中原銀行股份有限公司*
ZHONGYUAN BANK CO., LTD.*

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

(Stock Code of H Shares: 1216)

(Stock Code of Preference Shares: 4617)

ANNOUNCEMENT PURSUANT TO RULE 13.09(2) OF THE LISTING RULES AND THE INSIDE INFORMATION PROVISIONS

This announcement is made by Zhongyuan Bank Co., Ltd.* (the "**Bank**", together with its subsidiaries, the "**Group**") pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**") and the inside information provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board of directors (the "**Board**") of the Bank hereby informs the shareholders of the Group and potential investors that the net profit attributable to the shareholders of the Bank for the year ended 31 December 2018 (the "**Year 2018**") is expected to decrease by approximately 39% as compared with the corresponding period last year, primarily due to that all loans overdue for more than 90 days were classified as non-performing loans and fully provisioned by the Bank in accordance with the regulatory requirements in the fourth quarter of 2018.

The Board is of the view that, apart from the abovementioned factor, the overall operations of the Group were good and the net operating income for the year ended 31 December 2018 amounted to approximately RMB16.8 billion, representing an increase of approximately 31% as compared with the last year; the Group recorded profit before provisions of approximately RMB9.8 billion, representing an increase of approximately 39% as compared with the last year.

As the Group is still finalizing the consolidated results for the Year 2018, the information set out in this announcement is only presented based on the financial information currently available to the Board. The actual operating results of the Group for the Year 2018 may differ from the disclosures in this announcement. Shareholders and potential investors are advised to carefully review the Group's annual results announcement and annual report for the Year 2018. It is expected that the Company will publish the annual results announcement and annual report for the Year 2018 in accordance with the Listing Rules by the end of March 2019 and the end of April 2019, respectively.

By order of the Board
Zhongyuan Bank Co., Ltd.*
DOU Rongxing
Chairman

Zhengzhou, the PRC
18 March 2019

As at the date of this announcement, the Board of the Bank comprises Mr. DOU Rongxing, Mr. WANG Jiong, Mr. LI Yulin and Mr. WEI Jie as executive directors; Mr. LI Qiaocheng, Mr. LI Xipeng and Mr. MI Hongjun as non-executive directors; Ms. PANG Hong, Mr. LI Hongchang, Mr. JIA Tingyu and Mr. CHAN Ngai Sang Kenny as independent non-executive directors.

* *Zhongyuan Bank 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 out banking and/or deposit-taking business in Hong Kong.*