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 arising from or in reliance upon the whole or any part of the contents of this announcement.

重庆农村商业银行
CHONGQING RURAL COMMERCIAL BANK

重慶農村商業銀行股份有限公司*

Chongqing Rural Commercial Bank Co., Ltd.*

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

(Stock Code: 3618)

ANNOUNCEMENT
2025 INTERIM PROFIT DISTRIBUTION PLAN AND CLOSURE OF REGISTER OF MEMBERS OF H SHARES

2025 INTERIM PROFIT DISTRIBUTION PLAN

References are made to (i) the circular and the notice of the 2024 annual general meeting (the "**AGM**") dated 26 April 2025; and (ii) the poll results announcement of the AGM dated 21 May 2025 of Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司* (the "**Bank**", together with its subsidiaries, the "**Group**"). The resolution in relation to the 2025 interim profit distribution arrangement of the Bank has been considered and approved at the AGM and the board of directors of the Bank (the "**Board**") is authorized to formulate the specific interim profit distribution plan in accordance with the resolution of the AGM, subject to fulfillment of profit distribution conditions.

Within the authorization scope of the AGM, the Board considered and approved (among others) the resolution in relation to the 2025 interim profit distribution plan on 23 December 2025. The 2025 interim profit distribution plan of the Bank is as follows:

In the first half of 2025, the Group has achieved the net profit attributable to the parent company of RMB7.699 billion. The cash dividend of RMB2.310 billion (tax inclusive) will be distributed to all shareholders with the cash dividend per ten shares of RMB2.0336 (tax inclusive), accounting for 30% of the net profit of the Group attributable to the parent company for the first half of 2025. If there is any change in the total share capital of the Bank before the equity registration date for the implementation of equity distribution, the distribution amount per share will be unchanged, and the total distribution amount will be adjusted accordingly. Further announcement(s) will be made in relation to the specific adjustment. The remaining profit after tax will be retained as undistributed profits.

The 2025 interim dividend will be distributed on Friday, 23 January 2026 to holders of H shares whose names appear on the register of members of H shares of the Bank on 15 January 2026. The 2025 interim dividend will be denominated in RMB. Dividend payable to holders of A shares of the Bank shall be paid in RMB, whereas dividend payable to holders of H shares of the Bank shall be paid in HKD. The exchange rate for dividend payable in HKD shall be based on the average of the central parity rates of RMB to HKD as announced by the People's Bank of China for the five working days preceding (and including) 23 December 2025 (being the date of adopting the resolution by the Board), being RMB1.00 against HKD1.102531. Accordingly, the dividend per H share of the Bank is HKD0.224211 (tax inclusive).

CLOSURE OF REGISTER OF MEMBERS OF H SHARES

The register of members in respect of the H Shares of the Bank will be closed from Monday, 12 January 2026 to Thursday, 15 January 2026 (both days inclusive). In order to determine the entitlement of the 2025 interim dividend, holders of H shares of the Bank shall deliver their transfer documents accompanied by the relevant share certificates with the H share registrar of the Bank, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, before 4:30 p.m. on Friday, 9 January 2026.

TAXES

(1) Holders of H Shares

Non-resident Enterprise Shareholders

Pursuant to the Enterprise Income Tax Law of the People's Republic of China and related implementation rules and relevant requirements of the "Notice of the State Administration of Taxation on the Issues concerning Withholding the Enterprise Income Tax on the Dividends Paid by Chinese Resident Enterprises to H-share Holders Which Are Overseas Non-resident Enterprises" (Guo Shui Han [2008] No. 897), the Bank withholds the enterprise income tax at the rate of 10% for non-resident enterprise shareholders whose name appear on the register of members in respect of H shares of the Bank on Thursday, 15 January 2026.

Non-resident Individual Shareholders

According to Guo Shui Han [2011] No. 348 documents issued by the State Administration of Taxation, PRC, the Bank is required to withhold individual income tax for non-resident individual holders of H Shares, who are entitled to relevant preferential tax arrangement

pursuant to the taxation agreements between the countries where they are residing with China and the regulation on taxation arrangement between the Mainland and Hong Kong (Macau). Among them:

1. As for the 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 the relevant 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 of the Bank in accordance with the requirements of the Measures for the Administration of Non-resident Taxpayers Enjoying the Treatment under Agreements (SAT Announcement [2019] No. 35).

2. As for the 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%.

3. As for the 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.

4. As for the non-resident individual holders of H shares in countries which have no tax agreement with China and are under any other circumstances, the Bank withholds individual income tax at the tax rate of 20%.

The Bank will, based on the registered address of individual holders of H shares recorded in the register of members in respect of H shares of the Bank on Thursday, 15 January 2026, determine their residency. Where the residency of any individual holders of H shares is inconsistent with the registered address, they shall notify, and submit the relevant proof to, the H share registrar of the Bank, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, before 4:30 p.m. on Friday, 9 January 2026. The Bank disclaims any responsibility arising from any claims due to holders of H shares of the Bank whose residency are not confirmed timely or accurately or any disputes with regards to the tax withholding systems.

(2) Investors of Southbound Trading

Individual shareholders in the Mainland of Southbound Trading

Shanghai-Hong Kong Stock Connect:	Pursuant to the Notice on Taxation Policies concerning the Pilot Program of an Interconnection Mechanism for Transactions in the Shanghai and Hong Kong Stock Markets (Cai Shui [2014] No. 81), for the distribution of 2025 interim

dividends to mainland individual shareholders who invest in the H shares of the Bank through Shanghai-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 withhold the payment of individual income tax at the rate of 20%. For the distribution of 2025 interim dividends to shareholders of mainland securities investment funds investing in the H shares of the Bank through Shanghai-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 withhold the payment of individual income tax at the rate of 20%.

Shenzhen-Hong Kong Stock Connect:

Pursuant to the Notice on Taxation Policies concerning the Pilot Program of an Interconnection Mechanism for Transactions in the Shenzhen and Hong Kong Stock Markets (Cai Shui [2016] No. 127), for the distribution of 2025 interim dividends to mainland individual shareholders who invest in the H shares of the Bank through 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 withhold the payment of individual income tax at the rate of 20%. For the distribution of 2025 interim dividends to shareholders of mainland securities investment funds investing in the H shares of the Bank through 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 withhold the payment of individual income tax at the rate of 20%.

Shareholders of Mainland Enterprises of Southbound Trading

Shanghai-Hong Kong Stock Connect:

Pursuant to the Notice on Taxation Policies concerning the Pilot Program of an Interconnection Mechanism for Transactions in the Shanghai and Hong Kong Stock Markets (Cai Shui [2014] No. 81), for the distribution of 2025 interim

	dividends to mainland enterprise shareholders investing in the H shares of the Bank through Shanghai-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. Among them, dividends obtained by shareholders of mainland enterprises who hold H shares of the Bank for 12 consecutive months are exempt from enterprise income tax.
Shenzhen-Hong Kong Stock Connect:	Pursuant to the Notice on Taxation Policies concerning the Pilot Program of an Interconnection Mechanism for Transactions in the Shenzhen and Hong Kong Stock Markets (Cai Shui [2016] No. 127), for the distribution of 2025 interim dividends to mainland enterprise shareholders investing in the H shares of the Bank through 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. Among them, dividends obtained by shareholders of mainland enterprises who hold H shares of the Bank for 12 consecutive months are exempt from enterprise income tax.

It is proposed that the holders of the Bank's H shares consult with their tax advisors on the tax implications of the ownership and disposal of H shares of the Bank in China, Hong Kong and other countries (regions).

The time arrangement of the Southbound Trading investors equity registration day, the cash dividend distribution day and the date of suspension of the transfer of shares are equal to those of the holders of the Bank's H shares. Details of 2025 interim dividends payable to holders of A shares and relevant matters will be announced when appropriate.

By order of the Board
Chongqing Rural Commercial Bank Co., Ltd.*
重慶農村商業銀行股份有限公司*
Sui Jun
Executive Director and President

Chongqing, the PRC, 23 December 2025

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 Mr. Ma Bao, Mr. Dong Bin, Mr. Yuan Gang and Mr. Peng Yulong; and the independent non-executive directors of the Bank are Mr. Lee Ming Hau, Mr. Li Jiaming and Ms. Bi Qian.

* *The Bank holds a financial licence number B0335H250000001 approved by the regulatory authority of the banking industry of the PRC and was authorised by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code of 91500000676129728J. The Bank is not an authorised institution in accordance with the Hong Kong Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorised to carry on banking/deposit-taking business in Hong Kong.*