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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**") of Guangzhou Rural Commercial Bank Co., Ltd.* (the "**Bank**") dated May 23, 2025, and the announcement on the poll results of the 2024 annual general meeting dated June 13, 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 RMB7 billion on October 27, 2026. The Bonds are three-year fixed rate bonds with a coupon rate of 1.57%.

After deducting relevant issuance expense, all the proceeds raised from the issuance of the Bonds by the Bank will be used to replenish the working capital pursuant to the applicable laws and as approved by the competent authorities.

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

Guangzhou, the PRC
October 27, 2026

*As at the date of this announcement, the Board comprises two executive directors, namely Mr. Cai Jian and Ms. Deng Xiaoyun; one employee director, namely 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. Zhu Guilong, 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.*