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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)

INSIDE INFORMATION

This announcement is made by Zhongyuan Bank Co., Ltd.* (the “**Bank**”, together with its subsidiaries, the “**Group**”) pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities (the “**Listing Rules**”) on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the inside information provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The Bank is pleased to announce that on March 27, 2026, each of the boards of directors of AB Leasing Co., Ltd. (“邦銀金融租賃股份有限公司”) (“**AB Leasing**”) and BOL Financial Leasing Co., Ltd. (“洛銀金融租賃股份有限公司”) (“**BOL Financial Leasing**”) approved the resolutions regarding the commencement of work in relation to the absorption and merger of BOL Financial Leasing by AB Leasing (the “**Potential Absorption and Merger**”).

INFORMATION ABOUT AB LEASING AND BOL FINANCIAL LEASING

AB Leasing is a non-bank financial institution mainly engaged in financial leasing business. AB Leasing was established in August 2013 and headquartered in Zhengzhou City, Henan Province, mainly engaged in financial leasing business, transfer and assignment of financial leasing assets, fixed-income securities investment business, accepting lease deposits from lessees and other businesses. AB Leasing is a subsidiary of the Bank, with 90% of its equity held by the Bank.

BOL Financial Leasing is a non-bank financial institution mainly engaged in financial leasing business. BOL Financial Leasing was established in December 2014, with its headquarters in Luoyang City, Henan Province, mainly engaged in financial leasing business. BOL Financial Leasing is a subsidiary of the Bank, with 57.5% of its equity held by the Bank. As at the date of this announcement, Zhongyuan Trust Co., Ltd. (中原信託有限公司) and Luoyang Zonye Heavy Industry Group Co., Ltd. each hold 10% of the shares of BOL Financial Leasing, and therefore constitute connected persons of the Bank at the subsidiary level under Chapter 14A of the Listing Rules.

REASONS AND BENEFITS OF POTENTIAL ABSORPTION AND MERGER

The Potential Absorption and Merger will lay a foundation for the long-term stable development of the Group and enhance the capital strength and market competitiveness of the Group. The Potential Absorption and Merger can integrate the product pipelines of AB Leasing and BOL Financial Leasing for a wider range of financial leasing products, thereby meeting the differentiated needs of different types of customers, and eventually achieving our business synergy. The Potential Absorption and Merger will also optimize the asset quality of AB Leasing and enhance its risk resilience.

The Potential Absorption and Merger represents an important measure for the Bank to develop a “diversified” comprehensive financial service system. Following completion of the merger, AB Leasing, as an important platform for the Bank to serve the real economy, is conducive to enhancing the overall financial service capability and market competitiveness of the Bank.

As at the date of this announcement, to the best of the Bank’s knowledge, information and belief, the Potential Absorption and Merger, if materialized, may constitute a notifiable transaction and connected transaction for the Bank under Chapter 14 and Chapter 14A of the Listing Rules. However, there is no guarantee that the parties herein will enter into a final agreement. The Bank will make further announcement(s) in due course and comply with the applicable provisions of the Listing Rules.

Shareholders and potential investors of the Bank are reminded that the Potential Absorption and Merger may or may not proceed. Shareholders and potential investors of the Bank should exercise caution when dealing with any shares of the Bank.

By order of the Board
Zhongyuan Bank Co., Ltd.*
GUO Hao
Chairman

Zhengzhou, the People’s Republic of China
March 27, 2026

As at the date of this announcement, the Board of the Bank comprises Mr. GUO Hao and Mr. ZHOU Feng as executive Directors; Mr. FENG Ruofan, Mr. LI Wenqiang 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 out banking and/or deposit-taking business in Hong Kong.*