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Guangzhou Rural Commercial Bank Co., Ltd.*

廣州農村商業銀行股份有限公司*

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

(Stock code: 1551)

ANNOUNCEMENT ON COMPLETION OF ISSUANCE AND LISTING OF ORDINARY FINANCIAL BONDS

Reference is made to the notice of the 2024 annual general meeting (the “**Notice**”) and the circular of the 2024 annual general meeting (the “**Circular**”) published by Guangzhou Rural Commercial Bank Co., Ltd.* (the “**Bank**”) on 23 May 2025, and the announcement on the poll results of the 2024 annual general meeting dated 13 June 2025 (the “**Announcement**”). Unless otherwise defined, terms used in this announcement shall have the same meanings as those defined in the Notice, the Circular and the Announcement.

The Bank announces that it has completed the issuance and listing of the ordinary financial bonds (the “**Bonds**”) in a total amount of RMB5 billion on 25 November 2025. The Bonds are three-year fixed rate bonds with a coupon rate of 1.85%.

By Order of the Board
Guangzhou Rural Commercial Bank Co., Ltd.*
Cai Jian
Chairman

Guangzhou, the PRC
25 November 2025

As at the date of this announcement, the Board comprises three executive directors, namely Mr. Cai Jian, Ms. Deng Xiaoyun and Mr. Tan Bo; seven non-executive directors, namely Mr. Ni Kai, Mr. Wang Xiaobin, Mr. Zuo Liang, Mr. Zhang Yan, Ms. Xing Qiuyu, Mr. Hu Geyou and Mr. Feng Yaoliang; and five independent non-executive directors, namely Mr. Liao Wenyi, Mr. Du Jinmin, Mr. Zheng Guojian, Mr. Zhang Hua and Mr. Ma Hok Ming.

* *Guangzhou Rural Commercial 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.*