Disclaimer

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arisen from or in reliance upon the whole or any part of the contents of this announcement.

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	Final Dividend for the Year Ended 31 December 2024
Announcement date	25 March 2025
Status	New announcement

Information relating to the dividend

Dividend type	Final
Dividend nature	Ordinary
For the financial year end	31 December 2024
Reporting period end for the dividend declared	31 December 2024
Dividend declared	RMB 1.102 per 10 share
Date of shareholders' approval	To be announced

Information relating to Hong Kong share register

Default currency and amount in which the dividend will be paid	HKD amount to be announced
Exchange rate	To be announced
Ex-dividend date	To be announced
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	To be announced
Book close period	To be announced
Record date	To be announced
Payment date	27 June 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 dividend to Mainland enterprise shareholders investing in the H Shares of the Bank through Shanghai-Hong Kong Stock Connect or ShenzhenHong 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 Bank's results announcement for the year 2024 dated 25 March 2025.

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 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 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 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 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 director of the Bank is Mr. Sui Jun; 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.	