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: 1216)

ANNOUNCEMENT ON THE COMPLETION OF THE ISSUANCE OF 2026 UNDATED CAPITAL BONDS (FIRST TRANCHE)

References are made to (i) the announcement dated April 9, 2026 in relation to the proposed issuance of undated capital bonds; (ii) the circular in relation to the issuance of undated capital bonds and the notice of the 2026 First Extraordinary General Meeting all dated April 9, 2026; and (iii) the poll results announcement of the 2026 First Extraordinary General Meeting dated April 29, 2026 of Zhongyuan Bank Co., Ltd.* (the "**Bank**").

The board of directors (the "**Board**") of the Bank is pleased to announce that, with the approvals from the Henan Regulatory Bureau of the National Financial Regulatory Administration and the People's Bank of China, the Bank has recently issued the 2026 undated capital bonds (the first tranche) of Zhongyuan Bank Co., Ltd. (the "**Bonds**") in the national inter-bank bond market.

The Bonds were book-built on September 17, 2026 and the payment was completed on September 21, 2026, with an issue size of RMB10 billion. The coupon rate of the Bonds is 1.92% during the first 5 years, which will be adjusted every 5 years thereafter. The Bank has the right to redeem the Bonds in whole or in part on each interest payment date in the fifth year and thereafter.

Subject to applicable laws and the approvals of the relevant regulatory authorities, the proceeds from the issuance of the Bonds will be used to replenish the Bank's additional tier 1 capital.

By order of the Board
Zhongyuan Bank Co., Ltd.*
ZHOU Feng
Chairman

Zhengzhou, the People's Republic of China
September 22, 2026

As at the date of this announcement, the Board comprises Mr. ZHOU Feng and Mr. ZHANG Tao as executive Directors; Mr. FENG Ruofan, Mr. LI Wenqiang and Ms. ZHANG Shu as non-executive Directors; and Mr. XU Yiguo, Ms. ZHAO Zijian, Mr. WANG Maobin, Mr. PAN Xinmin and Mr. GAO Pingyang 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.*