HRBanK 哈尔滨银行 HARBIN BANK

Harbin Bank Co., Ltd.*
哈爾濱銀行股份有限公司**

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

(Stock Code: 6138)

ANNOUNCEMENT ON OBTAINING APPROVAL OF REDUCTION OF RMB DEPOSIT RESERVE RATIO

Harbin Bank Co., Ltd. (the "**Bank**") is pleased to announce that the Bank has received a notice from the Harbin Center Branch of the People's Bank of China (Ha Yin Fa [2014] No. 93). Pursuant to the Notice on Targeted Reduction of RMB Deposit Reserve Ratio of Certain Financial Institutions published by the People's Bank of China (《中國人民銀行關於定向降低部分金融機構存款準備金率的通知》) (Yin Fa [2014] No. 164), the Bank has adopted the RMB deposit reserve ratio of 17.5%, effective from 16 June 2014, which is 0.5 percentage point lower than the previous RMB deposit reserve ratio applied by the Bank.

By order of the Board of Directors
Harbin Bank Co., Ltd.
Guo Zhiwen
Chairman

Harbin, the PRC, 18 June 2014

As at the date of this announcement, the Board of directors of the Bank comprises Guo Zhiwen, Liu Zhuo and Gao Shuzhen, as executive directors; Zhang Taoxuan, Chen Danyang, Cui Luanyi and Qin Hongfu, as non-executive directors; Ma Yongqiang, Zhang Shengping, He Ping, Du Qingchun, Wan Kam To and Kong Siu Chee, as independent non-executive directors.

* *For identification purposes only.*

** *Harbin Bank Co., Ltd. is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*