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重慶農村商業銀行

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)

INSIDE INFORMATION ANNOUNCEMENT ON PRELIMINARY FINANCIAL DATA FOR THE INTERIM PERIOD OF 2026

This announcement is made by 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**”) pursuant to the Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The major interim financial data for the six months ended 30 June 2026 (the “**Reporting Period**”) set out in this announcement is the preliminary accounting data prepared in accordance with the International Financial Reporting Standards, which have not been audited by an accounting firm. The specific data to be disclosed in the interim report for the six months ended 30 June 2026 of the Bank (the “**2026 Interim Report**”) shall prevail. Investors are advised to pay attention to such investment risks involved.

I. MAJOR FINANCIAL DATA AND INDICATORS FOR THE REPORTING PERIOD

Unit: RMB100 million

Items	Reporting Period	Same Period of Last Year	Change (%)
Operating income	158.82	147.36	7.78
Profit before tax	98.89	88.70	11.50
Net profit attributable to shareholders			
of the Bank	81.68	76.99	6.09
Basic earnings per share (RMB/Share)	0.71	0.67	5.97

Items	Reporting Period	Same Period of Last Year	Change (%)
Weighted average return on net assets (%, annualised)	11.96	11.90	Increased by 0.06 percentage point

Items	The End of the Reporting Period	The Beginning of the Reporting Period	Change (%)
Total assets	17,886.87	16,661.84	7.35
Owner's equity attributable to shareholders of the Bank	1,463.93	1,375.67	6.42
Share capital	113.57	113.57	—
Net assets per share attributable to ordinary shareholders of the Bank (RMB/Share)	12.36	11.58	6.74

II. DETAILS OF OPERATING RESULTS AND FINANCIAL POSITIONS

During the Reporting Period, the Group achieved steady development in each business and maintained sound overall operation. Operating income of the Group achieved RMB15.882 billion, representing a year-on-year increase of RMB1.146 billion or 7.78%. Profit before tax amounted to RMB9.889 billion, representing a year-on-year increase of RMB1.020 billion or 11.50%, and net profit amounted to RMB8.343 billion, representing a year-on-year increase of RMB496 million or 6.32%. Net profit attributable to shareholders of the Bank was RMB8.168 billion, representing a year-on-year increase of RMB469 million or 6.09%. As at 30 June 2026, total assets of the Group amounted to RMB1,788.687 billion, representing an increase of RMB122.503 billion or 7.35% from the end of last year; total liabilities amounted to RMB1,639.980 billion, representing an increase of RMB113.532 billion or 7.44% from the end of last year; the non-performing loan ratio was 1.05%, representing a decrease of 0.03 percentage point from the end of last year. Provision coverage ratio was 357.47%, representing a decrease of 9.79 percentage points from the end of last year and an increase of 1.89 percentage points from the same period of last year.

III. RISK WARNINGS

The major financial data for the Reporting Period set out in this announcement is preliminary accounting data. Major indicators such as net profit attributable to shareholders of the Bank may be different from the data to be disclosed in the 2026 Interim Report of the Bank, but it is expected that the difference shall not exceed 10%. Investors are advised to pay attention to such investment risks involved.

Shareholders and potential investors of the Bank should exercise caution when dealing in the securities of the Bank.

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*
Liu Xiaojun
Chairman and Executive Director

Chongqing, the PRC, 20 July 2026

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.

* *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.*