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Bank of Zhengzhou Co., Ltd.*
鄭州銀行股份有限公司*

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

(H Shares Stock Code: 6196)

THIRD QUARTERLY REPORT OF 2026

The board of directors (the "**Board**") of Bank of Zhengzhou Co., Ltd.* (the "**Bank**") hereby announces the unaudited third quarterly results of the Bank and its subsidiaries for the nine months ended 30 September 2026 (the "**Reporting Period**"), which were prepared in accordance with the International Financial Reporting Standards ("**IFRSs**"). This announcement is made in accordance with Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 and Rule 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

By order of the Board
Bank of Zhengzhou Co., Ltd.*
ZHAO Fei
Chairman

Zhengzhou, Henan, the PRC
28 October 2026

As at the date of this announcement, the Board comprises Mr. ZHAO Fei as executive Director; Ms. ZHANG Jihong, Mr. LIU Bingheng and Mr. WEI Zhigang as non-executive Directors; and Mr. LI Xiaojian, Mr. WANG Ning, Mr. LIU Yatian and Mr. SIU Chi Hung as independent non-executive Directors.

* *The Bank 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.*

IMPORTANT NOTICE:

1. The Board of Directors and Directors and senior management of the Bank hereby warrant the truthfulness, accuracy and completeness of the contents of this third quarterly report of 2026 of the Bank (the "**Report**") and that there are no false representations, misleading statements or material omissions, and jointly and severally assume liability for the information hereof.

2. Financial information set out in the Report has been prepared in accordance with the IFRSs. Unless otherwise specified, the financial information set out in this Report represents data from the consolidated financial statements of the Bank and its subsidiaries, namely Henan Jiuding Financial Leasing Co., Ltd., Fugou Zhengyin County Bank Co., Ltd., Xinmi Zhengyin County Bank Co., Ltd., Queshan Zhengyin County Bank Co., Ltd. and Xinzheng Zhengyin County Bank Co., Ltd. (collectively, the "**Group**" or "**Bank**").

3. Mr. ZHAO Fei, the legal representative of the Bank and the chairman of the Board, Mr. ZHANG Houlin, the person-in-charge of accounting of the Bank, and Mr. FU Qiang, the head of the accounting department of the Bank hereby declare and warrant the truthfulness, accuracy and completeness of the financial information in this Report.

4. The quarterly financial report of the Bank has not been audited.

I. MAJOR FINANCIAL DATA

(I) Major accounting data and financial indicators

During the Reporting Period, unless otherwise specified, the Bank is not required to make retrospective adjustments to or restatements of the accounting data of the previous years.

Unit: RMB'000

Item	**July to September 2026**	**Increase/ decrease as compared with the corresponding period of the previous year *(%)***	January to September 2026	Increase/ decrease as compared with the corresponding period of the previous year *(%)*
Operating income[1]	**2,955,311**	**9.08**	9,707,682	3.20
Net profit attributable to shareholders of the Bank	**721,167**	**10.66**	2,397,826	5.21
Net cash flows (used in)/generated from operating activities	**(15,469,622)**	**N/A**	13,705,596	(20.25)
Net cash flows (used in)/generated from operating activities per share *(RMB/Share)*	**(1.70)**	**N/A**	1.51	(20.11)
Basic earnings per share *(RMB/Share)*[2]	**0.08**	**14.29**	0.26	4.00
Diluted earnings per share *(RMB/Share)*[2]	**0.08**	**14.29**	0.26	4.00
Weighted average return on net assets *(%)* (on annualised basis)[2]	**6.10**	**Increased by 0.39 percentage points as compared with the corresponding period of the previous year**	6.89	Increased by 0.15 percentage points as compared with the corresponding period of the previous year

Notes:

(1) Operating income includes net interest income, net fee and commission income, net trading gains, net gains arising from investments and other operating income, etc.

(2) Basic earnings per share, diluted earnings per share and weighted average return on net assets were calculated according to Compilation Rules for Information Disclosures by Companies that Offer Securities to the Public (No. 9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share (2010 Revision).

During the Reporting Period, the Bank did not distribute interests on the indefinite-term capital bonds. No interest on the indefinite-term capital bonds had to be deducted from the "net profit attributable to shareholders of the Bank", and net proceeds raised from the indefinite-term capital bonds issuance were deducted from the "weighted average net assets".

Unit: RMB'000

Scale indicators	**30 September 2026**	31 December 2025	Increase/decrease as compared with the end of the previous year *(%)*
Total assets	**782,911,881**	743,674,299	5.28
Loans and advances to customers			
Corporate loans	**306,048,631**	280,500,281	9.11
Personal loans	**93,444,999**	97,013,920	(3.68)
Discounted bills	**24,015,974**	32,749,371	(26.67)
Gross loans and advances to customers	**423,509,604**	410,263,572	3.23
Add: Accrued interests	**1,485,423**	1,311,498	13.26
Less: Provision for impairment[(1)]	**14,059,353**	13,023,348	7.95
Book value of loans and advances to customers	**410,935,674**	398,551,722	3.11
Total liabilities	**723,394,685**	686,822,729	5.32
Deposits from customers			
Corporate deposits	**189,324,812**	176,924,293	7.01
Personal deposits	**301,488,059**	271,847,311	10.90
Other deposits[(2)]	**15,732,968**	14,303,337	10.00
Total deposits from customers	**506,545,839**	463,074,941	9.39
Add: Accrued interests	**12,450,777**	11,872,281	4.87
Book value of deposits from customers	**518,996,616**	474,947,222	9.27
Share capital	**9,092,091**	9,092,091	–
Shareholders' equity	**59,517,196**	56,851,570	4.69
Including: Equity attributable to shareholders of the Bank	**57,697,592**	55,061,252	4.79
Equity attributable to ordinary shareholders of the Bank	**47,698,737**	45,062,397	5.85
Net assets per share attributable to ordinary shareholders of the Bank *(RMB/Share)*	**5.25**	4.96	5.85

Notes:

(1) Provision for impairment excludes provision for impairment on forfeiting and discounted bills, which is included in other comprehensive income.

(2) Other deposits include pledged deposits, remittances outstanding and temporary deposits, etc.

(II) Explanations on differences between consolidated financial statements prepared in accordance with China Accounting Standards for Business Enterprises and IFRSs

There are no differences between the net profit attributable to equity shareholders of the Bank for the Reporting Period ended 30 September 2026 and the equity attributable to equity shareholders of the Bank as at the end of the Reporting Period as presented in the Group's consolidated financial statements prepared under China Accounting Standards for Business Enterprises and those prepared under IFRSs.

(III) Supplementary financial indicators

Regulatory indicators	Regulatory standards	**30 September 2026**	31 December 2025	31 December 2024	31 December 2023
Core tier-one capital adequacy ratio *(%)*[1]	≥7.5	**8.42**	8.45	8.76	8.90
Tier-one capital adequacy ratio *(%)*[1]	≥8.5	**10.29**	10.44	10.81	11.13
Capital adequacy ratio *(%)*[1]	≥10.5	**12.66**	11.71	12.06	12.38
Leverage ratio *(%)*[1]	≥4	**6.58**	6.56	7.19	7.60
Liquidity ratio *(%)*[2]	≥25	**92.00**	94.27	83.07	59.10
Liquidity coverage ratio *(%)*[2]	≥100	**208.11**	226.73	305.04	265.83
Non-performing loan ratio *(%)*[3]	≤5	**1.67**	1.71	1.79	1.87
Allowance to non-performing loans *(%)*[3]	≥150	**199.18**	185.81	182.99	174.87
Allowance to total loans *(%)*[3]	≥2.5	**3.33**	3.18	3.27	3.28
Return on total assets *(%)* (on annualised basis)		**0.42**	0.27	0.29	0.30
Cost-to-income ratio *(%)*[4]		**21.78**	27.62	29.00	27.05

Notes:

(1) Starting from 2024, the Bank calculated the capital adequacy ratio and the leverage ratio in accordance with the relevant provisions of the Administrative Measures for Capital of Commercial Banks published by the National Financial Regulatory Administration.

(2) Among the regulatory indicators in the table above, liquidity ratio and liquidity coverage ratio are both data reported to the regulatory authorities.

(3) Non-performing loan ratio was calculated by dividing total non-performing loans (excluding accrued interest) by gross loans and advances to customers (excluding accrued interest); the allowance to non-performing loans was calculated by dividing allowance for impairment losses on loans and advances to customers by total non-performing loans (excluding accrued interest); and the allowance to total loans was calculated by dividing allowance for impairment losses on loans and advances to customers by gross loans and advances to customers (excluding accrued interest).

(4) Calculated by dividing operating expenses (excluding tax and surcharges) by operating income.

(IV) Analysis on capital adequacy ratio and leverage ratio

Capital adequacy ratio

Unit: RMB'000

Item	**30 September 2026**	31 December 2025
Net core tier-one capital	**46,197,185**	43,549,525
Net tier-one capital	**56,445,425**	53,794,192
Net tier-two capital	**12,987,946**	6,543,682
Net capital base	**69,433,371**	60,337,874
Total risk-weighted assets	**548,550,805**	515,405,180
Core tier-one capital adequacy ratio *(%)*	**8.42**	8.45
Tier-one capital adequacy ratio *(%)*	**10.29**	10.44
Capital adequacy ratio *(%)*	**12.66**	11.71

Leverage ratio

Unit: RMB'000

Item	**30 September 2026**	30 June 2026	31 March 2026	31 December 2025
Net tier-one capital	**56,445,425**	55,566,098	55,329,925	53,794,192
Balance of on/off-balance sheet assets after adjustment	**858,054,614**	866,524,370	859,007,619	820,579,421
Leverage ratio *(%)*	**6.58**	6.41	6.44	6.56

(V) Analysis on liquidity coverage ratio

Unit: RMB'000

Item	**30 September 2026**
High-quality liquid assets	**113,758,163**
Net cash outflow for the next 30 days	**54,662,403**
Liquidity coverage ratio *(%)*	**208.11**

(VI) Analysis on the five-category loan classification

Unit: RMB'000

Five-category loan classification	**30 September 2026**		31 December 2025		
	Amount	**Proportion** *(%)*	Amount	Proportion *(%)*	Change *(%)*
Normal	**407,711,709**	**96.27**	394,960,206	96.27	3.23
Special-mention	**8,719,679**	**2.06**	8,274,102	2.02	5.39
Sub-standard	**4,548,600**	**1.07**	4,553,788	1.11	(0.11)
Doubtful	**983,050**	**0.23**	882,248	0.21	11.43
Loss	**1,546,566**	**0.37**	1,593,228	0.39	(2.93)
Total	**423,509,604**	**100.00**	410,263,572	100.00	3.23

(VII) Changes in major accounting data and financial indicators and the reasons therefor

Unit: RMB'000

Item	**January to September 2026**	January to September 2025	Increase/ decrease as compared with the corresponding period of the previous year *(%)*	Main reason
Other operating income	**53,542**	33,059	61.96	Mainly due to the increase in related income from repossessed assets.
Share of results of associates	**3,276**	(8,450)	N/A	Mainly due to changes in the operating results of associated enterprises.
Net profit attributable to non-controlling interests	**29,286**	20,976	39.62	Mainly due to changes in the operating results of subsidiaries.

Unit: RMB'000

Item	**30 September 2026**	31 December 2025	Increase/ decrease as compared with the end of the previous year *(%)*	Main reason
Placements with banks and other financial institutions	**37,095,669**	25,607,905	44.86	Mainly due to the fact that the Bank adjusted the structure of such assets after comprehensive consideration of asset and liability matching and market liquidity situation.
Financial assets held under resale agreements	**18,127,568**	4,397,520	312.22	
Derivative financial assets	**312**	1,052	(70.34)	Mainly due to changes in forward foreign exchange business.
Financial investments at fair value through other comprehensive income	**70,318,439**	39,869,469	76.37	Mainly due to the increase in financial bonds and interbank certificates of deposit at fair value through other comprehensive income.
Tax payable	**1,001,653**	540,047	85.48	Mainly due to the increase in income tax payable.
Fair value reserve	**419,644**	177,180	136.85	Mainly due to the increase in the fair value of securities assets at fair value through other comprehensive income.

II. DISCUSSION AND ANALYSIS ON OPERATION

Stronger financial support for the real economy. The Bank adheres to the "Three Services" functional positioning, thoroughly implements major national and provincial/municipal development strategies, and focuses on work priorities of the provincial and municipal authorities. The Bank actively integrates into the overall regional development, optimizes allocation of financial resources around key areas such as infrastructure construction, key industry development, and improvement of people's livelihood security, and strengthens financial support for key projects, key industries, and key customer groups, thereby continuously improving the quality and efficiency of financial services for the real economy.

The momentum of transformation and development continues to grow. The Bank firmly upholds the "customer-centered" business philosophy, adheres to the principle of "prioritizing customer experience externally and efficiency enhancement internally". By leveraging reform and innovation to stimulate endogenous momentum, the Bank continues to deepen business transformation and institutional mechanism reform and reshaping, optimize organizational structures and business processes, constantly enhancing its professional and refined operational capabilities, thereby strengthening its endogenous momentum for high-quality development.

Diligently advance the "Five Major Initiatives". With a deep understanding of the political and people-oriented nature of financial work, the Bank is committed to advancing the "Five Major Financial Initiatives" in a thorough and practical manner. The Bank expands the scope and depth of financial services for science and technology innovation, deepens the development of inclusive financial channels, products, and processes, develops full-cycle green credit products, enriches the matrix of pension financial products to meet diversified needs, aligns with the operational scenarios of the digital industry, and uses data to resolve financing bottlenecks for enterprises.

III. SHAREHOLDER INFORMATION

Total number of holders of ordinary shares, shareholding of the top 10 holders of ordinary shares and shareholding of the top 10 holders of ordinary shares not subject to trading moratorium

As at the end of the Reporting Period, the Bank had a total of 110,910 ordinary shareholders, including 110,861 holders of A shares and 49 holders of H shares.

Unit: shares

Shareholding of the top 10 holders of ordinary shares							
						Pledged, marked or frozen	
Name of shareholder	Nature of shareholder	Class of shares	Number of shares held	Shareholding percentage *(%)*	Number of shares held subject to trading moratorium	Status of shares	Number
HKSCC Nominees Limited[2]	Overseas legal person	H shares	1,928,746,276	21.21	–	Unknown	–
Zhengzhou Finance Bureau (鄭州市財政局)	State-owned	A shares	657,246,311	7.23	–	Pledged	93,278,900
Zhengzhou Investment Holdings Co., Ltd. (鄭州投資控股有限公司)	State-owned legal person	A shares	608,105,180	6.69	–	–	–
Bridge Trust Co., Ltd. (百瑞信託有限責任公司)	State-owned legal person	A shares	385,930,906	4.24	–	–	–
Zhongyuan Trust Co., Ltd. (中原信託有限公司)	State-owned legal person	A shares	318,676,633	3.50	–	–	–
Henan Shengrun Holding Group Co., Ltd. (河南盛潤控股集團有限公司)	Domestic non-state-owned legal person	A shares	133,100,000	1.46	–	Pledged Frozen	133,100,000 133,100,000
Henan Investment Group Co., Ltd. (河南投資集團有限公司)	State-owned legal person	A shares	119,482,821	1.31	–	–	–
Yutai International (Henan) Real Estate Development Co., Ltd. (豫泰國際(河南)房地產開發有限公司)	Domestic non-state-owned legal person	A shares	112,162,000	1.23	–	Pledged Frozen	112,162,000 112,162,000
Hebei Free Trade Zone Zhengding Area Development Investment Group Co., Ltd.(河北自貿區正定片區發展投資集團有限責任公司)	State-owned legal person	H shares	91,567,881	1.01	–	–	–
Zhengzhou Industry Investment Group Co., Ltd. (鄭州產業投資集團有限公司)	State-owned legal person	A shares	86,859,705	0.96	–	Pledged	66,550,000

Unit: shares

Shareholding of the top 10 holders of ordinary shares not subject to trading moratorium

Name of shareholder	Number of ordinary shares held not subject to trading moratorium at the end of the Reporting Period	Type of shares Class of shares	Number
HKSCC Nominees Limited[(2)]	1,928,746,276	H shares	1,928,746,276
Zhengzhou Finance Bureau (鄭州市財政局)	657,246,311	A shares	657,246,311
Zhengzhou Investment Holdings Co., Ltd. (鄭州投資控股有限公司)	608,105,180	A shares	608,105,180
Bridge Trust Co., Ltd. (百瑞信託有限責任公司)	385,930,906	A shares	385,930,906
Zhongyuan Trust Co., Ltd. (中原信託有限公司)	318,676,633	A shares	318,676,633
Henan Shengrun Holding Group Co., Ltd. (河南盛潤控股集團有限公司)	133,100,000	A shares	133,100,000
Henan Investment Group Co., Ltd. (河南投資集團有限公司)	119,482,821	A shares	119,482,821
Yutai International (Henan) Real Estate Development Co., Ltd. (豫泰國際(河南)房地產開發有限公司)	112,162,000	A shares	112,162,000
Hebei Free Trade Zone Zhengding Area Development Investment Group Co., Ltd. (河北自貿區正定片區發展投資集團有限責任公司)	91,567,881	H shares	91,567,881
Zhengzhou Industry Investment Group Co., Ltd. (鄭州產業投資集團有限公司)	86,859,705	A shares	86,859,705

Description of related party relationships or concerted actions of the above shareholders	Zhengzhou Finance Bureau (鄭州市財政局) holds 100% equity interest in Zhengzhou Industry Investment Group Co., Ltd. (鄭州產業投資集團有限公司). Zhengzhou Industry Investment Group Co., Ltd. (鄭州產業投資集團有限公司) holds 100% equity interest in Zhengzhou Investment Holdings Co., Ltd. (鄭州投資控股有限公司). Zhengzhou Finance Bureau (鄭州市財政局) indirectly controls Zhengzhou Investment Holdings Co., Ltd. (鄭州投資控股有限公司). Henan Investment Group Co., Ltd. (河南投資集團有限公司) holds 67.17% equity interest in Zhongyuan Trust Co., Ltd. (中原信託有限公司). The Bank is not aware of whether the other shareholders above have any other related party relationships or belong to any acting-in-concert parties under the Administrative Measures on the Acquisition of Listed Companies (《上市公司收購管理辦法》).
Description of the top 10 ordinary shareholders participating in margin financing and securities lending business (if any)	Zhengzhou Investment Holdings Co., Ltd. (鄭州投資控股有限公司) holds 429,905,180 A shares through ordinary securities account and 178,200,000 A shares through client account of collateral securities for margin trading at CSC Financial Co., Ltd. (中信建投証券股份有限公司), holding a total of 608,105,180 A shares.

Notes:

(1) The figures above are sourced from the register of shareholders of the Bank as at 30 September 2026.

(2) The shares held by HKSCC Nominees Limited are held by it in the capacity of nominee and represent the aggregate number of H shares held by all institutional and individual investors registered in HKSCC Nominees Limited as at the end of the Reporting Period.

During the Reporting Period, no shares were lent out by the shareholders holding more than 5% of the Bank's shares, the top 10 shareholders of the Bank and the top 10 holders of circulating shares not subject to trading moratorium of the Bank to be involved in the margin refinancing business. There was no change in the top 10 shareholders and the top 10 holders of circulating shares not subject to trading moratorium as compared with the previous period due to lending/returning of shares in the margin refinancing business.

During the Reporting Period, none of the top 10 holders of ordinary shares and the top 10 holders of ordinary shares not subject to trading moratorium carried out any agreed buy-back transactions.

IV. OTHER SIGNIFICANT EVENTS

During the Reporting Period, save as disclosed in the Report, other announcements and circulars of the Bank, the Bank had no other significant events.

V. RELEASE OF QUARTERLY REPORT

The Report is published on the website of The Stock Exchange of Hong Kong Limited (www.hkexnews.hk) and the website of the Bank (www.zzbank.cn) simultaneously. The third quarterly report of 2026 of the Bank prepared in accordance with China Accounting Standards for Business Enterprises is also published on the website of the Shenzhen Stock Exchange (www.szse.cn) and the website of the Bank (www.zzbank.cn) simultaneously.

VI. QUARTERLY FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME – UNAUDITED

for the nine months ended 30 September 2026
(Expressed in thousands of Renminbi, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(unaudited)	(unaudited)
Interest income	**17,471,336**	17,465,858
Interest expense	**(9,256,197)**	(9,649,833)
Net interest income	**8,215,139**	7,816,025
Fee and commission income	**373,725**	426,810
Fee and commission expense	**(97,789)**	(101,758)
Net fee and commission income	**275,936**	325,052
Net trading gains	**358,760**	391,628
Net gains arising from investments	**804,305**	840,649
Other operating income	**53,542**	33,059
Operating income	**9,707,682**	9,406,413
Operating expenses	**(2,249,809)**	(2,389,000)
Credit impairment losses	**(4,596,588)**	(4,359,179)
Other operating costs	**(13,214)**	(11,187)
Operating profit	**2,848,071**	2,647,047
Share of results of associates	**3,276**	(8,450)
Profit before taxation	**2,851,347**	2,638,597
Income tax expense	**(424,235)**	(338,570)
Profit for the period	**2,427,112**	2,300,027
Net profit attributable to:		
Equity shareholders of the Bank	**2,397,826**	2,279,051
Non-controlling interests	**29,286**	20,976
	2,427,112	2,300,027

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME – UNAUDITED

for the nine months ended 30 September 2026 (continued)
(Expressed in thousands of Renminbi, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(unaudited)	(unaudited)
Profit for the period	**2,427,112**	2,300,027
Other comprehensive income:		
Other comprehensive income net of tax attributable to equity shareholders of the Bank		
Items that may be reclassified subsequently to profit or loss		
– Changes in fair value/credit losses of debt instruments measured at fair value through other comprehensive income	**321,660**	(849,207)
– Share of other comprehensive income of associates	**(370)**	(864)
Items that will not be reclassified subsequently to profit or loss		
– Changes in fair value from investments in equity instruments designated as fair value through other comprehensive income	**(78,826)**	48,653
– Remeasurement of net defined benefits liability	**(3,950)**	2,754
Other comprehensive income net of tax	**238,514**	(798,664)
Total comprehensive income	**2,665,626**	1,501,363
Total comprehensive income attributable to:		
Equity shareholders of the Bank	**2,636,340**	1,480,387
Non-controlling interests	**29,286**	20,976
	2,665,626	1,501,363
Basic and diluted earnings per share *(in RMB)*	**0.26**	0.25

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME – UNAUDITED

for the three months from 1 July 2026 to 30 September 2026
(Expressed in thousands of Renminbi, unless otherwise stated)

	Three months from 1 July to 30 September	
	2026	2025
	(unaudited)	(unaudited)
Interest income	**5,710,672**	5,732,108
Interest expense	**(3,022,287)**	(3,266,858)
Net interest income	**2,688,385**	2,465,250
Fee and commission income	**114,243**	128,353
Fee and commission expense	**(31,988)**	(37,546)
Net fee and commission income	**82,255**	90,807
Net trading gains	**25,291**	194,329
Net gains arising from investments	**142,363**	(54,571)
Other operating income	**17,017**	13,445
Operating income	**2,955,311**	2,709,260
Operating expenses	**(757,150)**	(829,472)
Credit impairment losses	**(1,325,686)**	(1,187,566)
Other operating costs	**(5,032)**	(3,673)
Operating profit	**867,443**	688,549
Share of results of associates	**(10,310)**	(2,430)
Profit before taxation	**857,133**	686,119
Income tax expense	**(123,263)**	(52,448)
Profit for the period	**733,870**	633,671
Net profit attributable to:		
Equity shareholders of the Bank	**721,167**	651,692
Non-controlling interests	**12,703**	(18,021)
	733,870	633,671

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME – UNAUDITED

for the three months from 1 July 2026 to 30 September 2026 (continued)
(Expressed in thousands of Renminbi, unless otherwise stated)

	Three months from 1 July to 30 September	
	2026	2025
	(unaudited)	(unaudited)
Profit for the period	**733,870**	633,671
Other comprehensive income:		
Other comprehensive income net of tax attributable to equity shareholders of the Bank		
Items that may be reclassified subsequently to profit or loss		
– Changes in fair value/credit losses of debt instruments measured at fair value through other comprehensive income	**73,624**	(437,532)
– Share of other comprehensive income of associates	**–**	–
Items that will not be reclassified subsequently to profit or loss		
– Changes in fair value from investments in equity instruments designated as fair value through other comprehensive income	**(48,916)**	43,482
– Remeasurement of net defined benefits liability	**–**	–
Other comprehensive income net of tax	**24,708**	(394,050)
Total comprehensive income	**758,578**	239,621
Total comprehensive income attributable to:		
Equity shareholders of the Bank	**745,875**	257,642
Non-controlling interests	**12,703**	(18,021)
	758,578	239,621
Basic and diluted earnings per share *(in RMB)*	**0.08**	0.07

CONSOLIDATED STATEMENT OF FINANCIAL POSITION – UNAUDITED

at 30 September 2026

(Expressed in thousands of Renminbi, unless otherwise stated)

	30 September 2026 (unaudited)	31 December 2025 (audited)
Assets		
Cash and deposits with Central Bank	**32,482,240**	30,516,423
Deposits with banks and other financial institutions	**1,506,846**	1,273,892
Placements with banks and other financial institutions	**37,095,669**	25,607,905
Derivative financial assets	**312**	1,052
Financial assets held under resale agreements	**18,127,568**	4,397,520
Loans and advances to customers	**410,935,674**	398,551,722
Lease receivables	**35,072,486**	32,014,889
Financial investments:		
Financial investments at fair value through profit or loss	**34,721,840**	45,398,602
Financial investments at fair value through other comprehensive income	**70,318,439**	39,869,469
Financial investments measured at amortised cost	**125,314,636**	149,096,564
Interests in associates	**621,665**	618,759
Property and equipment	**3,286,707**	3,307,388
Deferred tax assets	**7,545,872**	6,995,728
Other assets	**5,881,927**	6,024,386
Total assets	**782,911,881**	743,674,299
Liabilities		
Due to Central Bank	**28,041,409**	32,403,050
Deposits from banks and other financial institutions	**21,622,200**	20,962,081
Placements from banks and other financial institutions	**31,281,527**	30,839,964
Financial assets sold under repurchase agreements	**12,674,139**	12,748,550
Deposits from customers	**518,996,616**	474,947,222
Tax payable	**1,001,653**	540,047
Debt securities issued	**106,253,235**	110,331,158
Other liabilities	**3,523,906**	4,050,657
Total liabilities	**723,394,685**	686,822,729

CONSOLIDATED STATEMENT OF FINANCIAL POSITION – UNAUDITED

at 30 September 2026 (continued)

(Expressed in thousands of Renminbi, unless otherwise stated)

	30 September 2026 (unaudited)	31 December 2025 (audited)
Equity		
Share capital	**9,092,091**	9,092,091
Other equity instruments	**9,998,855**	9,998,855
Capital reserve	**5,974,477**	5,993,736
Surplus reserve	**4,064,034**	4,064,034
General reserve	**9,874,112**	9,854,853
Fair value reserve	**419,644**	177,180
Remeasurement of net defined benefit liability	**(94,918)**	(90,968)
Retained earnings	**18,369,297**	15,971,471
Total equity attributable to equity shareholders of the Bank	**57,697,592**	55,061,252
Non-controlling interests	**1,819,604**	1,790,318
Total equity	**59,517,196**	56,851,570
Total liabilities and equity	**782,911,881**	743,674,299

ZHAO Fei
Chairman of the Board of Directors

ZHANG Houlin
Person in Charge of Accounting Affairs

FU Qiang
Head of Accounting Department

Bank of Zhengzhou Co., Ltd.
(Company Chop)

CONSOLIDATED CASH FLOW STATEMENT – UNAUDITED

for the nine months ended 30 September 2026
(Expressed in thousands of Renminbi, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(unaudited)	(unaudited)
Cash flows from operating activities		
Profit before tax	**2,851,347**	2,638,597
Adjustments for:		
Credit impairment losses	**4,596,588**	4,359,179
Depreciation and amortisation	**297,751**	313,394
Unrealised foreign exchange losses	**11,225**	2,754
Net gains from disposal of long-term assets	**(4,125)**	–
Net trading losses of financial investments at fair value through profit or loss	**159,506**	60,391
Net gains arising from investments	**(804,305)**	(840,649)
Share of results of associates	**(3,276)**	8,450
Interest expense on financing activities	**1,256,004**	1,688,021
Interest income on financial investments	**(3,327,387)**	(3,724,052)
	5,033,328	4,506,085
Changes in operating assets		
Net increase in deposits with Central Bank	**(2,767,223)**	(2,728,725)
Net increase in deposits and placements with banks and other financial institutions	**(6,944,900)**	(8,130,846)
Net decrease/(increase) in financial investments at fair value through profit or loss	**12,248,792**	(18,512,754)
Net increase in loans and advances to customers	**(15,350,600)**	(21,894,952)
Net (increase)/decrease in financial assets held under resale agreements	**(13,724,406)**	1,809,510
Net increase in lease receivables	**(3,835,081)**	(487,937)
Net increase in other operating assets	**(145,687)**	(42,998)
	(30,519,105)	(49,988,702)

CONSOLIDATED CASH FLOW STATEMENT – UNAUDITED

for the nine months ended 30 September 2026 (continued)
(Expressed in thousands of Renminbi, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(unaudited)	(unaudited)
Changes in operating liabilities		
Net (decrease)/increase in amounts due to Central Bank	**(4,311,455)**	3,727,942
Net increase in deposits and placements from banks and other financial institutions	**2,138,885**	1,283,425
Net (decrease)/increase in financial assets sold under repurchase agreements	**(73,510)**	799,318
Net increase in deposits from customers	**41,813,509**	54,979,876
Income tax paid	**(1,696,702)**	(321,277)
Net increase in other operating liabilities	**1,320,646**	2,200,085
	39,191,373	62,669,369
Net cash flows generated from operating activities	**13,705,596**	17,186,752
Cash flows from investing activities		
Proceeds from disposal and redemption of investments	**63,471,710**	81,834,907
Proceeds from disposal of property and equipment and other assets	**539**	8,662
Cash and cash equivalents from merger by absorption	**24,481**	–
Payments on acquisition of investments	**(72,148,334)**	(104,291,075)
Return on investments	**4,261,111**	4,935,040
Payments on acquisition of property and equipment and other assets	**(87,672)**	(59,052)
Net cash flows used in investing activities	**(4,478,165)**	(17,571,518)

CONSOLIDATED CASH FLOW STATEMENT – UNAUDITED

for the nine months ended 30 September 2026 (continued)
(Expressed in thousands of Renminbi, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(unaudited)	(unaudited)
Cash flows from financing activities		
Proceeds received from debt securities issued	**52,990,910**	124,709,341
Repayment of debt securities issued	**(56,953,244)**	(121,981,503)
Interest paid on debt securities issued	**(1,371,056)**	(1,643,997)
Payments on dividend distribution	**–**	(181,392)
Cash flows used in other financing activities	**(122,198)**	(84,944)
Net cash flows (used in)/generated from financing activities	**(5,455,588)**	817,505
Net increase in cash and cash equivalents	**3,771,843**	432,739
Cash and cash equivalents as at 1 January	**15,037,872**	13,922,277
Effect of foreign exchange rate changes on cash and cash equivalents	**(23,256)**	(3,137)
Cash and cash equivalents as at 30 September	**18,786,459**	14,351,879
Net cash flows generated from operating activities include:		
Interest received	**14,603,633**	14,324,577
Interest paid	**(7,446,454)**	(5,814,518)