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中原銀行股份有限公司*
ZHONGYUAN BANK CO., LTD.*

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

(Stock Code of H Shares: 1216)

(Stock Code of Preference Shares: 4617)

**ANNOUNCEMENT REGARDING THE APPROVAL
OF REDEMPTION OF TIER 2 CAPITAL INSTRUMENTS**

References are made to the announcements of Zhongyuan Bank Co., Ltd.* (the “**Bank**”) dated January 21, 2018, September 26, 2018 and July 5, 2023 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 (the “**Board**”) of the Bank is pleased to announce that the Bank recently received the Circular Regarding Opinions on Early Redemption of Capital Bonds by Zhongyuan Bank (Yu Jin Ban Bian Han [2023] No. 59) (《關於中原銀行提前贖回資本債券意見的函》(豫金辦便函[2023]59號)) issued by the National Administration of Financial Regulation Henan Office (國家金融監督管理總局河南監管局辦公室), and it had no objections to full redemption of the 2018 Tier 2 Capital Bonds of Zhongyuan Bank by the Bank. As at the date of this announcement, the redemption is still in progress.

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

Zhengzhou, the People's Republic of China
August 18, 2023

As at the date of this announcement, the board of directors of the Bank 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 on banking and/or deposit-taking business in Hong Kong.*