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Bank of Qingdao Co., Ltd.*
青島銀行股份有限公司*

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

(H Shares Stock Code: 3866)

ANNOUNCEMENT
COMPLETION OF ISSUANCE OF 2025 FINANCIAL BONDS

With the approval of the People's Bank of China, Bank of Qingdao Co., Ltd. (the "**Bank**") has recently successfully issued the "Bank of Qingdao Co., Ltd. 2025 Financial Bonds" (the "**Bonds**") in the national inter-bank bond market in China.

The bookkeeping of the Bonds has been filed on 14 July 2025, and the issuance of the Bonds has been completed on 16 July 2025, with an issuing size of RMB4 billion. The Bonds are three-year fixed rate bonds with a coupon rate of 1.71%.

The proceeds raised from the issuance of the Bonds will be used to optimize the structure of medium and long-term assets and liabilities, increase stable sources of medium and long-term liabilities and support the development of new medium and long-term asset business.

By order of the Board
Bank of Qingdao Co., Ltd.*
Jing Zailun
Chairman

Qingdao, Shandong Province, the PRC
16 July 2025

As at the date of this announcement, the board of directors of the Bank comprises Mr. Jing Zailun, Mr. Wu Xianming, Ms. Chen Shuang and Mr. Liu Peng as executive directors; Mr. Zhou Yunjie, Mr. Rosario Strano, Ms. Tan Lixia, Mr. Giamberto Giraldo and Mr. Deng Youcheng as non-executive directors; Mr. Xing Lecheng, Mr. Zhang Xu, Mr. Cheung Man Chor, Elton, Mr. Du Ning and Mr. Fan Xuejun as independent non-executive directors.

* *Bank of Qingdao 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.*