
16	<p data-bbox="320 378 820 491">Article 28 The primary duties of the Social Responsibility and Consumer Rights Protection Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="395 540 820 853">(1) formulating the Bank's strategies, policies and basic management system for social responsibility that are consistent with the Bank's development strategies and actual situation to be implemented upon submission to and approval by the Board; <li data-bbox="395 902 820 1093">(2) formulating the Bank's strategies, policies and objectives for consumer rights protection to be implemented upon submission to and approval by the Board; <li data-bbox="395 1142 820 1455">(3) guiding and supervising the establishment and improvement of the management system for consumer rights protection to ensure that relevant rules and regulations are in line with the corporate governance, corporate culture cultivation, and business development strategies; <li data-bbox="395 1504 820 1732">(4) supervising and evaluating the implementation and effectiveness of the Bank's strategies, policies, basic management system, etc., for social responsibility, and making recommendations to the Board; 	<p data-bbox="852 378 1351 491">Article 28<u>26</u> The primary duties of the Social Responsibility and Consumer Rights Protection Committee include:</p> <ul style="list-style-type: none"> <li data-bbox="927 540 1351 895">(1) formulating the Bank's strategies, policies and basic management system for social responsibility <u>and sustainable development</u> that are consistent with the Bank's development strategies and actual situation to be implemented upon submission to and approval by the Board; <li data-bbox="927 944 1351 1136">(2) formulating the Bank's strategies, policies and objectives for consumer rights protection to be implemented upon submission to and approval by the Board; <li data-bbox="927 1185 1351 1498">(3) guiding and supervising the establishment and improvement of the management system for consumer rights protection to ensure that relevant rules and regulations are in line with the corporate governance, corporate culture cultivation, and business development strategies; <li data-bbox="927 1547 1351 1817">(4) supervising and evaluating the implementation and effectiveness of the Bank's strategies, policies, basic management system, etc., for social responsibility <u>and sustainable development</u>, and making recommendations to the Board;

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	<p>(5) reviewing the Bank's credit extension policies in relation to the environment and sustainable development, and making recommendations to the Board;</p> <p>(6) being accountable to the Board, submitting to the Board work reports and annual reports on consumer rights protection, carrying out any work in relation thereto under the authorization of the Board, discussing and deciding on relevant matters, and studying major issues and major policies on consumer rights protection;</p> <p>(7) supervising the comprehensiveness, promptness and effectiveness of the work of the senior management and the consumer rights protection department in accordance with the regulatory requirements, the execution of strategies, policies and objectives for consumer rights protection, as well as the implementation of the work;</p>	<p>(5) reviewing the Bank's credit extension policies in relation to the environment and sustainable development, and making recommendations to the Board;</p> <p>(6) being accountable to the Board, submitting to the Board work reports and annual reports on consumer rights protection, carrying out any work in relation thereto under the authorization of the Board, discussing and deciding on relevant matters, and studying major issues and major policies on consumer rights protection;</p> <p>(7) supervising the comprehensiveness, promptness and effectiveness of the work of the senior management and the consumer rights protection department in accordance with the regulatory requirements, the execution of strategies, policies and objectives for consumer rights protection, as well as the implementation of the work;</p>

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	<p>(8) holding regular work meetings on consumer rights protection, and reviewing the work reports of the senior management and the consumer rights protection department; studying the audit reports, regulatory notices, and internal evaluation results related to the annual consumer rights protection work; urging the senior management and relevant departments to implement the rectification of the issues identified in a timely manner; providing guidance on disclosure of major information on consumer rights protection;</p> <p>(9) being responsible for reviewing the Bank's green finance development strategy, reviewing the green finance objectives set by the senior management and the green finance reports submitted by the senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and making recommendations to the Board;</p> <p>(10) approving matters in relation to external donation, as authorized by the Board;</p> <p>(11) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>	<p>(87) holding regular work meetings on consumer rights protection, and reviewing the work reports of the senior management and the consumer rights protection department; studying the audit reports, regulatory notices, and internal evaluation results related to the annual consumer rights protection work; urging the senior management and relevant departments to implement the rectification of the issues identified in a timely manner; providing guidance on disclosure of major information on consumer rights protection;</p> <p>(98) being responsible for reviewing the Bank's green finance development strategy, reviewing the green finance objectives set by the senior management and the green finance reports submitted by the senior management, supervising and evaluating the implementation of the Bank's green finance development strategy, and making recommendations to the Board;</p> <p>(10) approving matters in relation to external donation, as authorized by the Board;</p> <p>(11) other matters required by laws, administrative regulations, departmental rules and authorized by the Board.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	Section 4 Secretary to the Board of Directors	Section 4 Secretary to the Board of Directors
17	<p data-bbox="320 438 820 708">Article 31 The secretary to the Board shall be appointed by the Board and shall serve the position after his or her qualification is approved by the banking regulatory authority of the State Council. A person who has any of the following circumstances shall not serve as secretary of the Board:</p> <ul style="list-style-type: none"> <li data-bbox="395 757 820 832">(1) the relevant circumstances stipulated in Article 146 of the Company Law; <li data-bbox="395 880 762 912">(2) current supervisor of the Bank; <li data-bbox="395 961 820 1234">(3) other circumstances under which the relevant national financial regulatory authorities, the securities regulatory authority where the Bank's shares are listed and other relevant departments determine that he/she is not suitable to serve as the secretary of the Board; <li data-bbox="395 1283 820 1591">(4) other circumstances stipulated in the laws, administrative regulations, departmental rules, securities regulatory authorities where the Bank's shares are listed and the Bank's Articles under which he/she shall be prohibited from serving as the director of the Bank. 	<p data-bbox="852 438 1351 708">Article 31²⁹ The secretary to the Board shall be appointed by the Board and shall serve the position after his or her qualification is approved by the banking regulatory authority of the State Council. A person who has any of the following circumstances shall not serve as secretary of the Board:</p> <ul style="list-style-type: none"> <li data-bbox="927 757 1351 874">(1) the relevant circumstances stipulated in Article 146¹⁷⁸ of the Company Law; <li data-bbox="927 923 1294 955">(2) current supervisor of the Bank; <li data-bbox="927 1004 1351 1274">(3) other circumstances under which the relevant national financial regulatory authorities, the securities regulatory authority where the Bank's shares are listed and other relevant departments determine that he/she is not suitable to serve as the secretary of the Board; <li data-bbox="927 1323 1351 1632">(4) other circumstances stipulated in the laws, administrative regulations, departmental rules, securities regulatory authorities where the Bank's shares are listed and the Bank's Articles under which he/she shall be prohibited from serving as the director of the Bank.

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
18	<p>Article 32 A director or a senior management member of the Bank may serve as the secretary to the Board concurrently except for any accountant of the accounting firm engaged by the Bank and any person prohibited by laws, administrative regulations, departmental rules and other normative documents to serve as secretary to the Board. Where a director concurrently holds the office of the secretary to the Board, and a certain act is required to be conducted by a director and the secretary to the Board separately, the person who concurrently holds the offices of a director and the secretary to the Board may not perform such act in dual capacities.</p>	<p>Article 32<u>0</u> A director or a senior management member of the Bank may serve as the secretary to the Board concurrently except for any accountant of the accounting firm engaged by the Bank and any person prohibited by laws, administrative regulations, departmental rules and other normative documents to serve as secretary to the Board. Where a director concurrently holds the office of the secretary to the Board, and a certain act is required to be conducted by a director and the secretary to the Board separately, the person who concurrently holds the offices of a director and the secretary to the Board may not perform such act in dual capacities.</p>
19	<p>Article 33 The principal duties of the secretary to the Board are:</p> <p>(1) helping directors in handling the routine work of the Board, continuously providing directors with, or reminding the directors of and ensuring that they understand the relevant regulatory authorities' regulations, policies and requirements of the Bank's operations, and assisting the directors and the president in complying with the laws, administrative regulations, departmental rules and other normative documents and the Bank's Articles when exercising their functions and powers;</p>	<p>Article 33<u>1</u> The principal duties of the secretary to the Board are:</p> <p>(1) helping directors in handling the routine work of the Board, continuously providing directors with, or reminding the directors of and ensuring that they understand the relevant regulatory authorities' regulations, policies and requirements of the Bank's operations, and assisting the directors and the president in complying with the laws, administrative regulations, departmental rules and other normative documents and the Bank's Articles when exercising their functions and powers;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(2) communicating with directors and the relevant personnel of the Bank to ensure that the directors obtain the information necessary for performance of their duties;</p> <p>(3) preparing documents for the shareholders' general meeting and Board meetings and relevant work, taking and signing the meeting minutes, ensuring that the resolutions are in compliance with the legal procedures and taking control of the implementation of the Board meeting resolutions;</p> <p>(4) reminding the directors in the event that resolutions to be made by the Board violate the laws, administrative regulations, departmental rules and the Bank's Articles, and calling upon the attending supervisors to express their views thereon. If the Board insists on passing the aforesaid resolutions, the secretary to the Board shall record the views of the relevant supervisors and his or her own opinions in the meeting minutes;</p> <p>(5) ensuring decisions made by the Board on major matters are implemented in strict compliance with stipulated procedures; participating and organizing consultations for and analyses of matters to be decided by the Board as required by the Board, and giving corresponding opinions and suggestions; handling routine work assigned by the Board and the special committees under it that are delegated to him or her;</p>	<p>(2) communicating with directors and the relevant personnel of the Bank to ensure that the directors obtain the information necessary for performance of their duties;</p> <p>(3) preparing documents for the shareholders' general meeting and Board meetings and relevant work, taking and signing the meeting minutes, ensuring that the resolutions are in compliance with the legal procedures and taking control of the implementation of the Board meeting resolutions;</p> <p>(4) reminding the directors in the event that resolutions to be made by the Board violate the laws, administrative regulations, departmental rules and the Bank's Articles, and calling upon the attending supervisors to express their views thereon. If the Board insists on passing the aforesaid resolutions, the secretary to the Board shall record the views of the relevant supervisors and his or her own opinions in the meeting minutes;</p> <p>(5) ensuring decisions made by the Board on major matters are implemented in strict compliance with stipulated procedures; participating and organizing consultations for and analyses of matters to be decided by the Board as required by the Board, and giving corresponding opinions and suggestions; handling routine work assigned by the Board and the special committees under it that are delegated to him or her;</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(6) assisting the Board in formulating and improving the relevant corporate governance documents; enhancing the level of corporate governance standards of the Bank; and establishing a reasonable decision-making and governance procedure;</p> <p>(7) maintaining the Bank's register of shareholders, register of directors and register of senior management members, information regarding holdings of the Bank's shares by its controlling shareholder and directors, supervisors and senior management members, and documents and meeting minutes of the shareholders' general meeting and Board meetings, in order to ensure that persons entitled to the relevant records and documents of the Bank can obtain such records and documents in a timely manner;</p> <p>(8) keeping the Board's chop;</p> <p>(9) ensuring that the Bank prepares and submits the reports and documents required by relevant regulatory authorities in a timely manner;</p>	<p>(6) assisting the Board in formulating and improving the relevant corporate governance documents; enhancing the level of corporate governance standards of the Bank; and establishing a reasonable decision-making and governance procedure;</p> <p>(7) maintaining the Bank's register of shareholders, register of directors and register of senior management members, information regarding holdings of the Bank's shares by its controlling shareholder and directors, supervisors and senior management members, and documents and meeting minutes of the shareholders' general meeting and Board meetings, in order to ensure that persons entitled to the relevant records and documents of the Bank can obtain such records and documents in a timely manner;</p> <p>(8) keeping the Board's chop;</p> <p>(9) ensuring that the Bank prepares and submits the reports and documents required by relevant regulatory authorities in a timely manner;</p>

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	<p>(10) being responsible for the disclosure of the Bank's information; supervising the Bank to develop and implement the management systems of information disclosure and the internal reporting system of material information, in order to procure the Bank and the relevant parties concerned to carry out their information disclosure obligations according to the laws;</p> <p>(11) dealing and coordinating with the Bank's public relationship with relevant regulatory authorities, investors, intermediaries and media;</p> <p>(12) other matters authorized by the Board.</p>	<p>(10) being responsible for the disclosure of the Bank's information; supervising the Bank to develop and implement the management systems of information disclosure and the internal reporting system of material information, in order to procure the Bank and the relevant parties concerned to carry out their information disclosure obligations according to the laws;</p> <p>(11) dealing and coordinating with the Bank's public relationship with relevant regulatory authorities, investors, intermediaries and media;</p> <p>(12) other matters authorized by the Board.</p> <p><u>(1) being responsible for the information disclosure of the Bank; coordinating the information disclosure work of the Bank; organizing the formulation of the Bank's information disclosure management policy, and urging the Bank and the relevant information disclosure obligors to comply with relevant regulations on information disclosure;</u></p> <p><u>(2) being responsible for the management of investor relations, and coordinating the information communication between the Bank and securities regulatory authorities, investors and the de facto controller, intermediaries, media, etc.;</u></p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
		<p>(3) <u>organizing and preparing the Board meetings, the shareholders' general meetings, attending the shareholders' general meetings, the Board meetings, and relevant meetings of senior management, and being responsible for taking minutes and signing the minutes of Board meetings;</u></p> <p>(4) <u>being responsible for maintaining confidentiality in the Bank's information disclosure, and promptly reporting and disclosing to Shanghai Stock Exchange upon leakage of any material non-public information;</u></p> <p>(5) <u>monitoring media coverage and proactively verifying the true situation, and promptly urging the Bank and other relevant entities to respond to inquiries from Shanghai Stock Exchange;</u></p> <p>(6) <u>organizing training for directors and senior management members of the Bank on relevant laws, regulations, and regulatory requirements, and assisting aforementioned personnel in understanding their respective duties in information disclosure;</u></p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
		<p><u>(7) urging directors and senior management members to abide by laws, regulations, regulatory requirements, and the Bank's Articles, and to duly fulfill their commitments; reminding the Bank, directors and senior management members and immediately reporting truthfully to Shanghai Stock Exchange upon becoming aware that the Bank, directors, or senior management members have made or may make resolutions in violation of relevant regulations;</u></p> <p><u>(8) dealing with the Bank's equity matters, and being responsible for managing changes in the Bank's shares and derivatives;</u></p> <p><u>(9) performing other duties stipulated by laws, regulations, and regulatory requirements.</u></p>
20	<p>Article 34 The Bank shall provide facilitation conditions for the secretary to the Board to perform his/her duties. Directors, supervisors, senior management members and relevant staff shall support and cooperate with the work of the secretary to the Board.</p> <p>In order to perform his/her duties, the secretary to the Board has the right to understand the financial and operational conditions of the Bank, participate in relevant meetings related to information disclosure, inspect all documents related to information disclosure, and require relevant departments and personnel of the Bank to provide relevant materials and information in a timely manner.</p>	<p>Article 342 The Bank shall provide facilitation conditions for the secretary to the Board to perform his/her duties. Directors, supervisors, senior management members and relevant staff shall support and cooperate with the work of the secretary to the Board.</p> <p>In order to perform his/her duties, the secretary to the Board has the right to understand the financial and operational conditions of the Bank, participate in relevant meetings related to information disclosure, inspect all documents related to information disclosure, and require relevant departments and personnel of the Bank to provide relevant materials and information in a timely manner.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	CHAPTER III CONVENING OF BOARD MEETINGS	CHAPTER III CONVENING OF BOARD MEETINGS
	Section 1 Convening Method of the Meeting	Section 1 Convening Method of the Meeting
21	<p>Article 37 The chairman of the Board shall convene and preside over an extraordinary Board meeting within ten (10) days from the date of receipt of one of the following requests:</p> <ul style="list-style-type: none"> (1) request of the Requesting Shareholders; (2) joint request of one-third or more of the directors; (3) request of the Board of Supervisors; (4) request of half or more of the independent directors (at least two (2)); (5) when the chairman of the Board deems necessary; (6) request of the president; (7) other circumstances as stipulated in the laws, administrative regulations, departmental rules, normative documents and the Bank's Articles. 	<p>Article 37<u>5</u> The chairman of the Board shall convene and preside over an extraordinary Board meeting within ten (10) days from the date of receipt of one of the following requests:</p> <ul style="list-style-type: none"> (1) request of the Requesting Shareholders; (2) joint request of one-third or more of the directors; (3) request of the Board of Supervisors <u>Audit Committee</u>; (4) request of half or more of the independent directors (at least two (2)); (5) when the chairman of the Board deems necessary; (6) request of the president; (7) other circumstances as stipulated in the laws, administrative regulations, departmental rules, normative documents and the Bank's Articles.

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	Section 2 Notice of the Meeting and Pre-meeting Communication	Section 2 Notice of the Meeting and Pre-meeting Communication
22	<p>Article 40 When convening regular Board meetings and extraordinary Board meetings, the Board office shall submit a written meeting notice stamped with the seal of the Board office by hand or by prepaid mail, fax, e-mail or other means to all directors, supervisors, president and secretary to the Board fourteen (14) days before the meeting is convened or five (5) days before the meeting is convened, respectively. If it is not served by hand, it shall be confirmed by telephone and recorded accordingly.</p> <p>In case of emergency, it is necessary to convene an extraordinary Board meeting as soon as possible, and the meeting notice may be issued by telephone or other verbal means at any time, but the convener shall give an explanation at the meeting.</p>	<p>Article 40<u>38</u> When convening regular Board meetings and extraordinary Board meetings, the Board office shall submit a written meeting notice stamped with the seal of the Board office by hand or by prepaid mail, fax, e-mail or other means to all directors, supervisors, president and secretary to the Board fourteen (14) days before the meeting is convened or five (5) days before the meeting is convened, respectively. If it is not served by hand, it shall be confirmed by telephone and recorded accordingly.</p> <p>In case of emergency, it is necessary to convene an extraordinary Board meeting as soon as possible, and the meeting notice may be issued by telephone or other verbal means at any time, but the convener shall give an explanation at the meeting.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	Section 3 Attending the Meeting in Person or by Proxy	Section 3 Attending the Meeting in Person or by Proxy
23	<p>Article 48 A Board meeting shall not be held unless more than half of the directors are present.</p> <p>When a director or other entities of which he/she hold positions is directly or indirectly related to existing or proposed contracts, transactions or arrangements of the Bank (except for the employment contract), the director shall inform the Board and the Board of Supervisors of the nature and extent of their related party relationships, regardless of whether the relevant matters require the approval of the Board under normal circumstances.</p> <p>If a director has a material interest in any matters to be discussed at the Board meeting, the director shall abstain from participation in the discussion when the Board considers such matters, shall not exercise his or her voting rights on such matters nor be authorized to exercise any voting rights on behalf of other directors, and shall not be counted in the quorum of directors attending the Board meeting. The Board meeting shall not be held unless more than half of the directors who are not materially interested are present. The above applies unless otherwise required by the laws, administrative regulations, departmental rules and the securities regulatory authorities of the places where the shares of the Bank are listed.</p>	<p>Article 48⁶ A Board meeting shall not be held unless more than half of the directors are present.</p> <p>When a director or other entities of which he/she hold positions is directly or indirectly related to existing or proposed contracts, transactions or arrangements of the Bank (except for the employment contract), the director shall inform the Board and the Board of Supervisors of the nature and extent of their related party relationships, regardless of whether the relevant matters require the approval of the Board under normal circumstances.</p> <p>If a director has a material interest in any matters to be discussed at the Board meeting, the director shall abstain from participation in the discussion when the Board considers such matters, shall not exercise his or her voting rights on such matters nor be authorized to exercise any voting rights on behalf of other directors, and shall not be counted in the quorum of directors attending the Board meeting. The Board meeting shall not be held unless more than half of the directors who are not materially interested are present. The above applies unless otherwise required by the laws, administrative regulations, departmental rules and the securities regulatory authorities of the places where the shares of the Bank are listed.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
24	<p>Article 49 Whether a director has a material interest in the proposed matter may be determined by the Board in accordance with laws, administrative regulations, departmental rules and the provisions of the Bank's Articles. When the Board convenes a Board meeting, it shall notify the Board of Supervisors in advance to delegate members to present at the meeting. The president shall be present at Board meetings. The vice president who does not serve as an executive director has the right to attend Board meetings. If the chairman of the meeting deems it necessary, he/she may notify other relevant personnel to present at the Board meeting.</p>	<p>Article 497 Whether a director has a material interest in the proposed matter may be determined by the Board in accordance with laws, administrative regulations, departmental rules and the provisions of the Bank's Articles. When the Board convenes a Board meeting, it shall notify the Board of Supervisors in advance to delegate members to present at the meeting. The president shall be present at Board meetings. The vice president who does not serve as an executive director has the right to attend Board meetings. If the chairman of the meeting deems it necessary, he/she may notify other relevant personnel to present at the Board meeting.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
25	<p>Article 50 Directors shall attend the Board meeting in person. If a director cannot attend the meeting in person due to certain reasons, he or she may appoint another director in writing to attend on his or her behalf (an independent director shall appoint another independent director to attend on his or her behalf). The director who attends the meeting on behalf of another director shall exercise the rights of a director within the scope of authorization.</p> <p>If a director fails to attend a Board meeting and does not appoint a proxy to attend on his or her behalf, he or she shall be deemed to have waived his or her voting rights at that meeting.</p> <p>A director shall attend at least two-thirds or more of the on-site Board meetings in person each year. If the director fails to attend the meetings in person for two (2) consecutive times and without appointing other directors to attend the Board meetings on his or her behalf, the director shall be deemed as unable to perform his/her duties, and the Board shall make a proposal at the shareholders' general meeting to remove such director.</p> <p>A director shall sign written confirmation for periodic reports in accordance with laws, shall not either appoint others to sign, or refuse to do so on account of having an objection to the contents of the periodic reports or disagreement with audit institutions.</p>	<p>Article 50<u>48</u> Directors shall attend the Board meeting in person. If a director cannot attend the meeting in person due to certain reasons, he or she may appoint another director in writing to attend on his or her behalf (an independent director shall appoint another independent director to attend on his or her behalf). The director who attends the meeting on behalf of another director shall exercise the rights of a director within the scope of authorization.</p> <p>If a director fails to attend a Board meeting and does not appoint a proxy to attend on his or her behalf, he or she shall be deemed to have waived his or her voting rights at that meeting.</p> <p>A director shall attend at least two-thirds or more of the on-site Board meetings in person each year. If the director fails to attend the meetings in person for two (2) consecutive times and without appointing other directors to attend the Board meetings on his or her behalf, the director shall be deemed as unable to perform his/her duties, and the Board shall make a proposal at the shareholders' general meeting to remove such director.</p> <p>A director shall sign written confirmation for periodic reports in accordance with laws, shall not either appoint others to sign, or refuse to do so on account of having an objection to the contents of the periodic reports or disagreement with audit institutions.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	CHAPTER IV RULES OF PROCEDURE FOR BOARD MEETINGS	CHAPTER IV RULES OF PROCEDURE FOR BOARD MEETINGS
	Section 1 Initiation and Collection of Proposals	Section 1 Initiation and Collection of Proposals
26	<p>Article 56 The following persons or institutions have the right to submit proposals to the Board:</p> <ul style="list-style-type: none"> (1) Requesting Shareholders; (2) more than one-third of the directors; (3) the Board of Supervisors; (4) more than half (at least two (2)) of the independent directors; (5) chairman of the Board; (6) special committees of the Board; (7) the president. 	<p>Article 56⁴ The following persons or institutions have the right to submit proposals to the Board:</p> <ul style="list-style-type: none"> (1) Requesting Shareholders; (2) more than one-third of the directors; (3) the Board of Supervisors <u>Audit Committee</u>; (4) more than half (at least two (2)) of the independent directors; (5) chairman of the Board; (6) special committees of the Board; (7) the president.
	Section 2 Discussion at Meeting	Section 2 Discussion at Meeting
27	<p>Article 63 Independent directors shall express objective, impartial and independent opinions on the matters to be discussed at the shareholders' general meeting or Board meeting of the Bank, and shall in particular, express their opinions at the shareholders' general meeting or Board meeting on the following matters:</p> <ul style="list-style-type: none"> (1) major related party transactions; (2) profit distribution plans; 	<p>Article 63¹ Independent directors shall express objective, impartial and independent opinions on the matters to be discussed at the shareholders' general meeting or Board meeting of the Bank, and shall in particular, express their opinions at the shareholders' general meeting or Board meeting on the following matters:</p> <ul style="list-style-type: none"> (1) major related party transactions; (2) profit distribution plans;

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(3) nomination, engagement and removal of directors, and appointment and dismissal of senior management members;</p> <p>(4) remuneration of directors and senior management members;</p> <p>(5) matters that may cause material losses to the Bank;</p> <p>(6) engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial accounting reports of the Bank;</p> <p>(7) provision of independent opinion on the impact of the issuance of preference shares on the rights and interests of each class of shareholders;</p> <p>(8) other matters that may have a material impact on the legitimate rights and interests of the Bank, small and medium shareholders, and financial consumers;</p> <p>(9) other matters stipulated by the laws, administrative regulations, departmental rules, regulatory requirements and the Bank's Articles.</p>	<p>(3) nomination, engagement and removal of directors, and appointment and dismissal of senior management members;</p> <p>(4) remuneration of directors and senior management members;</p> <p>(5) matters that may cause material losses to the Bank;</p> <p>(6) engagement or dismissal of accounting firms that conduct periodic statutory audits of the financial accounting reports of the Bank;</p> <p>(7) provision of independent opinion on the impact of the issuance of preference shares on the rights and interests of each class of shareholders;</p> <p>(8) other matters that may have a material impact on the legitimate rights and interests of the Bank, small and medium shareholders, and financial consumers;</p> <p>(9) other matters stipulated by the laws, administrative regulations, departmental rules, regulatory requirements and the Bank's Articles.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	Section 3 Voting at Meeting	Section 3 Voting at Meeting
28	<p>Article 75 Resolutions concerning the following matters shall be passed by two-thirds or more of all directors and the Board meeting shall not be convened by circulation of written resolution:</p> <ol style="list-style-type: none"> (1) development strategies of the Bank; (2) capital planning, capital replenishment plans, annual financial budget plans, annual financial accounts, profit distribution plans, basic remuneration plans, compensation plan for directors and senior management members, and loss recovery plans of the Bank; (3) plans for increase or reduction of registered capital of the Bank; (4) the Bank's plans of issuance of bonds or other marketable securities and listing plans; (5) plans for merger, division, spin-off, dissolution, liquidation or changes in the corporate form of the Bank; (6) plans to acquire the Bank's shares, plans for material change in equity interest and plans for financial reorganization; (7) proposals for amendments to the Bank's Articles; 	<p>Article 7573 Resolutions concerning the following matters shall be passed by two-thirds or more of all directors and the Board meeting shall not be convened by circulation of written resolution:</p> <ol style="list-style-type: none"> (1) development strategies of the Bank; (2) capital planning, capital replenishment plans, annual financial budget plans, annual financial accounts, profit distribution plans, basic remuneration plans, compensation plan for directors and senior management members, and loss recovery plans of the Bank; (3) plans for increase or reduction of registered capital of the Bank; (4) the Bank's plans of issuance of bonds or other marketable securities and listing plans; (5) plans for merger, division, spin-off, dissolution, liquidation or changes in the corporate form of the Bank; (6) plans to acquire the Bank's shares, plans for material change in equity interest and plans for financial reorganization; (7) proposals for amendments to the Bank's Articles;

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(8) decision on matters including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other noncommercial banking guarantees of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Bank's Articles;</p> <p>(9) appointment or dismissal of the president, vice president and other senior management members of the Bank and decision on matters relating to the remuneration, performance appraisal and rewards or punishment of senior management members of the Bank;</p> <p>(10) election of the chairman and members of each special committee of the Board (excluding the chairman of the Strategic Planning Committee);</p>	<p>(8) decision on matters including the establishment of major legal entities, major corporate mergers and acquisitions, major external investments, major asset acquisitions, major asset disposals, major asset write-offs, major asset mortgages and other noncommercial banking guarantees of the Bank within the scope of authorization granted by the shareholders' general meeting and in accordance with the laws and regulations, regulatory requirements and the provisions of the Bank's Articles;</p> <p>(9) appointment or dismissal of the president, vice president and other senior management members of the Bank and decision on matters relating to the remuneration, performance appraisal and rewards or punishment of senior management members of the Bank;</p> <p>(10) election of the chairman and members of each special committee of the Board (excluding the chairman of the Strategic Planning Committee);</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	<p>(11) proposing the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>(12) other matters that are deemed to have a material impact on the Bank by more than half of all directors and are required to be passed by two-thirds or more of all directors.</p>	<p>(11) proposing the engagement and dismissal of accounting firms that conduct periodic statutory audits of the financial and accounting reports of the Bank for approval by the shareholders' general meeting;</p> <p>(12) other matters that are deemed to have a material impact on the Bank by more than half of all directors and are required to be passed by two-thirds or more of all directors.</p>
	CHAPTER V INFORMATION DISCLOSURE AND IMPLEMENTATION OF MEETING RESOLUTIONS	CHAPTER V INFORMATION DISCLOSURE AND IMPLEMENTATION OF MEETING RESOLUTIONS
29	<p>Article 82 The secretary to the Board shall, upon the conclusion of the meeting and in compliance with the information disclosure principle of truthfulness, accuracy, completeness and timeliness, disclose information related to the Board meeting in a standardized manner in accordance with laws, administrative regulations, departmental rules, relevant provisions of the securities regulatory authority where the Bank's shares are listed and the provisions of the Bank's Articles.</p>	<p>Article 820 The secretary to the Board shall, upon the conclusion of the meeting and in compliance with the information disclosure principle of truthfulness, accuracy, completeness and, timeliness, and fairness, disclose information related to the Board meeting in a standardized manner in accordance with laws, administrative regulations, departmental rules, relevant provisions of the securities regulatory authority where the Bank's shares are listed and the provisions of the Bank's Articles.</p>

No.	Rules of Procedure for the Board of Directors (Edition 2023)	Rules of Procedure for the Board of Directors (Revised Edition 2025)
	CHAPTER VI RESPONSIBILITIES OF DIRECTORS FOR RESOLUTIONS	CHAPTER VI RESPONSIBILITIES OF DIRECTORS FOR RESOLUTIONS
30	Article 89 Where any resolution of the Board contravenes the laws, administrative regulations or the Bank's Articles, the directors involved in passing such resolution shall be liable to indemnify the Bank for losses sustained by the Bank as the consequences of such contravention; provided that it has been proved that he/she objected to the resolution and the objection has been recorded in the minutes of such meeting, such director may be exempt from the liability.	Article 89 <u>7</u> Where any resolution of the Board contravenes the laws, administrative regulations or the Bank's Articles, the directors involved in passing such resolution shall be liable to indemnify the Bank for losses sustained by the Bank as the consequences of such contravention; provided that it has been proved that he/she objected to the resolution and the objection has been recorded in the minutes of such meeting, such director may be exempt from the liability. <u>The Bank shall submit the minutes and resolutions of the Board to the banking regulatory authority of the State Council in a timely manner.</u>
31	Article 90 Where the conditions are met, and subject to the approval of the shareholders' general meeting, the Bank may establish a professional liability insurance system for the directors.	Article 90 <u>88</u> Where the conditions are met, and subject to the approval of the shareholders' general meeting, the Bank may establish a professional liability insurance system for the directors.
	CHAPTER VII SUPPLEMENTAL PROVISIONS	CHAPTER VII SUPPLEMENTAL PROVISIONS
32	Article 92 These Rules shall become effective from the date of approval by the shareholders' general meeting, and the former Rules of Procedure for the Board of Directors of Postal Savings Bank of China Co., Ltd. (Revised Edition 2021) (You Yin Zhi [2021] No. 39) shall be repealed simultaneously. Changes and amendments to these Rules shall be passed by an ordinary resolution at the shareholders' general meeting.	Article 92 <u>0</u> These Rules shall become effective from the date of approval by the shareholders' general meeting, and the former Rules of Procedure for the Board of Directors of Postal Savings Bank of China Co., Ltd. (Revised Edition 2021) (You Yin Zhi [2021] No. 39) shall be repealed simultaneously. Changes and amendments to these Rules shall be passed by an ordinary resolution at the shareholders' general meeting.

Note: The serial numbers of relevant chapters, sections, articles, and cross-references have been adjusted accordingly.

**REPORT ON THE EVALUATION OF THE SUBSTANTIAL
SHAREHOLDER OF POSTAL SAVINGS BANK OF CHINA CO., LTD.
FOR THE YEAR 2024**

In accordance with the requirements of the Measures for the Supervision of the Behavior of the Substantial Shareholders of Banking and Insurance Institutions (Trial) (Yin Bao Jian Fa [2021] No. 43) and other relevant regulations, the board of directors of a commercial bank shall perform an annual evaluation of the substantial shareholders, and the evaluation report shall be reported at the shareholders' general meeting and submitted to the National Financial Regulatory Administration in a timely manner. The Bank conducted the evaluation of the substantial Shareholder for the year 2024 at the beginning of 2025 and the results are summarized below.

I. EQUITY MANAGEMENT

The Board of the Bank has always regarded equity management as an important task for improving corporate governance and maintaining financial stability, continuously improved the equity management framework, actively implemented regulatory requirements, earnestly listened to the report on equity management, improved the equity management policies, and revised and issued the equity management measures; strengthened the routine management of and communication with Shareholders, responded to the concerns of Shareholders in a timely manner, conducted evaluations of the substantial Shareholder and major Shareholders, and strictly implemented approval and reporting requirements for equity matters, ensuring Shareholders obtain equity in compliance with laws and regulations; closely monitored changes in the shareholdings of Shareholders, continued to improve intelligent equity analysis, and enhanced the proactivity and sensitivity of equity management to promote the steady operation and healthy development of the Bank.

II. STATUS OF THE SUBSTANTIAL SHAREHOLDER

As at the end of 2024, China Post Group Corporation Limited (hereinafter referred to as "China Post Group") held 62,256 million Shares of the Bank (including 62,175 million A Shares and 81 million H Shares), accounting for a shareholding percentage of 62.78%; 5,405 million Shares of which are A Shares with selling restrictions and will be unlocked on March 25, 2026. In accordance with regulatory requirements, China Post Group is the substantial Shareholder of the Bank as its shareholding percentage exceeds 15%.

China Post Group, a wholly state-owned enterprise incorporated in accordance with the Company Law of the People's Republic of China, was established on October 4, 1995, and was restructured and renamed as China Post Group Corporation Limited on December 17, 2019. It is the controlling Shareholder and de facto controller of the Bank. The registered capital of China Post Group is RMB137.6 billion. In 2024, the consolidated total assets amounted to RMB17,954,302 million; the net assets amounted to RMB1,070,764 million; the operating income amounted to RMB135,220 million; and the net profit amounted to RMB76,191 million.

III. ORGANIZATION AND IMPLEMENTATION OF THE EVALUATION

The Bank continued to regard the evaluation of the substantial Shareholder as a key measure to optimize corporate governance and standardize equity management. The Bank sent a notification letter in writing to the substantial Shareholder in early 2025, requesting its cooperation in conducting the evaluation of the substantial Shareholder for the year 2024. Based on information reports and financial statements provided by the substantial Shareholder, and taking into account the information on the Shareholder's qualifications inquired through public channels and its daily performance, the Bank formulated an evaluation report by performing comprehensive analysis of qualifications, financial position, shareholdings, related party transactions in the previous year, exercise of Shareholder rights, fulfillment of obligations and commitments, observation of the Articles of Association and terms of agreements, and compliance with laws, regulations and regulatory requirements. The evaluation report has been considered and approved at the sixth meeting of the Board of Directors of 2025 held on May 30, 2025.

IV. EVALUATION RESULTS

(I) Qualifications and Financial Position

China Post Group was incorporated in accordance with law, with good social reputation and records of integrity and tax as well as financial position. It ranked 83rd among Global 500 companies and 1st among global post companies in 2024. The relationship between China Post Group and its controlling Shareholders, de facto controllers, related parties, persons acting in concert, ultimate beneficiaries, and other parties was clear and transparent, and its qualifications complied with laws, regulations and regulatory requirements. There were no circumstances that may have an adverse impact on the operation and management of the Bank.

(II) Shareholdings

China Post Group is committed to long-term and value-oriented investment, ensuring the long-term stability of the Bank's shareholding structure, actively safeguarding the Bank's sound operation and the stability of financial markets, and supporting the Bank in better serving the real economy and preventing and controlling financial risks.

China Post Group has controlling interests in only one banking institution, namely Postal Savings Bank of China, and the number of commercial banks it has invested in complies with regulatory requirements. China Post Group invests in the Bank with its own funds from legitimate sources, and there is no cross-shareholding between China Post Group and the Bank. There have been no instances of investment using entrusted funds, debt funds or other non-self-owned funds. The shareholding percentage complies with regulatory requirements, and it has fulfilled the regulatory approval and reporting procedures when obtaining equity interests. There was no transfer of its shareholding in the Bank during the lock-up period. The shareholding

relationship of China Post Group is true and transparent, with no violations of laws and regulations such as concealment of actual controllers, undisclosed connected relationships, shareholding entrustment, or undisclosed agreements. There were no instances of pledging the Bank's equity, using its shareholding in the Bank to provide guarantees for debts other than those of itself and its related parties, utilizing equity pledge arrangements to hold the Bank's shares on behalf of others, engaging in improper connected shareholding, or disguised transfers of equity, etc.

(III) Related Party Transactions

China Post Group complied with relevant laws, regulations, and regulatory requirements on related party transactions. Transactions with the Bank were transparent and fair, and there were no improper related party transactions with the Bank or instances of using its influence over the Bank to obtain illegitimate benefits. In order to further revitalize the Bank's existing assets, reduce the occupancy of existing capital, and enhance the Bank's credit allocation capacity in key areas such as "Sannong", consumption, and MSEs, in 2024, China Post Group acquired the trust beneficiary rights or asset management plan income rights of the share income rights of nine industrial funds and one industrial fund management company from the Bank through its wholly-owned subsidiary, China Post Capital Management Co., Ltd. In the same year, in order to realize the sustainable and healthy development of the Bank, China Post Group and the Bank strictly complied with relevant requirements such as laws and regulations and the regulatory rules of the places where the shares are listed, and jointly negotiated to adjust the pricing of the deposit agency fees, with the composite rate of the Bank's agency fee reduced from 1.24% to 1.08%, a decrease of 16 bps. The above two related party transactions have been considered and approved by the Board and the Shareholders' general meeting of the Bank. Other daily related party transactions with China Post Group are also managed in accordance with regulatory rules, and all relevant information has been disclosed to the public.

(IV) Exercise of Shareholder Rights

China Post Group fulfilled its duties in accordance with laws, regulations, regulatory provisions and the Articles of Association of the Bank, lawfully and effectively participated in corporate governance, properly exercised Shareholder rights through corporate governance procedures, and upheld the independent operation of the Bank. There were no instances of abusing Shareholder rights, improper interfering with or restricting the Bank's operations. China Post Group has not entrusted persons other than the shareholders themselves and their related parties, persons acting in concert, nominated directors and supervisors to attend the Shareholders' general meeting, or accepted the entrustment of non-related parties or persons acting in concert to attend the Shareholders' general meeting. There were no actions to obstruct or instruct the Bank to obstruct minority Shareholders from attending the Shareholders' general meeting, or impose other obstacles for minority Shareholders to attend the Shareholders' general meeting. China Post Group has prudently exercised its right to nominate Directors of the Bank, complied with regulatory requirements when appointing equity Directors to the Bank, treated all

Shareholders fairly, made independent, professional, and objective decisions based on the principle of maximizing the overall interests of the Bank, and assumed legal responsibility for its decisions. There were no instances of harming the legitimate rights and interests of the Bank and other stakeholders.

(V) Fulfillment of Responsibilities, Obligations, and Commitments

China Post Group strictly fulfilled its responsibilities and obligations by providing written commitments, and actively complied with the commitments. It has made commitments to replenish the Bank's capital when necessary, supported the Board of the Bank in formulating reasonable capital plans, supported the Bank to replenish capital through multiple channels in a sustainable manner, supported the Bank to adjust its profit distribution policy to balance the relationship between cash dividends and capital replenishment, and ensured that the capital continuously met regulatory requirements. There were no instances of obstructing other shareholders or investors from adopting reasonable plans to increase capital. China Post Group fully supported the Bank's inclusion as one of the first batch of banks to receive capital injection through special government bonds. China Post Group strictly fulfilled its information reporting obligations in accordance with regulatory requirements, reported relevant information to the Bank in a timely, truthful, accurate, and complete manner, ensured full disclosure of relevant information, and accepted public supervision, with no instances of false records, misleading statements, or material omissions.

(VI) Observation of the Articles of Association and Terms of Agreements, and Compliance with Laws, Regulations and Regulatory Requirements

China Post Group strictly complied with laws, regulations, regulatory requirements, the Articles of Association of the Bank and terms of agreements. It was fully aware of the rights and obligations as the substantial Shareholder, and did not exploit its position as the substantial Shareholder to harm the legitimate rights and interests of the Bank and other stakeholders. There were no instances of China Post Group being listed as a subject to any joint punishment for dishonesty by relevant authorities, committing any act of seriously evading or cancelling bank debts, providing false materials or making untrue statements, assuming major liability for the business failure of any commercial bank, or significant violation of laws and regulations, rejecting or obstructing any financial regulatory authorities from performing their regulatory work according to law, being subjected to investigation and penalties by financial regulatory authorities or other relevant government agencies for violation of laws and regulations, or any other circumstances that may adversely affect the operation and management of the Bank.

Upon evaluation, China Post Group maintained sound qualifications, used legally sourced funds for its equity investment, and showed a sound financial position with a clear shareholding structure. It strictly complied with laws, regulations, regulatory requirements, the Articles of Association of the Bank, and terms of agreements, exercised its Shareholder rights in accordance with the law, fulfilled its responsibilities, obligations, and commitments, and participated in

**APPENDIX IV REPORT ON THE EVALUATION OF THE SUBSTANTIAL SHAREHOLDER
OF POSTAL SAVINGS BANK OF CHINA CO., LTD. FOR THE YEAR 2024**

corporate governance in a lawful and effective manner, with no instances of abusing Shareholder rights. Its transactions with the Bank were transparent and fair, with no improper related party transactions or exploitation of its influence over the Bank to obtain undue benefits, all of which complied with relevant regulatory requirements for the substantial shareholder of a commercial bank.