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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 of H Shares: 1216)**

**(Stock Code of Preference Shares: 4617)**

**ANNOUNCEMENT REGARDING REDEMPTION OF  
TIER 2 CAPITAL BONDS**

References are made to the announcements of Zhongyuan Bank Co., Ltd.\* (the “**Bank**”) dated January 21, 2018, September 26, 2018, July 5, 2023 and August 18, 2023 and the circular dated February 22, 2018 in relation to, among others, the completion of the issuance of the Qualified Tier 2 Capital Instruments in the aggregate principal amount of RMB10 billion in the national inter-bank bond market by the Bank. The name of the bonds is “2018 Tier 2 Capital Bonds of Zhongyuan Bank Co., Ltd.” (the “**2018 Tier 2 Capital Bonds of Zhongyuan Bank**”), the type is fixed rate bonds for a term of 10 years and the size of issuance is RMB10 billion. The issuer is entitled to redeem the bonds at the end of the fifth year with the coupon rate of 5.20%.

As of the date of this announcement, the Bank has exercised the above-mentioned redemption right and has fully redeemed the 2018 Tier 2 Capital Bonds of Zhongyuan Bank.

On behalf of the Board  
**Zhongyuan Bank Co., Ltd.\***  
**GUO Hao**  
*Chairman*

Zhengzhou, the People's Republic of China  
September 26, 2023

*As at the date of this announcement, the board of directors of the Bank comprises Mr. GUO Hao, Mr. WANG Jiong and Mr. LI Yulin as executive directors; Ms. ZHANG Qiuyun and Mr. MI Hongjun as non-executive directors; and Ms. PANG Hong, Mr. LI Hongchang, Mr. JIA Tingyu and Mr. CHAN Ngai Sang Kenny 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.*