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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)

NOTICE OF THE THIRD EXTRAORDINARY GENERAL MEETING OF 2026

NOTICE IS HEREBY GIVEN that the third extraordinary general meeting of 2026 (the "**2026 Third EGM**") of Zhongyuan Bank Co., Ltd.* (the "**Bank**") will be held physically at 3:00 p.m. on December 4, 2026 (Friday) at Zhongyuan Bank Building, No. 9 Waihuan Road, Financial Island, Zhengdong New District, Zhengzhou, Henan Province, the PRC, for the purposes of considering and, if thought fit, passing the following resolutions:

ORDINARY RESOLUTION

1. To consider and approve the resolution on the amendments to the Measures for the Equity Management of Zhongyuan Bank Co., Ltd.;

SPECIAL RESOLUTIONS

2. To consider and approve the resolution in relation to the implementation plan for the acquisition of Qixian Zhongyuan County Bank and the establishment of a branch; and

3. To consider and approve the resolution in relation to authorizing the Chairman to handle matters related to the Acquisition and Merger by absorption.

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

Zhengzhou, the PRC
November 16, 2026

As at the date of this notice, 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.*

Notes:

1. Pursuant to the Rules Governing the Listing of Securities (the "**Listing Rules**") on The Stock Exchange of Hong Kong Limited (the "**Stock Exchange**"), all resolutions proposed at the 2026 Third EGM will be voted by poll except for the resolutions concerning relevant procedures or administrative matters which the chairman of the 2026 Third EGM decides to permit the vote by a show of hands. The voting results will be published on both the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.zybank.com.cn) in accordance with the Listing Rules.

2. CLOSURE OF THE REGISTER OF MEMBERS

The Bank's register of members will be closed from December 1, 2026 (Tuesday) to December 4, 2026 (Friday), both days inclusive, during which period no transfer of the Shares will be registered. Shareholders whose names appear in the Bank's register of members on December 1, 2026 (Tuesday) (i.e. the Record Date) shall be entitled to attend and vote at the 2026 Third EGM.

In order for the Shareholders to be eligible to attend and vote at the 2026 Third EGM, all transfer documents together with the relevant share certificates and other appropriate documents must be delivered to the Bank's H Share Registrar, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the H Shareholders) or the office of the Board at Zhongyuan Bank Building, No. 9 Waihuan Road, Financial Island, Zhengdong New District, Zhengzhou, Henan Province, the PRC (for the Domestic Shareholders) not later than 4:30 p.m., November 30, 2026 (Monday) for registration.

3. PROXY

Any Shareholder entitled to attend and vote at the 2026 Third EGM is entitled to appoint one or more person(s) (if the Shareholder holds two or more issued shares), whether (each of) such person is a Shareholder or not, as his/her/its proxy or proxies to attend and vote on his/her/its behalf at the 2026 Third EGM. Such proxy must be appointed by using the form of proxy. You may fill in the name and address of the proxy you intend to appoint in accordance with the instructions on the form of proxy. If no name is inserted, the chairman of the meeting will act as your proxy, provided that, to the extent permitted by applicable laws and the Articles of Association of the Bank, the chairman of the meeting may decline to accept such appointment on reasonable grounds, including but not limited to potential conflicts of interest or other circumstances where it would be inappropriate to act as proxy. If the chairman of the meeting decides not to accept such appointment, the Bank will notify the relevant Shareholder as soon as practicable, so that he/she may re-appoint another proxy or attend the 2026 Third EGM in person and vote.

The form of proxy concerned must be signed by the principal or the representative duly authorized in writing by the principal. If the principal is a legal person, the form of proxy shall be affixed with the common seal of the legal person or signed by its director or a representative duly authorized in writing. If the form of proxy appointing a proxy is signed by the authorized person of the principal under a power of attorney or other authorization documents given by the appointer, such power of attorney or other authorization documents shall be notarized and served at the same time as the form of proxy. To be valid, the form of proxy, together with a notarially certified copy of the power of attorney or other authority must be delivered to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong (for the H Shareholders) or to the office of the Board at Zhongyuan Bank Building, No. 9 Waihuan Road, Financial Island, Zhengdong New District, Zhengzhou, Henan Province, the PRC (for the domestic Shareholders) not later than 24 hours before the scheduled time for the holding of the 2026 Third EGM or any adjournment thereof (as the case may be).

After the completion and return of the form of proxy, you can attend and vote in person at the 2026 Third EGM or any adjournment thereof should you so wish.

In this case, the form of proxy will be deemed to have been revoked. In case of registered joint holders of any Shares, one of the registered joint holders can vote on such Shares at the 2026 Third EGM in person or by proxy as the only holder entitled to vote. If more than one registered joint holders attend the 2026 Third EGM in person or by proxy, the vote of the registered joint holder (in person or by proxy) whose name appears first in the Bank's register of members in respect of such Shares will be accepted as the sole and exclusive vote of such joint holders.

4. MISCELLANEOUS

The Shareholders or their proxies shall present their identity documents when attending the 2026 Third EGM (or any adjournment thereof). The legal representative of or any other persons officially authorized by a corporate Shareholder shall present his/her identity documents and the notarially certified documents for appointment as a legal representative or valid authorization document(s) (as the case may be) when attending the 2026 Third EGM (or any adjournment thereof).

The 2026 Third EGM is expected to last for no more than half a business day. Shareholders and their representatives attending the meeting shall be responsible for their own traveling and accommodation expenses.

Address of Computershare Hong Kong Investor Services Limited:

17M Floor, Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong
Tel: (852) 2862 8555
Fax: (852) 2865 0990

Address of the office of the Board:

Zhongyuan Bank Building
No. 9 Waihuan Road, Financial Island
Zhengdong New District
Zhengzhou
Henan Province
the PRC
Tel: (86) 0371-8551 7892/8551 7893
Fax: (86) 0371-8551 9888

The details about the aforesaid resolutions proposed for the consideration and approval at the 2026 Third EGM have been set out in the circular of the Bank dated November 16, 2026 (the "Circular"). Unless otherwise defined, capitalized terms shall have the same meanings as defined in the Circular.