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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)

VOLUNTARY ANNOUNCEMENT
PROVISION OF GUARANTEES TO SUBORDINATE RURAL BANK

This announcement is made by Zhongyuan Bank Co., Ltd.* (the “**Bank**”) on a voluntary basis.

The Bank holds 51% equity interest in Luohe Yancheng Zhongyuan County Bank Co., Ltd. (漯河鄆城中原村鎮銀行有限責任公司) (“**Luohe Yancheng Zhongyuan County Bank**”). The Bank is the single largest shareholder and the principal promoter of Luohe Yancheng Zhongyuan County Bank. Pursuant to the requirement of “Notice of China Banking Regulatory Commission General Office on Furthering Improving the Rural Bank in Joining the UnionPay Network 《中國銀監會辦公廳轉發關於進一步做好村鎮銀行加入銀聯網絡工作的通知》 (Yin Jian Ban Fa (2011) No.49) (the “**Notice**”), rural banks are required to join the UnionPay Network as subordinate members under the guarantee of their major shareholders. Pursuant to the requirements of the aforesaid Notice, the Bank intends to issue a letter of guarantee to China UnionPay Co., Ltd. (中國銀聯股份有限公司) (“**China UnionPay**”) to provide a guarantee for Luohe Yancheng Zhongyuan County Bank and the Bank will provide Luohe Yancheng Zhongyuan County Bank with the necessary guidance and supervision of China UnionPay-related business.

The board of directors of the Bank (the “**Board**”) hereby announces that the Board convened a board meeting on March 31, 2023 to consider and approve the resolutions in relation to Provision of Guarantee Letters to the Subordinate Rural Bank of Zhongyuan Bank and the Related Party Transaction 《關於為中原銀行附屬村鎮銀行提供擔保函暨關聯交易的議案》), which approved the provision of guarantee by the Bank to the subordinate rural bank to carry out the business of China UnionPay, and the issuance of a guarantee letter to China UnionPay.

Pursuant to the requirements of China UnionPay, in order to cooperate with the process of relevant guarantee business, the Bank is required to make an indicative announcement on this guarantee business at this stage.

On behalf of the Board
ZHONGYUAN BANK CO., LTD.*
GUO Hao
Chairman

Zhengzhou, the People's Republic of China
March 21, 2024

As at the date of this announcement, the Board comprises Mr. GUO Hao as executive director; Ms. ZHANG Qiuyun, Mr. FENG Ruofan 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.*