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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)

**VOLUNTARY ANNOUNCEMENT
ARRANGEMENTS FOR PROPOSED REDEMPTION
OF BONDS ON MATURITY DATE**

This is a voluntary announcement made by Zhongyuan Bank Co., Ltd.* (the “**Bank**”).

References are made to the announcements of the Bank dated January 21, 2018 and September 26, 2018 and the circular dated February 22, 2018 in relation to, among others, the completion of the issuance of the Qualified Tier 2 Capital Instruments in the aggregate principal amount of RMB10 billion in the national inter-bank bond market by the Bank. The name of the bonds is “2018 Tier 2 Capital Bonds of Zhongyuan Bank Co., Ltd.” (the “**2018 Tier 2 Capital Bonds of Zhongyuan Bank**”), the type is fixed rate bonds for a term of 10 years and the size of issuance is RMB10 billion. The issuer is entitled to redeem the bonds at the end of the fifth year with the coupon rate of 5.20%.

The board of directors of the Bank (the “**Board**”) is pleased to announce that the Bank, as the issuer, intends to redeem the principal amount of the 2018 Tier 2 Capital Bonds of Zhongyuan Bank in full (i.e. RMB10 billion) on the redemption date in accordance with the terms of the 2018 Tier 2 Capital Bonds of Zhongyuan Bank. As at the date of this announcement, the redemption is subject to the approval of relevant banking regulatory authorities.

References are made to the announcements of the Bank dated February 18, 2022 and March 10, 2022 and the circular dated February 18, 2022 in relation to, among others, merger by absorption of Bank of Luoyang Co., Ltd. (“**Bank of Luoyang**”), Bank of Pingdingshan Co., Ltd. (“**Bank of Pingdingshan**”) and Bank of Jiaozuo China Travel Service Co., Ltd. (“**Bank of JZCTS**”, together with Bank of Luoyang and Bank of Pingdingshan, collectively referred to as the “**Target Banks**”). Upon completion of merger by absorption, all assets, liabilities, businesses, employees, contracts and all other rights and obligations of the Target Banks will be inherited and taken over by the Bank.

Currently, the Target Banks have issued the 2019 Tier 2 Capital Bonds of Bank of Jiaozuo China Travel Service Co., Ltd. (the “**2019 Tier 2 Capital Bonds of Bank of JZCTS**”), 2020 undated capital bonds of Bank of Pingdingshan Co., Ltd. (the “**2020 Undated Bonds of Bank of Pingdingshan**”), 2021 undated capital bonds of Bank of Pingdingshan Co., Ltd. (the “**2021 Undated Bonds of Bank of Pingdingshan**”) and 2021 undated capital bonds of Bank of Luoyang Co., Ltd. (the “**2021 Undated Bonds of Bank of Luoyang**”, together with the 2019 Tier 2 Capital Bonds of Bank of JZCTS, the 2020 Undated Bonds of Bank of Pingdingshan and the 2021 Undated Bonds of Bank of Pingdingshan, collectively referred to as the “**Bonds of Target Banks**”) in the national inter-bank bond market.

The Board is pleased to announce that the Bank, as the successor to the relevant rights and obligations of the Target Banks, will perform and exercise all its obligations and rights in accordance with the terms of the Bonds of Target Banks.

On behalf of the Board
Zhongyuan Bank Co., Ltd.*
GUO Hao
Chairman

Zhengzhou, the PRC
July 5, 2023

As at the date of this announcement, the Board comprises Mr. GUO Hao, Mr. WANG Jiong and Mr. LI Yulin as executive Directors; Ms. ZHANG Qiuyun and Mr. MI Hongjun as non-executive Directors; and 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.*