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)

DELAY IN DESPATCH OF CIRCULAR

Reference is made to the announcement (the "**Announcement**") of Zhongyuan Bank Co., Ltd.* (the "**Bank**") dated August 28, 2026 in relation to the restructuring of AB Leasing and BOL Financial Leasing. Unless otherwise stated, capitalised terms used herein shall have the same meanings as those defined in the Announcement.

As stated in the Announcement, a circular (the "**Circular**") containing, among other things, further details of the Restructuring Agreement and the transaction contemplated thereunder, together with a notice of the shareholders' meeting, was expected to be despatched to the Shareholders of the Bank on or before September 23, 2026.

As additional time is required by the Bank to finalise the information in the Circular, the Bank expects that the despatch date of the Circular will be postponed to a date on or before October 9, 2026.

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

Zhengzhou, the People's Republic of China
September 24, 2026

As at the date of this announcement, the Board of Directors of the Bank 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; 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.*