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Cash Dividend with Currency Option 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 2025 (Updated)
Announcement date	17 June 2026
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 closing date and time for option election

Information relating to the dividend

Dividend type	Final
Dividend nature	Ordinary
For the financial year end	31 December 2025
Reporting period end for the dividend declared	31 December 2025
Dividend declared	RMB 1.1755 per 10 share
Date of shareholders' approval	28 May 2026

Information relating to Hong Kong share register

Default currency and amount in which the dividend will be paid	HKD 1.3617 per 10 share
Exchange rate	RMB 1 : HKD 1.15840492
Amount in which the dividend will be paid in alternative currency 1	RMB 1.1755 per 10 share
Exchange rate for alternative currency 1	RMB 1 : RMB 1
Partial election of currency option	No
Closing date and time for option election	06 July 2026 16:30
Ex-dividend date	08 June 2026
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	09 June 2026 16:30
Book close period	From 10 June 2026 to 15 June 2026
Record date	15 June 2026
Payment date	27 July 2026
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 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 Bank's results announcement for the year 2025 dated 25 March 2026.

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 directors of the Bank are Mr. Liu Xiaojun and Mr. Sui Jun; the non-executive directors of the Bank are Mr. Ma Bao, Mr. Dong Bin and Mr. Yuan Gang; and the independent non-executive directors of the Bank are Mr. Lee Ming Hau and Ms. Bi Qian.