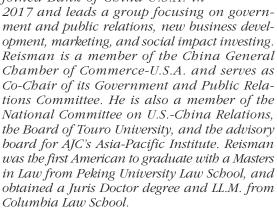
Industry Expertise and Operational Excellence

An Interview with Peter Reisman, Managing Director and Chief Communications Officer, Bank of China, U.S.A.

bas almost 30 years of experience dealing with Chinese private and government entities. He is fluent in Chinese language and culture, experienced in the sourcing, negotiating, structuring, documenting, and closing of equity and debt investments as well as joint venture transactions. He has advised extensively on cross-border investments and trade between the United States and China and Israel. Reisman joined Bank of China U.S.A. in



COMPANY BRIEF As China's most international and diversified bank, Bank of China (www.boc.cn/en) has a well-established global service network with institutions set up across the Chinese mainland, as well as in more than 60 countries and regions. It has established an integrated services platform based on the pillars of its corporate banking, personal banking, financial markets, and other non-commercial banking businesses, which covers investment banking, direct investment, securities, insurance, funds, aircraft leasing, and other areas, thus providing its customers with a comprehensive range of financial services. Bank of China U.S.A. (BOC U.S.A.) (www.bocusa.com) has branches in New York City, Queens, Chicago, and Los Angeles.

What have been the keys to BOC U.S.A.'s growth and leadership in the industry?

Bank of China U.S.A.'s commitment to our clients, longstanding industry relationships, diverse and supportive work culture, as well as our dedication to the communities we operate in, have been the backbone of our success in



Peter Reisman

the industry. As the oldest Chinese bank operating in the United States, we play an important role in the critical relationship between the U.S. and China. As one of the world's largest banks and the first Chinese bank to enter the U.S. market, our global network empowers businesses and people from both countries to navigate the complex global trade and supply chain environment. This enables our clients to enter new markets from positions of strength and scalability. We are experts and leaders in U.S.

Dollar and RMB settlement, cross-border investments, commodities, and trade, making us the premier bank for accessing the world's second largest economy.

We bring more than four decades of experience securing first-class deals in the U.S. market, and are proud to partner with many Fortune 500 companies, homegrown enterprises and financial institutions to support their domestic and global business objectives.

Will you highlight BOC U.S.A.'s culture and values?

Transparency, industry expertise, and impeccable execution are benchmarks of Bank of China U.S.A.'s brand. We continue to invest in talent in our offices across the country – and our rich environment allows us to stay true to our commitment of bridging the gap between the U.S. and Chinese business communities.

We've been able to establish our brand locally and serve a wide range of U.S. businesses, from small businesses to Fortune 500 companies. We leverage our industry expertise and operational excellence to deepen our relationships with clients by providing the high-quality service they have come to expect from BOC U.S.A. In addition, our strong compliance protocols allow us to maintain an exceptional operational environment throughout our organization to best protect our customers, partners, and employees – and in turn, to build our reputation and grow our business.

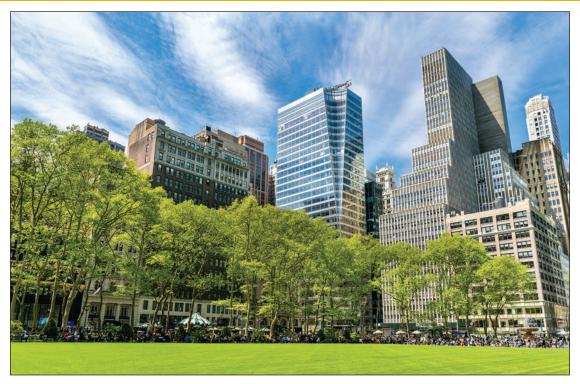
Do you feel that BOC U.S.A.'s financial strength and global reach is a key differentiator for the company?

Yes. Our business has maintained steady growth: achieving new heights, expanding our client base within the Fortune 500, advancing specific areas such as project and subscription financing, and developing a robust personal banking business. This is all due to our commitment to balanced and sustainable development. While the U.S. banking industry has come on some hard times recently, our team at Bank of China U.S.A. has continued to build on our success.

What do you see as BOC U.S.A.'s responsibility to be engaged in the communities it serves and to be a good corporate citizen?

We often say we are a global bank with a local heart – and that guides everything we do as an institution, from how we interact with

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The beadquarters building for Bank of China U.S.A. in Manhattan

our clients and employees to how we operate within and support our local communities. We feel a close connection to the communities in which we operate, including major metropolitan areas across the United States like New York, Los Angeles, and Chicago.

We continue to find that our customers and our greatest business opportunities exist in major metro areas, and we have made it a priority to give back to the cities that have given so much to us. Investing in our communities has and will continue to be part of BOC U.S.A.'s mission.

How does BOC U.S.A. focus its corporate responsibility efforts?

All of Bank of China U.S.A.'s branches are dedicated to supporting local communities and organizations through various initiatives. We've partnered with community leaders and organizations such as The Family Center, Cents Ability, and the Jump\$tart Coalition to provide

financial education in innovative ways. We've also supported local organizations and events dedicated to enriching cultural ties between the U.S. and China, including the CGCC Foundation, Chinatown Healthcare Clinic Foundation, and the Sino-U.S. Business Leaders Roundtable.

How important is it for BOC U.S.A. to build a diverse and inclusive workforce?

Bank of China U.S.A. is thoroughly committed to both continue and expand our actions to support diversity, equity, and inclusion (DEI) in all we do. That includes everything from how we operate to how we engage with our customers and how we build and utilize our workforce. Creating and retaining a diverse, inclusive workplace is a strategic business priority that supports and invites creativity, fairness, development, and connection to those we serve across the country. We believe in utilizing diverse talent throughout our organization, and developing professional employees

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no matter their gender, their race, their ethnicity, their sexual orientation, and other demographic features that create diversity. The world we live in is quite diverse and we want to use that diversity to make our company, our country, and our world better.

We also believe in the importance of inclusion and equity. In our workforce, we want our employees to feel comfortable no matter their background. That means respect and engagement irrespective of racial, ethnic, gender, and other differences. With respect to equity, a diverse organization maintains compliance with the law and seeks to ensure fairness in areas such as compensation, benefits, and opportunities. Diversity, equity, and inclusion together result in a better and stronger organization.

We will seek to meet our goal not by quotas or mandatory preferences, but by broadening our recruiting methods and our recruiting sources, and by continuing development of a diverse group of qualified employees for potential promotion to leadership and other positions. Developing and relying on a broader pool of diverse candidates, internal and external, should enable us to reach our goals in an appropriate manner.

BOC U.S.A. has a long history in the United States and has experienced recessions, public health crises, and economic downturns. Will you discuss BOC U.S.A.'s resilience in overcoming challenging and uncertain times?

Bank of China U.S.A. is not immune to the larger challenges facing our economy, but as you mentioned, we have a long history of remaining resilient and overcoming challenging and uncertain times. We have instituted sound risk management practices and regulatory compliance, and we are proactive in preparing for the complex and volatile economic and political environments we face. We will continue to enhance our relevant models, foster a culture of compliance and risk management, communicate effectively, and identify any potential unintended consequences to achieve our internal objectives of sound management and safety.

What do you tell young people about the type of career the banking industry offers?

Despite the challenging environment our banking industry currently faces and enormous geopolitical complexities facing our two countries, it's an exciting industry that offers young people the opportunity to play an important role in the lifeblood of economies across the country and across borders. We provide critical services to everyone from large corporations to small business to individuals. While not always an easy career path, the banking industry can be both challenging and rewarding and I would encourage our next generation to consider it. I highly recommend studying or taking a post overseas for at least a year, if possible. Regardless of which country you choose, there is no replacement for living in another country to better understand their economy, politics and culture.