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BANK OF CHONGQING CO., LTD.*
重慶銀行股份有限公司*

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

(Stock Code: 1963)

(Stock Code of Preference Shares: 4616)

FINANCIAL INFORMATION IN RELATION TO A SHARE PROSPECTUS

This announcement is made by Bank of Chongqing Co., Ltd.* (the “**Bank**”) pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

Reference is made to the announcements of the Bank dated April 22, 2016, April 29, 2016, June 17, 2016, April 11, 2017, May 26, 2017, March 16, 2018, April 10, 2018, May 25, 2018, June 11, 2018, June 15, 2018, April 9, 2019, May 22, 2019, May 24, 2019, October 25, 2019, December 9, 2019, March 27, 2020, April 1, 2020, May 13, 2020, August 27, 2020 and December 18, 2020, and circulars of the Bank dated May 31, 2016, April 11, 2017, May 4, 2018, April 30, 2019, November 21, 2019 and April 20, 2020 in relation to A Share Offering and other related matters of the Bank. Unless otherwise defined, capitalized terms used in this announcement shall have the same meanings as defined in the above announcements and circulars.

The full text of the prospectus in relation to the A Share Offering (the “**A Share Prospectus**”) is in Chinese only. The A Share Prospectus and a summary of the A Share Prospectus and the relevant appendices were published by the Bank on the websites of the Shanghai Stock Exchange (www.sse.com.cn), the Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk) and the Bank (www.cqcbank.com) on December 22, 2020.

The summary of the consolidated financial statements (the “**Consolidated Financial Statements**”) and the major operating conditions of the Group for the nine months ended September 30, 2020 (the “**Relevant Period**”) are set out in the section headed “7. Major Financial Information and Major Operating Conditions after the Closing Date of the Financial Report” under the section headed “Management Discussion and Analysis” in the A Share Prospectus. The Consolidated Financial Statements prepared in accordance with the Group’s accounting policies under the Chinese Accounting Standards for Business Enterprises have been reviewed but not audited by PricewaterhouseCoopers Zhong Tian LLP.

The Bank confirmed that the total assets, net assets and net profit set out in the summary of the Consolidated Financial Statements do not have any significant difference from the total assets, net assets and net profit prepared in accordance with the International Financial Reporting Standards.

The Bank's consolidated balance sheet and consolidated income statements as at September 30, 2020 prepared in accordance with the Chinese Accounting Standards for Business Enterprises, and the major operating conditions of the Group are as follows:

1. KEY DATA OF CONSOLIDATED BALANCE SHEET

Items	<i>Unit: RMB thousand, %</i>		
	September 30, 2020	December 31, 2019	Change
Total assets	546,941,032	501,231,864	9.12%
Total liabilities	505,152,450	462,618,195	9.19%
Total shareholders' equity	41,788,582	38,613,669	8.22%

2. KEY DATA OF CONSOLIDATED INCOME STATEMENT

Items	<i>Unit: RMB thousand, %</i>		
	Nine months ended September 30, 2020	Nine months ended September 30, 2019	Change as compared with the corresponding period last year
Operating income	9,886,634	8,768,520	12.75%
Operating profit	5,046,769	4,915,925	2.66%
Gross profit	5,030,919	4,912,210	2.42%
Net profit	4,006,170	3,810,705	5.13%
Net profit attributable to Equity shareholders of the Bank	3,893,656	3,722,442	4.60%
Net profit attributable to Equity shareholders of the Bank after deduction of non-recurring profit or loss	3,864,695	3,699,720	4.46%
Items	<i>Unit: RMB thousand, %</i>		
	Three months ended September 30, 2020	Three months ended September 30, 2019	Change as compared with the corresponding period last year
Operating income	3,348,411	3,253,280	2.92%
Operating profit	1,726,803	1,718,027	0.51%
Gross profit	1,722,439	1,718,527	0.23%
Net profit	1,386,002	1,321,783	4.86%
Net profit attributable to Equity shareholders of the Bank	1,348,036	1,300,553	3.65%
Net profit attributable to Equity shareholders of the Bank after deduction of non-recurring profit or loss	1,313,958	1,297,945	1.23%

3. MAJOR OPERATING CONDITIONS

For the nine months ended September 30, 2020, the operating income of the Bank was RMB9.887 billion, representing a year-on-year increase of 12.75% as compared to RMB8.769 billion during the same period of last year; the net profit of the Bank was RMB4.006 billion, representing a year-on-year increase of 5.13% as compared to RMB3.811 billion during the same period of last year; the net profit attributable to shareholders of the Bank was RMB3.894 billion, representing a year-on-year increase of 4.60% as compared to RMB3.722 billion during the same period of last year; the net profit attributable to shareholders of the Bank after deducting non-recurring profit or loss was RMB3.865 billion, representing a year-on-year increase of 4.46% as compared to RMB3.700 billion during the same period of last year. The operating performance of the Bank has improved steadily as compared to that of the same period of last year.

As of September 30, 2020, deposits with the Bank amounted to RMB311.233 billion, representing an increase of 10.74% or RMB30.184 billion as compared to that as of the end of 2019; the net loans and advances to customers amounted to RMB257.703 billion, representing an increase of 7.99% or RMB19.077 billion as compared to that as of the end of 2019. The above financial information was not audited but reviewed by the auditor.

Taking into account the industry development trends and the actual operating conditions of the Bank, it is estimated that the consolidated operating income for the year of 2020 will range from RMB12.609 billion to RMB13.917 billion, representing an increase of approximately 5.53% to 16.48% as compared to last year; the net profit attributable to the shareholders of the Bank will range from RMB4.337 billion to RMB4.609 billion, representing an increase of approximately 3.08% to 9.55% as compared to last year; and the net profit attributable to shareholders of the Bank after deducting non-recurring profit or loss will range from RMB4.323 billion to RMB4.581 billion, representing an increase of approximately 3.01% to 9.16% as compared to last year.

The relevant financial data in the performance forecast for 2020 is the result of the preliminary estimates by the Bank which has not been audited or reviewed by auditors. The estimated amounts do not indicate that the Bank will achieve such income or net profit or represent the profit forecast made by the Bank. Therefore, investors are advised to pay attention to investment risks.

The above English version of the summary of the Consolidated Financial Statements and the major operating conditions of the Bank is an unofficial translation of its Chinese version. In case of any discrepancies, the Chinese version shall prevail.

For more details of the A Share Offering, please refer to the A Share Prospectus which was published by the Bank on the website of the Shanghai Stock Exchange (www.sse.com.cn) on December 22, 2020.

The Bank will keep the Shareholders and potential investors informed of any further development in relation to the A Share Offering as and when appropriate.

For and on behalf the Board
Bank of Chongqing Co., Ltd.*
LIN Jun
Chairman

Chongqing, the PRC, December 22, 2020

As at the date of this announcement, the executive directors of the Bank are Ms. LIN Jun, Mr. RAN Hailing, Mr. LIU Jianhua and Mr. WONG Wah Sing; the non-executive directors of the Bank are Mr. WONG Hon Hing, Mr. DENG Yong, Mr. YANG Yusong, Mr. TANG Xiaodong, Mr. WU Heng and Ms. LIU Ying; and the independent non-executive directors of the Bank are Dr. LIU Xing, Mr. WANG Rong, Dr. ZOU Hong, Dr. FUNG Don Hau and Mr. YUAN Xiaobin.

* *The Bank holds a financial licence number B0206H250000001 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 91500000202869177Y. The Bank is not an authorised institution within the meaning of 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 and/or deposit-taking business in Hong Kong.*