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Cash Dividend Announcement for Equity Issuer	
Issuer name	Chongqing Rural Commercial Bank Co., Ltd.
Stock code	03618
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	Interim Dividend for the Six Months Ended 30 June 2024 (Updated)
Announcement date	16 December 2024
Status	Update to previous announcement
Reason for the update / change	Updated default currency and amount in which the dividend will be paid, exchange rate and information on directors of the issuer
Information relating to the dividend	
Dividend type	Interim (Semi-annual)
Dividend nature	Ordinary
For the financial year end	31 December 2024
Reporting period end for the dividend declared	30 June 2024
Dividend declared	RMB 1.944 per 10 share
Date of shareholders' approval	16 December 2024
Information relating to Hong Kong share register	
Default currency and amount in which the dividend will be paid	HKD 2.10298 per 10 share
Exchange rate	RMB 1 : HKD 1.081778
Ex-dividend date	18 December 2024
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	19 December 2024 16:30
Book close period	From 20 December 2024 to 27 December 2024
Record date	27 December 2024
Payment date	23 January 2025
Share registrar and its address	Computershare Hong Kong Investor Services Limited Shops 1712-1716 17th Floor Hopewell Centre 183 Queen’s Road East Wanchai

	Hong Kong
Information relating to withholding tax	
Details of withholding tax applied to the dividend declared	Details of withholding tax (including type of shareholders and applicable tax rate) applied to the dividends declared are set out in the table below. In addition to the withholding tax below, as for non-resident individual holders of H shares in countries which have entered into an agreement with China in respect of a tax rate between 10% and 20%, the Bank withholds individual income tax at the actual rate agreed thereunder. As for the distribution of interim dividend to Mainland enterprise shareholders investing in the H Shares of the Bank through Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect (these H Shares are registered in the name of HKSCC Nominees Limited and are held by China Securities Depository and Clearing Corporation Limited as the nominal holder), the Bank will not withhold enterprise income tax, and the tax payable shall be submitted and paid by the shareholders of the Mainland enterprises themselves. Dividend obtained by shareholders of Mainland enterprises who hold H Shares of the Bank for 12 consecutive months are exempt from enterprise income tax. For further details, please refer to the circular of the Bank dated 29 November 2024.

Type of shareholders	Tax rate	Other relevant information (if any)
Enterprise - non-resident i.e. registered address outside PRC	10%	The Bank withholds the enterprise income tax at the rate of 10% for dividends paid to non-resident enterprise shareholders.
Individual - non-resident i.e. registered address outside PRC	10%	As for non-resident individual holders of H shares in countries which have entered into an agreement with China in respect of a tax rate lower than 10%, the Bank temporarily withholds individual income tax at the rate of 10%. Where non-resident individual holders of H shares are entitled to enjoy the treatment under tax agreements (arrangements), it may file an application with the competent tax authority.
Individual - non-resident i.e. registered address outside PRC	10%	As for non-resident individual holders of H shares in countries which have entered into an agreement with China in respect of a 10% tax rate, the Bank withholds individual income tax at the rate of 10%.
Individual - non-resident i.e. registered address outside PRC	20%	As for non-resident individual holders of H shares in countries which have no tax agreement with China or are under any other circumstances, the Bank withholds individual income tax at the tax rate of 20%.

	Individual shareholders in the Mainland of Southbound Trading: Shanghai-Hong Kong Stock Connect	20%	For the distribution of interim dividends to Mainland individual shareholders who invest in the H shares through Shanghai-Hong Kong Stock Connect (which are registered in the name of HKSCC Nominees Limited and is held by China Securities Depository and Clearing Corporation Limited as the nominal holder), the Bank will withhold the payment of personal income tax at the rate of 20%. For the distribution of interim dividends to shareholders of Mainland securities investment funds investing in the H shares through Shanghai-Hong Kong Stock Connect (which are registered in the name of HKSCC Nominees Limited and is held by China Securities Depository and Clearing Corporation Limited as the nominal holder), the Bank will withhold the payment of personal income tax at the rate of 20%.
	Individual shareholders in the Mainland of Southbound Trading: Shenzhen-Hong Kong Stock Connect	20%	For the distribution of interim dividends to Mainland individual shareholders who invest in the H shares through Shenzhen-Hong Kong Stock Connect (which are registered in the name of HKSCC Nominees Limited and is held by China Securities Depository and Clearing Corporation Limited as the nominal holder), the Bank will withhold the payment of personal income tax at the rate of 20%. For the distribution of interim dividends to shareholders of Mainland securities investment funds investing in the H shares through Shenzhen-Hong Kong Stock Connect (which are registered in the name of HKSCC Nominees Limited and is held by China Securities Depository and Clearing Corporation Limited as the nominal holder), the Bank will withhold the payment of personal income tax at the rate of 20%.

Information relating to listed warrants / convertible securities issued by the issuer	
Details of listed warrants / convertible securities issued by the issuer	Not applicable

Other information	
Other information	Not applicable

Directors of the issuer

As at the date of this announcement, the executive directors of the Bank are Mr. Sui Jun and Mr. Zhang Peizong; the non-executive directors of the Bank are Ms. Hu Chun, Mr. Yin Xianglin and Mr. Peng Yulong; and the independent non-executive directors of the Bank are Mr. Zhang Qiaoyun, Mr. Lee Ming Hau, Mr. Li Jiaming and Ms. Bi Qian.