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If you are in doubt as to any aspect of this circular or as to the action to be taken, you should consult your stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your shares in **Chongqing Rural Commercial Bank Co., Ltd.***, you should at once hand this circular, together with the relevant proxy form, to the purchaser or the transferee or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser(s) or the transferee(s).

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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)

2021 FIRST EGM

- (1) PROPOSED RE-ELECTION OF DIRECTORS AND NON-EMPLOYEE REPRESENTATIVE SUPERVISORS**
- (2) PROPOSED AMENDMENTS TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS**
- (3) RELATED PARTY TRANSACTIONS REGARDING CREDIT LIMITS**
- (4) RELATED PARTY TRANSACTION REGARDING LEASE OF PROPERTIES**
- (5) NOTICE OF THE 2021 FIRST EGM**

The 2021 First EGM of Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司* (the “**Bank**”) will be held at the Conference Room 404 at 4th Floor of the Bank, No. 36 Jinshamen Road, Jiangbei District, Chongqing, the PRC on Thursday, 16 September 2021 at 10:00 a.m. The notice of the 2021 First EGM has been dispatched to the Shareholders of the Bank on 3 August 2021, and is set out in pages 38 to 41 of this circular. The letter from the Board is set out in pages 3 to 20 of this circular.

The proxy form for use at the 2021 First EGM has been dispatched to the Shareholders of the Bank on 3 August 2021, and is also published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com). Whether or not you intend to attend the 2021 First EGM, you are requested to complete and return the proxy forms in accordance with the respective instructions stated in the proxy forms dispatched by the Bank on 3 August 2021 24 hours before the time appointed for holding the 2021 First EGM or any adjournment thereof (as the case may be). Completion and return of the aforesaid proxy forms will not preclude you from attending and voting at the 2021 First EGM in person if you so wish. In such event, the instrument appointing a proxy shall be deemed to be revoked.

1 September 2021

* *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 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.*

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DEFINITIONS

In this circular, unless the context otherwise requires, the following expressions have the following meanings:

“2021 First EGM”	the 2021 first extraordinary general meeting to be held at the Conference Room 404 at 4th Floor of the Bank (at No. 36 Jinshamen Road, Jiangbei District, Chongqing, the PRC) on Thursday, 16 September 2021 at 10:00 a.m. (or any adjournment thereof) to consider and, if thought fit, to approve the resolutions contained in the notice of the 2021 First EGM which are set out on pages 38 to 41 of this circular
“A Share(s)”	ordinary share(s) of the Bank with a nominal value of RMB1.00 each, which are listed on the main board of the Shanghai Stock Exchange (stock code: 601077)
“Articles of Association”	the articles of association of the Bank currently in force, as amended from time to time
“Bank”	Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司*, a joint stock limited company incorporated in the PRC with limited liability, the H Shares of which are listed on the main board of the Stock Exchange (stock code: 3618) and the A Shares of which are listed on the main board of the Shanghai Stock Exchange (stock code: 601077)
“Board”	the board of directors of the Bank
“Board of Supervisors”	the board of supervisors of the Bank
“CBIRC”	China Banking and Insurance Regulatory Commission
“Chongqing Development Investment”	Chongqing Development Investment Co., Ltd.
“City Investment Group”	Chongqing City Construction Investment (Group) Company Limited, a limited liability company incorporated in the PRC, a Shareholder of the Bank
“Director(s)”	the director(s) of the Bank
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“H Share(s)”	the overseas-listed foreign shares of the Bank with a nominal value of RMB1.00 each, which are listed on the main board of the Stock Exchange

DEFINITIONS

“Latest Practicable Date”	26 August 2021, being the latest practicable date prior to the printing of this circular for the purpose of ascertaining certain information contained herein
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended from time to time
“PRC”	the People’s Republic of China, which for the purpose of this circular, excludes Hong Kong, the Macau Special Administrative Region and Taiwan
“RMB”	Renminbi, the lawful currency of the PRC
“Rules of Procedures for the Board of Supervisors”	the Rules of Procedures for the Board of Supervisors of the Bank currently in force
“Shareholder(s)”	holder(s) of the Shares
“Share(s)”	the A Share(s) and/or the H Share(s)
“Shanghai Stock Exchange”	the Shanghai Stock Exchange
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Supervisor(s)”	the supervisor(s) of the Bank
“Yufu Holding”	Chongqing Yufu Holding Group Co., Ltd.

LETTER FROM THE BOARD



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)

Executive Directors:

Mr. Liu Jianzhong (*Chairman*)
Mr. Xie Wenhui (*President*)
Mr. Zhang Peizong (*Vice President*)

Non-executive Directors:

Mr. Zhang Peng
Mr. Yin Xianglin
Ms. Gu Xiaoxu
Mr. Wen Honghai

Independent non-executive Directors:

Mr. Song Qinghua
Mr. Zhang Qiaoyun
Mr. Lee Ming Hau
Mr. Li Jiaming
Ms. Bi Qian

*Registered office and principal place of
business in the PRC:*

No. 36 Jinshamen Road,
Jiangbei District,
Chongqing,
the PRC
400023

Principal place of business in Hong Kong:

31/F, Tower Two, Times Square,
1 Matheson Street,
Causeway Bay,
Hong Kong

1 September 2021

Dear Shareholders,

2021 FIRST EGM

- (1) PROPOSED RE-ELECTION OF DIRECTORS AND NON-EMPLOYEE REPRESENTATIVE SUPERVISORS
- (2) PROPOSED AMENDMENTS TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS
- (3) RELATED PARTY TRANSACTIONS REGARDING CREDIT LIMITS
- (4) RELATED PARTY TRANSACTION REGARDING LEASE OF PROPERTIES
- (5) NOTICE OF THE 2021 FIRST EGM

1. INTRODUCTION

The purposes of this circular are to give you the notice of the 2021 First EGM and to provide you with all reasonable and necessary information to enable you to make informed decisions on whether to vote for or against or abstain from voting on those resolutions to be proposed at the 2021 First EGM.

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2. MATTERS TO BE RESOLVED AT THE 2021 FIRST EGM

At the 2021 First EGM, the ordinary resolutions set out in items (1) to (7) below will be considered and, if thought fit, approved:

As Ordinary Resolutions:

- (1) the resolutions in relation to the proposed re-election of the Directors;
- (2) the resolutions in relation to the proposed re-election of the non-employee representative Supervisors;
- (3) the resolution in relation to the proposed amendments to the Rules of Procedures for the Board of Supervisors of Chongqing Rural Commercial Bank Co., Ltd.;
- (4) the resolution in relation to the related party transaction regarding group credit limits of Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司);
- (5) the resolution in relation to the related party transaction regarding group credit limits of Chongqing City Construction Investment (Group) Company Limited (重慶市城市建設投資(集團)有限公司);
- (6) the resolution in relation to the related party transaction regarding group credit limits of Chongqing Development Investment Co., Ltd. (重慶發展投資有限公司);
- (7) the resolution in relation to the related party transaction regarding the lease of properties from the related parties by the Bank.

3. DETAILS OF THE MATTERS TO BE RESOLVED AT THE 2021 FIRST EGM

(1) The resolutions in relation to the proposed re-election of the Directors

Reference is made to the announcement of the Bank dated 30 July 2021, in relation to, among others, the proposed re-election of the Directors.

Pursuant to the requirements of relevant laws, regulations and the Articles of Association, each Director will hold office for a term of three years. Directors are eligible to be re-elected upon the expiry of their terms of office. The terms of office of the fourth session of the Board of the Bank will soon expire. The Board proposed to nominate Mr. Liu Jianzhong, Mr. Xie Wenhui and Mr. Zhang Peizong to be re-elected as executive Directors of the Bank; to nominate Mr. Zhang Peng, Mr. Yin Xianglin and Ms. Gu Xiaoxu to be re-elected as non-executive Directors of the Bank; to nominate Mr. Song Qinghua, Mr. Zhang Qiaoyun, Mr. Lee Ming Hau, Mr. Li Jiaming and Ms. Bi Qian to be re-elected as independent non-executive Directors of the Bank. All of the candidates for Directors have confirmed that they have no disagreement on the nomination respectively.

LETTER FROM THE BOARD

Mr. Wen Honghai, a member of the fourth session of the Board, will not seek re-election as Director upon expiration of his term of office as Director. Mr. Wen Honghai will cease to serve as a non-executive Director of the Bank, a member of the related party transaction supervision committee and a member of the consumer rights protection committee of the Bank, with effect from the date of expiration of term of current session of the Board. Mr. Wen Honghai has confirmed that he has no disagreement with the Board and has no other matters in relation to his retirement required to be brought to the attention of the Shareholders or the Stock Exchange.

In the event that the above candidates for Directors are elected as Directors, the terms of the re-elected Directors will be three years from the date of the approval of the resolutions at the 2021 First EGM. If each candidate for Director is elected as Directors at the 2021 First EGM, the Bank will enter into service contracts with them respectively. During their term of offices, the Directors will receive remuneration or allowances according to the “Remuneration Plan of the Directors of Chongqing Rural Commercial Bank Co., Ltd.” and the “Performance Evaluation Methods for Directors of the Board of Chongqing Rural Commercial Bank Co., Ltd.”. In particular, each executive Director will not receive any Director’s allowance from the Bank during his term of office, but will receive corresponding remuneration (among others, including salaries, bonuses, social insurance, enterprise annuity, supplementary medical insurance and housing provident fund unit payment part, as well as other monetary income etc.) in accordance with his specific management position in the Bank and the requirements of the relevant documents of the Ministry of Finance and regulatory authorities and the Bank’s operating performance assessment; each non-executive Director (excluding Ms. Gu Xiaoxu) will receive Director’s allowances of RMB90,000 each year from the Bank during his/her term of office; Ms. Gu Xiaoxu signed a written statement that she voluntarily waived the right to receive Director’s allowance from the Bank during her term of office; each independent non-executive Director will receive Director’s allowance of RMB180,000 each year from the Bank during his/her term of office. The Bank will disclose the Directors’ remuneration or allowances in its annual report each year.

Biographical details of the candidates for the Directors nominated above are set out in Appendix I to this circular.

The nomination committee has reviewed and assessed the background, expertise and experience of these candidates for the independent non-executive Directors in accordance with the board diversity policy of the Bank and taking into consideration different diversity factors such as gender, age, cultural and educational background, skills and professional experience, knowledge and length of service. The nomination committee is of the view that, as further described in the biographical details in Appendix I to this circular, they have solid legal, economic, financial, management or other work experience necessary to perform the duties of independent non-executive Directors, and are able to provide independent, balanced and objective opinions on corporate affairs, and are also consistent with the board diversity policy adopted by the Bank. Therefore, their elections as independent non-executive Directors are in the best interests of the Bank and Shareholders as a whole.

Each of the candidates for independent Directors has confirmed his/her independence in accordance with the factors set out in Rule 3.13 of the Listing Rules. The nomination committee and the Board of the Bank has also assessed their independence in accordance with the independence

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criteria as stipulated in Rule 3.13 of the Listing Rules, and considered that they do and did not have any relationship with any other Directors, Supervisors, senior management, major Shareholders or controlling Shareholders of the Bank, and confirmed that they are all independent persons.

The resolutions have already been considered and approved by the Board, and hereby will be submitted to the 2021 First EGM as ordinary resolutions for consideration.

(2) The resolutions in relation to the proposed re-election of the non-employee representative Supervisors

Reference is made to the announcement of the Bank dated 30 July 2021, in relation to, among others, the proposed re-election of the non-employee representative Supervisors.

Pursuant to the requirements of relevant laws, regulations and Articles of Association, each Supervisor will hold office for a term of three years. Supervisors are eligible to be re-elected upon the expiry of their terms of office. The non-employee representative Supervisors of the Bank will be elected by the Shareholders at the general meeting of the Bank. The employee representative Supervisors will be elected at the employee representatives' meeting of the Bank. The terms of office of the fourth session of the Board of Supervisors of the Bank will soon expire. The Board of Supervisors proposed to nominate Ms. Huang Qingqing to be re-elected as the Shareholder representative Supervisor; and to nominate Mr. Zhang Jinruo, Mr. Hu Yuancong and Mr. Zhang Yingyi to be re-elected as external Supervisors. All of the candidates for Supervisors have confirmed that they have no disagreement on the nomination respectively.

In the event that the above candidates for Supervisors are elected as Supervisors, the terms of the re-elected Supervisors will be three years from the date of the approval of the resolutions at the 2021 First EGM. If the candidates for Supervisors are elected as Supervisors at the 2021 First EGM, the Bank will enter into service contracts with them respectively. During their term of offices, the Supervisors will receive remuneration or allowances according to the "Remuneration Plan of the Supervisors of Chongqing Rural Commercial Bank Co., Ltd.". In particular, shareholder representative Supervisors will receive Supervisor's allowance of RMB75,000 each year from the Bank during their terms of office; each external Supervisor will receive Supervisor's allowance of RMB120,000 each year from the Bank during his/her term of office. The Bank will disclose the Supervisors' remuneration or allowances in its annual report each year.

Biographical details of the candidates for the Supervisors nominated above are set out in Appendix II to this circular.

In addition, Mr. Zheng Yi, Mr. Zhu Yuzhou and Mr. Le Xiaoming were re-elected as the employee representative Supervisors of the fifth session of the Board of Supervisors at the employee representatives' meeting of the Bank held on 28 July 2021. For details, please refer to the announcement of the Bank dated 28 July 2021.

The resolutions have already been considered and approved by the Board of Supervisors, and hereby will be submitted to the 2021 First EGM as ordinary resolutions for consideration.

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(3) The resolution in relation to the proposed amendments to the Rules of Procedures for the Board of Supervisors of Chongqing Rural Commercial Bank Co., Ltd.

Based on the needs of the Bank's corporate governance and in order to be in compliance with the regulatory requirements subsequent to the A Shares listing, the Board of Supervisors proposed to make amendments to the Rules of Procedures for the Board of Supervisors.

The details of the proposed amendments to the Rules of Procedures for the Board of Supervisors are set out in Appendix III to this Circular.

The resolution has already been considered and approved by the Board of Supervisors, and hereby will be submitted to the 2021 First EGM as an ordinary resolution for consideration. The revised Rules of Procedures for the Board of Supervisors will be effective from the date of approval of 2021 First EGM.

(4) The resolution in relation to the related party transaction regarding group credit limits of Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司)

After consideration by the Board, the Bank intended to approve the group comprehensive credit limit of Yufu Holding of RMB9,205.45 million for a credit period of 1 year, representing a decrease in group credit limit of RMB441.19 million from the previous period. The details are set out as follows:

I. Overview of the related party

(1) Determination of related party relations

Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司) holds 8.7% of the Shares of the Bank and is one of the major Shareholders of the Bank. The group credit was applied for by 10 members, among which Yufu Holding is the controlling shareholder of Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司), and the remaining 9 members are subsidiaries of Yufu Holding. In addition, a limit of RMB2,000 million is reserved for use by group members only. According to the Administrative Measures for the Related Party Transactions between the Commercial Banks and their Insiders or Shareholders (《商業銀行與內部人和股東關聯交易管理辦法》), the Interim Measures for the Equity Management of Commercial Banks, the Rules Governing the Listing of Stocks on the Shanghai Stock Exchange and the Administrative Measures for the Related Party Transactions of the Bank, members involved in the group credit are all related parties of the Bank, and therefore the group credit constitutes a related party transaction of the Bank. The details are as follows:

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Unit: RMB0'000

No.	Name of member	Reported comprehensive credit limit	Changes in credit limit	Criterion of related parties
1	Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司)	400,000	0	CBIRC
2	Chongqing Shanshui Urban Tourism Development Co., Ltd. (重慶山水都市旅遊開發有限公司)	75,000	0	CBIRC
3	Chongqing Yuzhilv International Travel Agency Co., Ltd. (重慶渝之旅國際旅行社股份有限公司)	4,000	-1,000	CBIRC
4	Chongqing Yangtze River Gold Cruises Co., Ltd. (重慶長江黃金游輪有限公司)	9,000	9,000	CBIRC
5	Chongqing Jiaolv Construction Engineering Co., Ltd. (重慶交旅建設工程有限公司)	15,000	0	CBIRC
6	Chongqing Travel Investment Group Company Limited (重慶旅遊投資集團有限公司) ¹	33,000	0	CBIRC and Shanghai Stock Exchange
7	Chongqing Yin Hai Finance Leasing Co., Ltd. (重慶銀海融資租賃有限公司)	50,000	-10,000	CBIRC
8	Chongqing Lehe Ledu Tourism Co., Ltd. (重慶市樂和樂都旅遊有限公司)	39,545	-10,819	CBIRC
9	Yinhua Fund Management Co., Ltd. (銀華基金管理股份有限公司)	50,000	0	CBIRC
10	China Silian Instrument Group Co., Ltd. (中國四聯儀器儀表集團有限公司) ²	45,000	45,000	CBIRC

¹ Mr. Cao Guohua, a former Director of the Bank, is also a director of Chongqing Travel Investment Group Company Limited (resigned as a Director of the Bank on 7 December 2020 with less than 12 months since his resignation), and thus he is a related party under the rules issued by the CBIRC and the Shanghai Stock Exchange.

² The controlling shareholder of China Silian Instrument Group Co., Ltd. has changed to Yufu Holding in 2021.

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No.	Name of member	Reported comprehensive credit limit	Changes in credit limit	Criterion of related parties
11	Reserved limit	200,000	0	CBIRC and Shanghai Stock Exchange
Total		920,545	32,181	-

Note: Due to the change in members of Yufu Holding group for the current year, the change in total credit amount set out in this table is different from the actual change in credit amount of Yufu Holding group. The actual total credit amount of Yufu Holding group for the current year decreased by RMB441.19 million as compared to that of the previous year.

(II) Basic information of Yufu Holding

Yufu Holding was established on 15 August 2016, and its legal representative is Mr. Hu Jiquan. The Chongqing State-owned Assets Supervision and Administration Commission fulfills the responsibilities of investor for it and its registered capital is RMB1.68 million. The Chongqing State-owned Assets Supervision and Administration Commission is also the controlling shareholder and actual controller of Yufu Holding. Its registered address is No. 198, East Section of Huangshan Avenue, Liangjiang New District, Chongqing, and its main business includes investment activities using its own funds, investment consultation, asset management, and corporate reorganisation and merger consultation and planning.

As at the end of December 2020, Yufu Holding (on a consolidated basis) had total assets of RMB208,754 million, total liabilities of RMB120,805 million, net assets of RMB87,949 million and net profit of RMB6,168 million. As at the end of March 2021, Yufu Holding (on a consolidated basis) had total assets of RMB225,173 million, total liabilities of RMB132,873 million and net assets of RMB92,300 million, and the accumulated net profit from January to March 2021 amounted to RMB1,032 million.

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II. Overview of the related party transaction

The group credit shall be submitted to the Board and general meeting for consideration and disclosed in a timely manner.

- (I) Under the rules issued by the CBIRC, the group credit limit of RMB9,205.45 million exceeds 5% of the net capital of the Bank at the end of last quarter, thus the transaction constitutes a significant related party transaction. According to the relevant requirements, it shall be submitted to the general meeting for approval after being considered and passed by the Board.
- (II) Under the rules issued by the Shanghai Stock Exchange, according to the severest provisions, the credit limit granted to Chongqing Travel Investment Group Company Limited and the reserved limit are RMB2,330 million in total, exceeding 1% of the latest audited net assets of the Bank. According to the “Rules on the Preparation and Submission of Information Disclosed by Companies that Offer Securities to the Public No. 26—Special Regulations on Information Disclosure of Commercial Banks”, a related party transaction with a transaction amount of more than RMB30 million and accounting for more than 1% of the latest audited net assets shall be considered by the Board and disclosed in a timely manner.

III. Conclusion

After consideration at the Bank’s credit approval meeting, the Bank intended to approve the group credit limit of Yufu Holding of RMB9,205.45 million for a credit period of 1 year, the credit conditions of which are as follows:

- (I) The types of credit business include but are not limited to:
 1. the credit business at corporate level including without limitation to loans (including trade financing), bill acceptance and discount, overdraft, investment in special purpose vehicles, issuance of letter of credit, factoring, letter of guarantee, loan commitments and other types of on and off-balance sheet business;
 2. the credit business at financial market level including without limitation to bond investment, bond underwriting, bond repurchase, public fund investment and other types of financial market business;
 3. the credit business at subsidiary level including financial lease and other types of business;
 4. other types of business that need to be included in the unified group credit of related parties as required by the “Administrative Measures for the Related Party Transactions” of the Bank.

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- (II) Guarantee method: the guarantee methods for the businesses as mentioned in items 1, 3 and 4 above are all of non-credit nature. The guarantee methods for the business at financial market level in item 2 are all of credit nature.
- (III) Pricing: the pricing is carried out on the conditions that are not better than those of the similar transactions with non-related parties, and is in line with the relevant pricing policies of the Bank.
- (IV) Credit management requirements: the operating body shall research and formulate a relevant credit plan for an individual client according to the actual credit needs and debt bearing ability of each member company in its service region, which shall be submitted to the authorised department for approval within the allocated credit limit; the credit limit and allocated limit are not the basis for processing the withdrawal and use business of specific credit; and in the issuance and distribution of asset business, any non-compliant additions of government implicit debt or any non-compliant replacement of outstanding government implicit debt shall not be permitted, and the operating body shall strengthen investigations and clarify the findings.

The above resolution was considered and approved by the Board on 30 July 2021, and is now being submitted to the 2021 First EGM for consideration as an ordinary resolution.

(5) **The resolution in relation to the related party transaction regarding group credit limits of Chongqing City Construction Investment (Group) Company Limited (重慶市城市建設投資(集團)有限公司)**

After consideration at the Bank's credit approval meeting, the Bank intended to approve the group comprehensive credit limit of RMB10,847.04 million to City Investment Group for a credit period of 1 year, among which the stock credit limit was RMB5,000 million, representing a decrease of RMB4,007.06 million from the previous period. The details are set out as follows:

I. Overview of the related party

(I) Determination of related party relations

City Investment Group holds 7.02% of the Shares of the Bank and is one of the major Shareholders of the Bank. According to the Administrative Measures for the Related Party Transactions between Commercial Banks and their Insiders or Shareholders (《商業銀行與內部人和股東關聯交易管理辦法》), Interim Measures for the Equity Management of Commercial Banks, the Rules Governing the Listing of Stocks on the Shanghai Stock Exchange and the Administrative Measures for the Related Party Transactions of the Bank, City Investment Group is a related party of the Bank under the rules issued by the CBIRC and the Shanghai Stock Exchange, and the transaction therewith constituted a related party transaction of the Bank. The details are as follows:

LETTER FROM THE BOARD

Unit: RMB0'000

No.	Name of member	Reported Comprehensive credit limit	Increase in credit limit	Criterion of related parties
1	Chongqing City Construction Investment (Group) Company Limited (重慶市城市建設投資(集團)有限公司)	569,704	-265,706	CBIRC and Shanghai Stock Exchange
2	Chongqing City Investment Gold Card Information Industry (Group) Co., Ltd. (重慶市城投金卡信息產業(集團)股份有限公司)	10,000	-140,000	CBIRC and Shanghai Stock Exchange
3	Chongqing City Investment Urban Renewal and Construction Development Co., Ltd. (重慶城投城市更新建設發展有限公司)	5,000	5,000	CBIRC
4	Reserved limit	500,000	0	CBIRC and Shanghai Stock Exchange
Total credit		1,084,704	-400,706	-

(II) Basic information of City Investment Group

City Investment Group, of which the predecessor was Chongqing City Construction Investment Company founded in February 1993, is a super-large wholly state-owned company established by the Chongqing State-owned Assets Supervision and Administration Commission. Its legal representative is Mr. Li Ming, with a registered capital of RMB20 billion and a paid-in capital of RMB6 billion, and its main business is urban construction investment (excluding credit-based financial business). The competent government authority is the Chongqing State-owned Assets Supervision and Administration Commission.

As of the end of December 2020, City Investment Group (on a consolidated basis) had total assets of RMB160,488 million, total liabilities of RMB53,714 million, representing a gearing ratio of 33.47%. In 2020, it realised a total operating income of RMB1,875 million and a net profit of RMB777 million. As of the end of March 2021, City Investment Group had total consolidated assets of RMB166,290 million, total

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liabilities of RMB56,825 million, representing a gearing ratio of 34.17%; and owner's equity of RMB109,465 million. From January to March 2021, it realised a total operating income of RMB325 million and a net profit of RMB87 million.

II. Overview of the related party transaction

The group credit shall be submitted to the Board and general meeting for consideration and disclosed in a timely manner.

- (I) Under the rules issued by the CBIRC, the group credit limit of RMB10,847.04 million exceeds 5% of the net capital of the Bank at the end of last quarter, thus the transaction constitutes a significant related party transaction. According to the relevant requirements, it shall be submitted to the general meeting for approval after being considered and passed by the Board.
- (II) Under the rules issued by the Shanghai Stock Exchange, the group credit limit of RMB10,797.04 million exceeds 5% of the latest audited net assets of the Bank. According to the "Guidelines for Related Party Transactions of Companies Listed on the Shanghai Stock Exchange", a significant related party transaction with transaction amount (save for the listed company's provision of guarantee, being gifted with cash assets and indebtedness for the mere reduction of or exemption from the listed company's obligations) of more than RMB30 million and accounting for more than 5% of the latest audited net assets of the listed company shall be submitted to the Board and general meeting for review and disclosed in a timely manner.

III. Conclusion

After consideration at the Bank's credit approval meeting, the Bank intended to approve the group credit limit of City Investment Group of RMB10,847.04 million for a credit period of 1 year, the credit conditions of which are as follows:

- (I) The types of credit business include but are not limited to:
 1. the credit business at corporate level including without limitation to loans (including trade financing), bill acceptance and discount, overdraft, investment in special purpose vehicles, issuance of letter of credit, factoring, letter of guarantee, loan commitments and other types of on and off-balance sheet business;
 2. the credit business at financial market level including without limitation to bond investment, bond underwriting, bond repurchase, public fund investment and other types of financial market business;

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3. other types of business that need to be included in the unified group credit of related parties as required by the “Administrative Measures for the Related Party Transactions” of the Bank.
- (II) Guarantee method: the guarantee methods for the businesses as mentioned in items 1 and 3 above are all of non-credit nature. The guarantee method for the business at financial market level in item 2 is of credit nature.
 - (III) Pricing: the pricing is carried out on the conditions that are not better than those of the similar transactions with non-related parties, and is in line with the relevant pricing policies of the Bank.
 - (IV) Credit management requirements: the operating body shall research and formulate a relevant credit plan for an individual client according to the actual credit needs and debt bearing ability of each member company in its service region, which shall be submitted to the authorised department for approval within the allocated credit limit; the credit limit and allocated limit are not the basis for processing the withdrawal and use business of specific credit. In the issuance and distribution of asset business, any non-compliant additions of government implicit debt or any non-compliant replacement of outstanding government implicit debt shall not be permitted, and the operating body shall strengthen investigations and clarify the findings.

The above resolution was considered and approved by the Board on 30 July 2021, and is now being submitted to the 2021 First EGM for consideration as an ordinary resolution.

(6) The resolution in relation to the related party transaction regarding group credit limits of Chongqing Development Investment Co., Ltd. (重慶發展投資有限公司)

After consideration by the Board, the Bank intended to approve the group comprehensive credit limit of Chongqing Development Investment of RMB10,855.6 million for a credit period of 1 year, representing a decrease in group credit limit of RMB4,244.4 million from the previous period. The details are set out as follows:

I. Overview of the related party

(I) Determination of related party relations

Chongqing Development and Real Estate Management Co., Ltd. holds 5.19% of the Shares of the Bank and is one of the major Shareholders of the Bank. Chongqing Development and Real Estate Management Co., Ltd., Chongqing Environmental Protection Investment Group Co., Ltd (重慶環保投資集團有限公司), and Chongqing Environment & Sanitation Group Co., Ltd. (重慶市環衛集團有限公司) are subsidiaries of Chongqing Development Investment, therefore pursuant to relevant regulations including The Administrative Measures for the Related Party Transactions between the Commercial Banks and their Insiders or Shareholders (《商業銀行與內部人和股東關聯

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交易管理辦法》), the Interim Measures for the Equity Management of Commercial Banks, the Rules Governing the Listing of Stocks on the Shanghai Stock Exchange and the Administrative Measures for the Related Party Transactions of the Bank, the group members of Chongqing Development Investment are related parties of the Bank, and the transaction constitutes a related party transaction of the Bank. The details are as follows:

Unit: RMB0'000

No.	Name of member	Reported comprehensive credit limit	Increase in credit limit	Criterion of related parties
1	Chongqing Development Investment Co., Ltd. (重慶發展投資有限公司)	99,900	-350,100	CBIRC
2	Chongqing Environmental Protection Investment Group Co., Ltd (重慶環保投資集團有限公司)	660	-209,340	CBIRC
3	Chongqing Environment & Sanitation Group Co., Ltd. (重慶市環衛集團有限公司)	5,000	-15,000	CBIRC
4	Reserved limit	980,000	780,000	CBIRC and the Shanghai Stock Exchange
Total		1,085,560	205,560	-

Note: Due to the change in the group members of Chongqing Development Investment for the year, the change in total credit limit set out in the table is different from the actual change in the group credit limit of Chongqing Development Investment. The actual total group credit limit of Chongqing Development Investment for the year decreased by RMB4,244.4 million as compared to that of the previous year.

(II) Basic information of Chongqing Development Investment

Chongqing Development Investment was established on 24 August 2018 and its legal representative is Mr. He Zhiming, with a registered capital of RMB10 billion. Chongqing Development Investment is a wholly state-owned enterprise invested by Chongqing Finance Bureau and is currently under the purview of Chongqing Finance Bureau. Its business scope includes: carrying out fund, equity and debt investment and management; management, development and operation of entrusted or transferred state-

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owned resources and assets and assets derived from investment; capital operation and management; and other related businesses authorised by the investor (for projects requiring approval in accordance with the law, commencement of operations is subject to approval by the relevant authorities).

As at the end of December 2020, Chongqing Development Investment (on a consolidated basis) had total assets of RMB73,914 million, total liabilities of RMB29,031 million, net assets of RMB44,883 million and net profit of RMB1,106 million. As at the end of March 2021, Chongqing Development Investment (on a consolidated basis) had total assets of RMB7,834,100 million, total liabilities of RMB32,887 million and net assets of RMB45,454 million.

II. Nature of transaction

The transaction shall be submitted to the Board and the general meeting for consideration and disclosed in a timely manner.

1. Under the rules issued by the CBIRC, the transaction amount of RMB10,855.6 million exceeds 1% of the net capital of the Bank at the end of last quarter, thus the transaction constitutes a significant related party transaction. According to the relevant regulatory requirements, it shall be submitted to the general meeting for approval after being considered by the Board.
2. Under the rules issued by the Shanghai Stock Exchange, according to the severest provisions, the reserved limit is RMB9,800 million in total, exceeding 1% of the latest audited net assets of the Bank. According to the “Rules on the Preparation and Submission of Information Disclosed by Companies that Offer Securities to the Public No. 26—Special Regulations on Information Disclosure of Commercial Banks”, a related party transaction with a transaction amount of more than RMB30 million and accounting for more than 1% of the latest audited net assets shall be considered by the Board and disclosed in a timely manner.

III. Conclusion

The total amount of this related party transaction is RMB10,855.6 million, the credit conditions of which are as follows:

- (I) The types of credit business include but are not limited to:
 1. the credit business at corporate level including without limitation to loans (including trade financing), bill acceptance and discount, overdraft, investment in special purpose vehicles, issuance of letter of credit, factoring, letter of guarantee, loan commitments and other types of on and off-balance sheet business;

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2. the credit business at financial market level including without limitation to bond investment, bond underwriting, bond repurchase, public fund investment and other types of financial market business;
 3. other types of business that need to be included in the unified group credit of related parties as required by the “Administrative Measures for the Related Party Transactions” of the Bank.
- (II) Guarantee method: the guarantee methods for the businesses as mentioned in items 1 and 3 above are all of non-credit nature. The guarantee method for the business at financial market level in item 2 is of credit nature.
- (III) Pricing: the pricing is carried out on the conditions that are not better than those of the similar transactions with non-related parties, and is in line with the relevant pricing policies of the Bank.
- (IV) Credit management requirements: the operating body shall research and formulate a relevant credit plan for an individual client according to the actual credit needs and debt bearing ability of each member company in its service region, which shall be submitted to the authorised department for approval within the allocated credit limit; and the credit limit and allocated limit are not the basis for processing the withdrawal and use business of specific credit. In the issuance and distribution of asset business, any non-compliant additions of government implicit debt or any non-compliant replacement of outstanding government implicit debt shall not be permitted, and the operating body shall strengthen investigations and clarify the findings.

The above resolution was considered and approved by the Board on 30 July 2021, and is now being submitted to the 2021 First EGM for consideration as an ordinary resolution.

(7) The resolution in relation to the related party transaction regarding the lease of properties from the related parties by the Bank

After consideration by the Board, the Bank intended to lease the properties from the related party. The details are set out as follow:

I. Determination of related party relations

Chongqing Yufu Capital Operation Group Co., Ltd., City Investment Group and Chongqing Development and Real Estate Management Co., Ltd. holds 8.7%, 7.02% and 5.19% of the Shares of the Bank, respectively, and are the major Shareholders of the Bank. Chongqing Development Investment is a controlling shareholder of Chongqing Development and Real Estate Management Co., Ltd., therefore, pursuant to relevant regulations including The Administrative Measures for the Related Party Transactions between the Commercial Banks and their Insiders or Shareholders (《商業銀行與內部人和股東關聯交易管理辦法》), the Interim Measures for the Equity Management of Commercial Banks, the Rules Governing

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the Listing of Stocks on the Shanghai Stock Exchange and the Administrative Measures for the Related Party Transactions of the Bank, Chongqing Yufu Capital Operation Group Co., Ltd., City Investment Group and Chongqing Development and Real Estate Management Co., Ltd. are related parties of the Bank under the rules issued by the CBIRC and Shanghai Stock Exchange, and Chongqing Development Investment is a related party of the Bank under the rules issued by the CBIRC.

II. Overview of the related party transaction

In line with the urban layout and functional planning of Chongqing High-tech Zone and to optimise the branch layout of the Bank, the Bank intended to lease the properties from the following major Shareholders and their related parties. It is expected that there are related party transactions as followings:

The Bank intended to lease the properties from Chongqing Yufu Capital Operation Group Co., Ltd. with the area not exceeding 400 square meters, the unit rental is expected to be RMB206 per square meter per month and the total amount will be RMB988,800; the Bank intended to lease the properties from City Investment Group with the area not exceeding 400 square meters, the unit rental is expected to be RMB206 per square meter per month and the total amount will be RMB988,800; the Bank intended to lease the properties from Chongqing Development and Real Estate Management Co., Ltd. with the area not exceeding 400 square meters, the unit rental is expected to be RMB206 per square meter per month and the total amount will be RMB988,800; and the Bank intended to lease the properties from Chongqing Development Investment with the area not exceeding 800 square meters, the unit rental is expected to be RMB206 per square meter per month and the total amount will be RMB1,977,600.

The above areas are estimated based on the planning and the business development demand of sub-branches and branches of the Bank. The unit rental is determined based on the maximum unit rental of properties leased for the relevant outlets of the Bank, and the final transaction price is subject to the actual trading price, and the total leased areas will not exceed 2,000 square meters and the total amount will not exceed RMB4,944,000. The above related party transactions are exclusive of the existing transactions in relation to the lease from these related parties by the Bank which has been performed the related transaction approval procedures.

The transaction involved in a significant related party transaction with major Shareholders and their controlling Shareholders, which shall be submitted to the general meeting for approval after being considered by the Board.

III. Pricing of the related party transaction

The pricing of the transaction is strictly carried out in accordance with commercial principles, and the lease expense is determined on conditions that are not better than those of the similar transactions with non-related parties based on a market survey on the above-mentioned properties.

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The above resolution was considered and approved by the Board on 30 July 2021, and is now being submitted to the 2021 First EGM for consideration as an ordinary resolution.

4. THE 2021 FIRST EGM

The notice convening the 2021 First EGM, to be held at the Conference Room 404 at 4th Floor of the Bank (at No. 36 Jinshamen Road, Jiangbei District, Chongqing, the PRC) on Thursday, 16 September 2021 at 10:00 a.m. has been dispatched to the Shareholders on 3 August 2021, and is set out on pages 38 to 41 of this circular.

The proxy form for use at the 2021 First EGM has been dispatched to the Shareholders on 3 August 2021, which is also published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com). Whether or not you intend to attend the 2021 First EGM, you are requested to complete and return the proxy form dispatched on 3 August 2021 by the Bank in accordance with the instructions stated thereon 24 hours before the time appointed for holding the 2021 First EGM or any adjournment thereof (as the case may be). Completion and return of the aforesaid proxy forms will not preclude you from attending and voting at the 2021 First EGM in person if you so wish. In such event, the instrument appointing a proxy shall be deemed to be revoked.

In accordance with the relevant requirements of the rules of procedures for the Board of the Bank, when a Shareholder fails to repay their credit facilities with the Bank on time, or when the number of Shares pledged by a Shareholder reaches or exceeds 50% of the total Shares of the Bank held by such Shareholder, the Directors nominated by such Shareholder shall not exercise the voting rights regarding matters to be considered by the Board, and shall abstain from voting when the Board considers and approves matters relating to the filing of application for pledge over Shares. None of the Directors is required to be restricted from voting on the resolutions considered at the Board meetings.

In accordance with the relevant requirements of the Articles of Association and the rules of procedures for the general meeting of the Bank, when a Shareholder fails to repay their credit facilities with the Bank on time, or when the number of Shares pledged by a Shareholder reaches or exceeds 50% of the total Shares of the Bank held by such Shareholder, the voting rights of such Shareholder regarding matters to be considered at the general meeting shall be restricted.

After the Directors have made all reasonable enquiries, to the best of their knowledge, information and belief, Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司), Chongqing Chuanyi Automation Co., Ltd. (重慶川儀自動化股份有限公司), Chongqing River & Holiday Hotel Management Co., Ltd. (重慶兩江假日酒店管理有限公司), Chongqing Yufu (Hong Kong) Co., Ltd. (重慶渝富(香港)有限公司), Chongqing Sanxia Financing Guarantee Group Corporation (重慶三峽融資擔保集團股份有限公司) and Mr. Liu Jiangqiao have material interests in resolution No. 4 and shall abstain from voting thereon; City Investment Group (城投集團), Chongqing Yukai Co., Ltd. (重慶渝開發股份有限公司) and Mr. Zhang Peng have material interests in resolution No. 5 and shall abstain from voting thereon; Chongqing Development and Real Estate Management Co., Ltd. (重慶發展置業管理有限公司) has material interests in resolution No. 6 and shall abstain from voting thereon; Chongqing Yufu Capital Operation Group Co., Ltd. (重慶渝富資本運營集團有限公司), City Investment Group (城投集團), Chongqing Development and Real Estate Management Co., Ltd. (重慶發展置業管理有限公司), Chongqing Yukai Co., Ltd. (重慶渝開發股份有限公司), Chongqing Chuanyi Automation Co., Ltd. (重

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慶川儀自動化股份有限公司), Chongqing River & Holiday Hotel Management Co., Ltd. (重慶兩江假日酒店管理有限公司), Chongqing Yufu (Hong Kong) Co., Ltd. (重慶渝富(香港)有限公司), Chongqing Sanxia Financing Guarantee Group Corporation (重慶三峽融資擔保集團股份有限公司), Mr. Liu Jiangqiao and Mr. Zhang Peng have material interests in resolution No. 7 and shall abstain from voting thereon. As at the Latest Practicable Date, save as the disclosed above, there has been no any other Shareholders having material interests in the resolutions to be proposed at the 2021 First EGM, and no any other Shareholders is required to abstain from voting on any of the resolutions to be proposed at the 2021 First EGM.

5. VOTING PROCEDURES OF THE 2021 FIRST EGM

Pursuant to the requirements under the Listing Rules, all votes of resolutions at the 2021 First EGM will be taken by poll except where the chairman, in good faith, decides to allow a resolution which relates purely to a procedural or administrative matter to be voted on by a show of hands. An announcement on the voting results will be published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) in accordance with the requirements under the Listing Rules.

For determining the entitlement of Shareholders to attend and vote at the 2021 First EGM, the register of members of the Bank will be closed from Tuesday, 17 August 2021 to Thursday, 16 September 2021 (both days inclusive), during which period no transfer of Shares will be registered. The non-registered holders of H Shares must lodge all 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), not later than 4:30 p.m. on Monday 16 August 2021.

6. RECOMMENDATION

The Board (including independent non-executive Directors) believes that all the resolutions to be proposed at the 2021 First EGM for Shareholders' consideration and approval are in the best interests of the Bank and the Shareholders as a whole. The Board therefore recommends that all Shareholders should vote in favour of all the resolutions to be proposed at the 2021 First EGM as set out in the notice of the 2021 First EGM.

7. RESPONSIBILITY STATEMENT

This circular includes particulars given in compliance with the Listing Rules for the purpose of giving information with regard to the Bank. The Directors collectively and individually accept full responsibility for the accuracy of the information contained in this circular and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief there are no other facts, the omission of which would make any statement herein misleading.

Yours faithfully,

For and on behalf of the Board

Chongqing Rural Commercial Bank Co., Ltd.*

重慶農村商業銀行股份有限公司*

Liu Jianzhong

Chairman and Executive Director

EXECUTIVE DIRECTORS***Mr. Liu Jianzhong (Aged 58)***

Mr. Liu Jianzhong, born in March 1963, has been the secretary to the Party Committee, Chairman and executive Director of the Bank since June 2008, and currently serves as the chairman of the strategic development committee, the chairman of Sannong financial service committee and a member of the nomination committee of the Bank. Mr. Liu received a master's degree in industrial engineering from Chongqing University in 2005. He received a doctorate degree in economics of finance major from Southwestern University of Finance and Economics in 2015. He is currently a senior economist. From December 2014 to March 2016, Mr. Liu concurrently served as the secretary to the Party Committee and the Chairman to the Board of CQRC Financial Leasing Co., Ltd.. From November 2002 to June 2008, Mr. Liu held a number of positions at the Chongqing Rural Credit Cooperative Union, including the secretary and deputy secretary to the Party Committee, director-general, director and deputy director. Prior to joining the Bank, from September 1992 to November 2002, Mr. Liu held several positions at the Chongqing business management department of the People's Bank of China, Chongqing Operations Office, including division director and deputy division director of the Cooperative Financial Institution Regulatory Division, a director and deputy director of the logistics services center and deputy division director of the Administration Office, office cadre and principal staff member. Mr. Liu worked for the frontier inspection station at the Chongqing Airport from February 1985 to September 1992.

Mr. Xie Wenhui (Aged 49)

Mr. Xie Wenhui, born in January 1972, has been the deputy secretary to the Party Committee and the president of the Bank since December 2013. He has been served as an executive Director of the Bank since August 2014. He currently serves as the chairman of the risk management committee, the chairman of the consumer rights protection committee, a member of the strategic development committee, a member of the nomination committee, a member of the remuneration committee, a member of the related party transaction supervision committee and a member of Sannong financial service committee. Mr. Xie obtained a bachelor's degree of engineering in precision instrument and mechanism from Chongqing University in 1994 and obtained a master's degree in precision instrument and machinery engineering from Chongqing University in 1997 and is currently a senior economist and engineer. Mr. Xie had been a member of the Party Committee and a deputy president of the Bank from May 2011 to December 2013. Mr. Xie served as the general manager and the deputy general manager (in charge of work) of the Technology Department of the Bank from August 2008 to May 2011. Mr. Xie also served as the deputy general manager and assistant to general manager at the Technology Department in Chongqing Rural Credit Cooperative Union from January 2007 to August 2008. Prior to joining the Bank, Mr. Xie served as a deputy director of the Technology Division at the Chongqing Branch of Industrial and Commercial Bank of China from March 1998 to January 2007. Mr. Xie worked in Zhuhai Software Development Centre of Industrial and Commercial Bank of China from July 1997 to March 1998.

Mr. Zhang Peizong (Aged 46)

Mr. Zhang Peizong, born in September 1974, has served as a member of the Party Committee and vice president of the Bank since September 2016 and a director of CQRC Financial Leasing Co., Ltd. since July 2018, as well as an executive Director of the Bank since December 2018. He has served as the secretary to the Party Committee and Chairman of CQRC Financial Leasing Co., Ltd. since May 2020, as well as the secretary to the Board of the Bank since September 2020. He currently serves as a member of the risk management committee, a member of the related party transaction supervision committee and a member of the Sannong financial service committee. Mr. Zhang obtained a bachelor of arts in Chinese language and literature from Chongqing Normal Academy (重慶師範學院) in July 1998 and a master's degree in project management from Chongqing University in December 2008. He is currently a senior economist. Mr. Zhang served as the secretary to the Party Committee and the chairman of CQRC Financial Leasing Co., Ltd. from March 2016 to January 2017, deputy secretary to the Party Committee and the president of CQRC Financial Leasing Co., Ltd. from November 2014 to March 2016. He assumed various positions in the Bank from August 2008 to November 2014, including secretary to the Party Committee and the person in charge of Beibei Branch, secretary to the Party Committee, the person in charge, general manager of Development Research Department and general manager of Development Planning Department of Tongliang Branch. He served various positions in Chongqing Rural Credit Cooperative Union, including general manager of department of investigation and statistics, council secretary (general manager level), deputy head of the general office from June 2004 to August 2008 and secretary to the general office of Chongqing Rural Credit Cooperative Union from February 2001 to June 2004. He served as secretary to the general office of Chongqing Bishan Rural Credit Cooperative Union from February 1999 to February 2001, and worked at the Hebian Rural Credit Cooperative of Chongqing Bishan Rural Credit Cooperative Union from July 1998 to February 1999.

NON-EXECUTIVE DIRECTORS***Mr. Zhang Peng (Aged 45)***

Mr. Zhang Peng, born in December 1975, has served as a non-executive Director of the Bank since August 2019. He currently serves as a member of the strategic development committee and a member of the consumer rights protection committee of the Bank. He studied at the accounting school of Southwestern University of Finance and Economics majoring in CPA from September 1994 to July 1998 and obtained a bachelor's degree of economics; and served as the vice secretary of the Party Committee, the general manager and the director of Chongqing City Construction Investment Group Co., Ltd. (重慶市城市建設投資(集團)有限公司) since August 2019 (during which, he concurrently served as a member of the investment decision committee and a member of the fund management committee of Chongqing Huaben Electronic Information Venture Capital Center (重慶華犇電子信息創業投資中心) since January 2014 and ceased to serve as a member of the investment decision committee and a member of the fund management committee of Chongqing Huaben Electronic Information Venture Capital Center since January 2021, as well as the secretary of Party Branch and the chairman of Chongqing City Investment Gold Card Information Industry Co., Ltd. (重慶市城投金卡信息產業股份有限公司) since July 2015; concurrently served as a director of the group since July 2016; and continued served as the secretary of Party Branch and the chairman of the board of directors of Gold Card Company since December 2019 after re-election; and ceased to serve as the secretary of Party Branch of Gold Card Company since May 2020). He served as a

member of the Party Committee and deputy general manager of Chongqing City Construction Investment Group Co., Ltd. from July 2015 to August 2019 (During which, he concurrently served as a member of the investment decision committee and a member of the fund management committee of Chongqing Huaben Electronic Information Venture Capital Center (重慶華犇電子信息創業投資中心) since January 2014; concurrently served as a director of Chongqing Gangjiu Co., Ltd. (重慶港九股份有限公司) (a company listed on the main board of the Shanghai Stock Exchange, stock code: 600279) since April 2015 and re-elected to be removed as a director of Chongqing Gangjiu Co., Ltd. in March 2018; concurrently served as the chairman and the secretary of Party Branch of Chongqing City Investment Gold Card Information Industry Co., Ltd. since July 2015; served as a director of the group since July 2016; served as a director of Chongqing Yu Kang Company (重慶渝康公司) since July 2016, and nominated to remove as a director of Chongqing Yu Kang Company in April 2019); served as deputy chief accountant and the manager of the planning and finance department of Chongqing City Construction Investment Group Co., Ltd. from October 2014 to July 2015 (during which, he served as a member of the investment decision committee and a member of the fund management committee of Chongqing Huaben Electronic Information Venture Capital Center since January 2014; and concurrently served as a director of Chongqing Gangjiu Co., Ltd. since April 2015). He served as the deputy chief accountant and the director of the finance department of Chongqing City Construction Investment Group Co., Ltd. and the director of Chongqing Gangjiu Co., Ltd. from August 2012 to October 2014. He served as the deputy chief accountant and the manager of the planning and finance department of Chongqing City Construction Investment Group Co., Ltd., chairman of the board of supervisors of Chongqing Yukaifa Co., Ltd. (重慶渝開發股份有限公司) (a company listed on the main board of the Shenzhen Stock Exchange, stock code: 000514) and director of Chongqing Gangjiu Co., Ltd. from December 2011 to August 2012. He served as the manager of the planning and finance department of Chongqing City Construction Investment Group Co., Ltd., the chairman of the board of supervisors of Chongqing Yukaifa Co., Ltd. and the director of Chongqing Gangjiu Co., Ltd. from January 2011 to December 2011. He served as the manager of the finance department of Chongqing City Construction Investment Company (重慶市城市建設投資公司), chairman of the board of supervisors of Chongqing Yukaifa Co., Ltd. and director of Chongqing Gangjiu Co., Ltd. from December 2008 to January 2011. He served as the deputy manager of the finance department of Chongqing City Construction Investment Company from September 2002 to December 2008, and served as the chairman of the board of supervisors of Chongqing Yukaifa Co., Ltd. since March 2006. He served as the officer of the finance department of Chongqing City Construction Investment Company from July 1998 to September 2002 (During which, he obtained an on-job postgraduate in applied mathematics through the program for research on system engineering and financial management of Southwest China Normal University (西南師範大學) from September 2000 to July 2002).

Mr. Yin Xianglin (Aged 39)

Mr. Yin Xianglin, born in September 1981, has served as a non-executive Director of the Bank since December 2020. He currently serves as a member of the risk management committee of the Bank. Mr. Yin studied at Sichuan Agricultural University majoring in land use from March 2007 and June 2009 and obtained a master's degree in agricultural marketing; and studied at Sichuan Agricultural University majoring in land resource management from September 1999 to June 2003 and obtained a bachelor's degree in engineering. He has served as the vice secretary of the Party Committee of Chongqing Development and Real Estate Management Co., Ltd. (重慶發展置業管理有限公司) since August 2020. Since April 2020, he has been the general manager of Chongqing Development and Real Estate Management Co., Ltd. (重慶發展

置業管理有限公司) (Chongqing Transport and Travel Investment Group Company Limited (重慶交通旅遊投資集團有限公司)) has renamed as Chongqing Development and Real Estate Management Company Limited (重慶發展置業管理有限公司)). From April 2016 to April 2020, he served as the general manager of Chongqing Transport and Travel Investment Group Company Limited (重慶交通旅遊投資集團有限公司) (during which, he has also served as the chairman of Chongqing Cairong Housing Leasing Co., Ltd. (重慶財融住房租賃有限公司) since February 2020). From September 2012 to March 2016, he served as the deputy general manager of Chongqing Transport and Travel Investment Group Company Limited (重慶交通旅遊投資集團有限公司). From September 2011 to June 2014, he studied at Chongqing Municipal Party Committee School during employment, majoring in public administration, and obtained a postgraduate diploma in June 2014. From May 2009 to September 2012, he served as the deputy director of the Land Reserve and Renovation Division 2 of Chongqing Land Group. From September 2007 to June 2009, he concurrently served as the chief of the Engineering Construction Division of the Administrative Committee of Chongqing Central Business (Southern) Development Zone; from July 2003 to April 2009, he worked at the Land Reserve and Renovation Division 1 of Chongqing Land Group (重慶市地產集團) (during which, from March 2005 to August 2007, he also served as the head of the Engineering Section under the Engineering Construction Office for the Phase III of Nanbin Road in Chongqing Central Business (Southern) Development Zone (重慶市中央商務(南部)開發區)).

Ms. Gu Xiaoxu (Aged 50)

Ms. Gu Xiaoxu, born in September 1970, has served as the non-executive Director of the Bank since December 2020. Ms. Gu studied business administration at the East China Normal University from September 1997 to July 2000 and obtained a master's degree. Ms. Gu is currently the vice president of Fosun International Limited (listed on the main board of the Stock Exchange, stock code: 656), the director of Zhejiang E-Commerce Bank Co., Ltd., the director of Banco Comercial Português, S.A. (listed on the Euronext Lisbon, stock code: BCP), the vice president of Shanghai Association of Women Entrepreneurs, and the executive vice president of the Women Entrepreneurs Association of the Zhejiang Chamber of Commerce in Shanghai. Since July 2018, she has served as the vice president of Shanghai Fosun High Technology (Group) Co., Ltd. and the chairman of Fosun Financial Services Group. From March 2017 to July 2018, she served as the vice president of Shanghai Fosun High Technology (Group) Co., Ltd. and the president of Fosun Financial Services Group. From April 2014 to March 2017, she served as the senior assistant to president of the group of Shanghai Fosun High Technology (Group) Co., Ltd. and the president of bank group. From September 2013 to April 2014, she was the managing director of the financial group of Shanghai Fosun High Technology (Group) Co., Ltd. From the beginning of January 2013 to September 2013, she was the deputy general manager of the financial group banking business of Shanghai Fosun High Technology (Group) Co., Ltd. From September 2011 to the end of December 2012, she was the assistant to the general manager of the finance division of Shanghai Fosun High Technology (Group) Co., Ltd. From March 2010 to September 2011, she served as the managing director and general manager of marketing services division of Shanghai Tonglian Financial Services Co., Ltd. (上海通聯金融服務有限公司). From the beginning of September 2009 to March 2010, she served as the assistant director of the financial services division of Allinpay Network Services Co., Ltd. (通聯支付網絡服務股份有限公司). From August 2008 to the end of August 2009, she served as the deputy general manager of the interbank department (presiding over work) and concurrently served as the director of the fund custodian division of Hua Xia Bank Co., Limited (a company listed on the main board the Shanghai Stock Exchange, stock code: 600015) (“**Huaxia Bank**”) Shanghai Branch. From February 2006 to August 2008, she served as the deputy general manager of

the corporate business department and concurrently served as the director of the fund custodian division of Huaxia Bank Shanghai Branch (concurrently served as the director of the wealth management center and the general manager of the No. 3 marketing department division since March 2008). From May 2005 to February 2006, she concurrently served as the deputy director of the bills center (affiliation financing plan department) of Huaxia Bank. From June 2004 to February 2006, she served as the deputy general manager of the corporate business department of Huaxia Bank Shanghai Branch (concurrently served as the director of the fund custodian division since February 2005). From December 2002 to June 2004, she served as the deputy chief of the corporate finance division of Huaxia Bank Shanghai Branch. From October 2000 to December 2002, she served as the deputy director of Huaxia Bank Shanghai Branch Office. From the beginning of March 2000 to October 2000, she served as the assistant to the director of Shanghai Branch Office of Hua Xia Bank. From November 1998 to the end of February 2000, she served as the chief director and department head of the office/research department of the government office of Putuo District, Shanghai. From the beginning of March 1997 to November 1998, she served as the chief director of the Standing Committee Office of the People's Congress of Putuo District, Shanghai. She served as a member of the Communist Youth League Committee of the Shanghai Railway University (a lecturer in November 1996, and section head level in February 1997), and assistant to the director (temporary post for training, section head level) of Shanghai Putuo District Civil Affairs Bureau, from March 1996 to the end of February 1997. She served as a member of the Communist Youth League Committee of the Shanghai Railway University (deputy section head level in March 1996) from July 1992 to March 1996.

INDEPENDENT NON-EXECUTIVE DIRECTORS***Mr. Song Qinghua (Aged 55)***

Mr. Song Qinghua, born in September 1965, has served as an independent non-executive Director of the Bank since September 2017. He is the chairman of the remuneration committee, a member of the audit committee, the related party transaction supervision committee and the consumer rights protection committee of the Bank. Mr. Song graduated from Zhongnan University of Finance and Economics (majoring in finance) in June 1985, obtained a master's degree in economics from Zhongnan University of Finance and Economics in June 1988, a doctor's degree in economics from Zhongnan University of Finance and Economics in June 2000 and quit the Postdoctoral Research Station in applied economics from Renmin University of China in January 2003. Mr. Song has served as the external supervisor of China Zheshang Bank Co., Ltd. (a company listed on the main board of the Stock Exchange, stock code: 2016) since July 2021. He has served as the external supervisor of Guangzhou Ruimao Management Consulting Co., Ltd. (廣州睿茂管理諮詢有限公司) since September 2018. He has been teaching in Zhongnan University of Finance and Economics (which merged with Central South Institute of Law (中南政法學院) to form Zhongnan University of Economics and Law in May 2000) since July 1988, and is now an expert entitled to special government subsidies granted by the State Council, a professor and a tutor of doctorate candidate of School of Finance of Zhongnan University of Economics and Law. Mr. Song has served as the chairman of the board of supervisors of Zhongnan Jing Ying (Wuhan) Enterprise Management Consulting Co., Ltd. (中南菁英(武漢)企業管理諮詢有限公司) from May 2018 to May 2021. He was a senior research scholar of University of Cincinnati in the United States from August 2018 to February 2019. He was an independent director of Hubei Financial Leasing Co., Ltd. (湖北金融租賃股份有限公司) from June 2015 to October 2015; and an independent director of Wuhan Keqian Biological Co., Ltd. (武漢科前生物股份有限公司) (a company listed on the main board of the Shanghai Stock Exchange, stock code: 688526) from September

2014 to October 2015. He was an independent director of Hubei Huanggang Rural Commercial Bank (湖北黃岡農村商業銀行) from September 2014 to October 2015; the president of School of Finance of Zhongnan University of Economics and Law from August 2011 to November 2016; an external supervisor of Hankou Bank Co., Ltd. (漢口銀行股份有限公司) from July 2011 to October 2015; an independent director of Zhejiang Ningbo Yuyao Rural Cooperative Bank (浙江寧波餘姚農村合作銀行) from April 2011 to April 2014; a professor, a tutor of doctorate candidate and a president of Xinhua School of Finance and Insurance of Zhongnan University of Economics and Law from August 2008 to August 2011; an independent director of Huangshi Commercial Bank (黃石市商業銀行) (later renamed Huangshi Bank (黃石銀行)) from April 2007 to April 2010; a visiting scholar of University of Rhode Island in the United States from August 2007 to August 2008 and an independent director of Wuhan Urban Commercial Bank (武漢市商業銀行) from February 2004 to April 2007. Mr. Song was a visiting scholar of Saint Mary's University in Canada from June 2004 to December 2004.

Mr. Zhang Qiaoyun (Aged 58)

Mr. Zhang Qiaoyun, born in April 1963, has served as an independent non-executive Director of the Bank since December 2018. He is the chairman of the nomination committee, a member of the strategic development committee, the audit committee and the consumer rights protection committee of the Bank. Mr. Zhang was admitted to the Department of Mathematics of Yibin Normal College in September 1980. He was admitted to the Finance Department of Southwestern University of Finance and Economics in September 1991 to pursue a master's degree in currency banking, studied at the School of Finance, Southwestern University of Finance and Economics from 1999 to 2002 for a doctoral degree. Mr. Zhang has served as a professor and doctoral advisor in School of Finance of Southwestern University of Finance and Economics since January 2017. Mr. Zhang concurrently served as a committee member of the advisory committee of Sichuan Province, the counselor of Chengdu Municipal People's Government and a committee member of the National Financial Professional Degree Steering Committee. Mr. Zhang has served as an independent director of each of Chengdu Wisdom World Technology Co., Ltd. and HAUXI Securities Co., Ltd. (a company listed on the SME board of the Shenzhen Stock Exchange, stock code: 002926) since November 2020. Mr. Zhang has served as an independent director of Sichuan Province Agriculture Financing Guarantee Co., Ltd. (四川省農業融資擔保有限公司) since December 2019; served as an independent director of Liangshan Rural Commercial Bank Co., Ltd. (涼山農村商業銀行股份有限公司) since April 2018 and served as an external supervisor of Leshan Commercial Bank Co., Ltd. (樂山市商業銀行股份有限公司) since March 2017. He served as an independent director of Guangxi Beibu Gulf Bank from January 2015 to November 2015. He served as an independent director of Luzhou Laojiao Co., Ltd. (a company listed on the main board of the Shenzhen Stock Exchange, stock code: 000568) from July 2013 to November 2015; He served as an independent director of Yibin Tianyuan Group Co., Ltd. (a company listed on the SME board of the Shenzhen Stock Exchange, stock code: 002386) from May 2013 to February 2015. He served as an independent director of Chengdu Xingrong Investment Co., Ltd. (a company listed on the main board of the Shenzhen Stock Exchange and currently known as Chengdu Xingrong Environmental Co., Ltd., stock code: 000598) from October 2010 to March 2015; and the Executive Dean of the School of Finance of Southwestern University of Finance and Economics from May 2007 to January 2017. He served as the deputy director and director of the Graduate School of Southwestern University of Finance and Economics from October 2000 to May 2007, during which he served as a visiting scholar of University of California, San Diego from December 2006 to May 2007. He served as a teacher in School of Finance of Southwestern University of Finance and Economics from July 1994 to October 2000, during which he served as a visiting

scholar of Duquesne University in the United States from November 1998 to May 1999. He served as a teacher in Dagan Vocational High School in Nanxi County, Sichuan Province from July 1983 to September 1991.

Mr. Lee Ming Hau (Aged 43)

Mr. Lee Ming Hau, a Singaporean, born in March 1978, has served as an independent non-executive Director of the Bank since June 2019. He is currently a member of the nomination committee, the audit committee and the remuneration committee of the Bank. He obtained an LLB (Hons) degree from the National University of Singapore in June 2003 and a master's degree in business administration from the Wharton School of the University of Pennsylvania in May 2009. Mr. Lee served as a managing director of The Carlyle Group (a public entity listed on Nasdaq, ticker symbol: CG) since July 2020, where he was responsible for the credit investment business of The Carlyle Group in China. He served as an investment director of Clearwater Capital Partners from April 2011 to June 2020, in which he led the China team of Clearwater and was responsible for the investment business in China, and simultaneously engaged in other secondary market investments, overseas high-interest debt and bond investments, and non-performing asset investment businesses. From September 2003 to February 2011, Mr. Lee was a project manager of The Boston Consulting Group, where he was responsible for assisting in the Sovereign Wealth Fund, Private Equity Fund and analyzing enterprises who have been listed on the Fortune 500 and carrying out large-scale mergers and acquisitions strategies and transactions.

Mr. Li Jiaming (Aged 55)

Mr. Li Jiaming, born in October 1965, has served as an independent non-executive Director of the Bank since December 2020. He currently serves as the chairman of the audit committee, a member of the nomination committee, a member of the remuneration committee and a member of the Sannong financial services committee of the Bank. From September 1982 to July 1986, Mr. Li studied at the economics department of Southwestern University of Finance and Economics, majoring in political economy, and obtained a bachelor's degree in economics. From July 1986 to July 1989, he studied at the Institute of Regional Economics and Urban Management, Renmin University of China, majoring in economic geography, and obtained a master's degree in economics. From September 1999 to June 2006, he studied at School of Economics and Business Administration, Chongqing University in part time, majoring in technical economics and management while working and obtained a doctoral degree in management. He currently is a member of Chongqing Senior Accountant and Senior Auditor Qualification Evaluation Committee (重慶市高級會計師、高級審計師資格評審委員會), vice chairman of Chongqing Internal Audit Association (重慶市內部審計協會), executive director of Chongqing Audit Society (重慶市審計學會), executive director of China Education Audit Society (中國教育審計學會). Since May 2021, he has served as an independent director of Guangxi Liugong Machinery Company Ltd. (a company listed on the main board of the Shenzhen Stock Exchange, stock code: 000528). Since May 2020, he has served as an independent director of Chongqing Jianshe Vehicle System Co., Ltd. (重慶建設汽車系統股份有限公司) (a company listed on the main board of the Shenzhen Stock Exchange, stock code: 200054). He served as the professor and the doctoral tutor of School of Economics and Business Administration, Chongqing University since September 2019 and served as the chairman of Chongqing University Asset Management Co., Ltd. (重慶大學資產經營有限責任公司) since July 2019. From March 2012 to September 2019, he served as the chief of the Audit Division of Chongqing University. From December 2011 to March 2013, he served as the executive deputy

dean and the chief of the Audit Division of City College of Science and Technology, Chongqing University. From April 2011 to December 2011, he served as the executive deputy dean (at division-director level) of City College of Science and Technology, Chongqing University. From September 2009 to April 2011, he served as the executive deputy dean (at deputy division-director level) of City College of Science and Technology, Chongqing University. From January 2008 to August 2009, he was a teacher of Chongqing University. From August 2005 to January 2008, he served as the general manager of Chongqing University Science and Technology Enterprise Group (重慶大學科技企業集團) (during which, he was evaluated and employed as a professor in October 2005 and served as the general manager of Chongqing University Asset Management Co., Ltd. (重慶大學資產經營有限責任公司) from November 2006 to November 2008. From July 2002 to August 2005, he served as the chief of the Audit Division of Chongqing University. From June 2000 to July 2002, he served as the deputy chief (presiding over the work) of the Audit Division of Chongqing University. From July 1999 to June 2000, he served as the deputy director of the Disciplinary Supervision and Review Office and the deputy chief of the Audit Division of Chongqing University. From January 1995 to June 1999, he served as a teacher in the School of Management of Chongqing University (during which, he was evaluated and employed as an associate professor in July 1998). Mr. Li Jiaming served as a teacher of economics department in former Yuzhou University from March 1990 to December 1994 (during which, he was evaluated and employed as a lecturer in December 1991).

Ms. Bi Qian (Aged 52)

Ms. Bi Qian, born November 1968, has served as the independent non-executive Director of the Bank since December 2020. She currently serves as the chairman of the related party transaction supervision committee, a member of the strategic development committee, a member of the audit committee, a member of the risk management committee and a member of the Sannong financial services committee of the Bank. From September 1986 to July 1990, Ms. Bi Qian studied at the department of mathematics of Southwest Normal University, majoring in mathematics, and obtained a bachelor's degree in science. From September 1997 to June 2000, she studied at the College of Economics and Management, Southwest Agricultural University, majoring in accounting, and obtained a master's degree in accounting (during which, from July 1999 to March 2000, she studied with an agricultural regional planning project at Israel DSC Center and obtained a postgraduate diploma). From September 2001 to June 2010, she studied at the College of Economics and Management, Southwest University, majoring in agricultural economics and management, and obtained a doctoral degree in management (during which she studied at the School of Accounting, Southwestern University of Finance and Economics from September 2001 to July 2002). Since September 2019, Ms. Bi has served as the visiting professor of Chongqing College of Humanities, Science & Technology. Since March 2019, she has served as an independent director of Senci Mechatronic Co., Ltd. (神馳機電股份有限公司) (a company listed on the main board of the Shanghai Stock Exchange, stock code: 603109). Since September 2005, she has worked at Southwestern University and has successively served as associate professor, professor, doctoral tutor, and head of the accounting department of the College of Economics and Management (during which, from September 2015 to September 2016, she was awarded a scholarship by the China Scholarship Council to visit and study in Oregon State University in the United States). From September 1997 to July 2005, she worked at Southwest Agricultural University and successively served as a lecturer and associate professor at the College of Economics and Management. From July 1990 to July 1997, Ms. Bi Qian served as a lecturer at the College of Basic Science and Technology, Southwest Agricultural University.

SUMMARY

Save as disclosed above in this circular, as at the date of the Latest Practicable Date, the aforementioned candidates nominated as Directors did not hold any directorships or supervisory positions in any other listed companies or take up any posts in any affiliated companies of the Bank in the past three years. The aforementioned candidates nominated as Directors do not have any relationship with any other Directors, Supervisors, senior management, substantial Shareholders or controlling Shareholders of the Bank, nor have any interest in the shares of the Bank within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong). Save as disclosed above, as at the Latest Practicable Date, there is no matters relating to the re-election of aforementioned candidates nominated as Directors that shall be disclosed pursuant to Rule 13.51 (2) of the Listing Rules nor any other matters which need to be brought to the attention of the Shareholders.

APPENDIX II BIOGRAPHICAL DETAILS OF THE NOMINATED CANDIDATES FOR THE NON-EMPLOYEE REPRESENTATIVE SUPERVISORS

SHAREHOLDER REPRESENTATIVE SUPERVISOR

Ms. Huang Qingqing (Aged 36)

Ms. Huang Qingqing, born in September 1984, has served as the shareholder representative Supervisor of the Bank since October 2020. Ms. Huang currently serves as a member of the audit committee under the Board of Supervisors of the Bank. Ms. Huang has served as a supervisor of Zhongshan Securities Co., Ltd. (中山證券有限責任公司) since January 2016 and the investment director of Xiamen Gaoxinhong Equity Investment Co., Ltd. since September 2014. From March 2018 to December 2019, Ms. Huang served as a director of China Bridge Culture Media (Fujian) Co., Ltd. (中橋文化傳媒(福建)股份有限公司) (a company listed on National Equities Exchange and Quotations (NEEQ), stock code: 836417). From January 2013 to August 2014, she served as the investment manager of Xiamen Gaoxinhong Equity Investment Co., Ltd.. From September 2011 to December 2012, she served as the senior analyst of Xiamen Gaoxinhong Equity Investment Co., Ltd., and from July 2010 to September 2011, she served as the analyst of Xiamen Gaoxinhong Equity Investment Co., Ltd.. Ms. Huang obtained a bachelor's degree in Finance from the School of Economics, Xiamen University in July 2007 and obtained a master's degree in Finance from the School of Economics, Xiamen University in July 2010. She is currently a middle-level economist.

EXTERNAL SUPERVISORS

Mr. Zhang Jinruo (Aged 40)

Mr. Zhang Jinruo, born in August 1980, has served as the external Supervisor of the Bank since October 2020. He currently serves as the chairman of nomination committee under the Board of Supervisors of the Bank. Mr. Zhang currently serves as the professor, head of accounting department and party branch secretary of the School of Economics and Business Administration, Chongqing University, and concurrently serves as the part-time professor of Center for Accounting Studies of Xiamen University and the consulting experts on accounting of Chongqing Finance Bureau. Mr. Zhang has served as the director of accounting department and party branch secretary of the School of Economics and Business Administration, Chongqing University since November 2018. He was employed as the doctoral tutor in June 2015, was promoted to full professor in September 2014 as an exceptional case, was promoted to the deputy professor in September 2010 and served as a lecturer of the School of Economics and Business Administration of Chongqing University from June 2008 to August 2010. Mr. Zhang graduated from the accounting department of the School of Management, Xiamen University in June 2002 where he obtained a bachelor's degree in management; graduated from the accounting department of the School of Management, Xiamen University in June 2005 where he obtained a master's degree in management; and graduated from the accounting department of the School of Management, Xiamen University in June 2008 where he obtained a doctoral degree in management and was a student of Professor Ge Jiashu, an accounting expert. He is currently a National High-end Accounting Talent of the Ministry of Finance and a certified public accountant.

Mr. Hu Yuancong (Aged 47)

Mr. Hu Yuancong, born in February 1974, has served as the external Supervisor of the Bank since October 2020. He currently serves as the chairman of the internal control review committee and the due diligence supervisory committee under the Board of Supervisors of the Bank. Mr. Hu is currently a

APPENDIX II BIOGRAPHICAL DETAILS OF THE NOMINATED CANDIDATES FOR THE NON-EMPLOYEE REPRESENTATIVE SUPERVISORS

professor, doctoral tutor, and postdoctoral co-tutor of the Economic Law School of Southwest University of Political Science and Law. Mr. Hu was employed as the postdoctoral co-tutor, doctoral tutor and master tutor in July 2018, July 2015 and 2009, respectively. Since 2006, he has successively served as a lecturer, associate professor and professor at the Economic Law School of Southwest University of Political Science and Law. From 1998 to 2006, Mr. Hu concurrently served as a propaganda officer, newspaper and magazine editor, teacher, etc. at the propaganda department of the Party Committee of Chongqing Education College. Mr. Hu graduated from the Economic Law School of Southwest University of Political Science and Law in July 2006, and obtained a master's degree, and graduated from the Economic Law School of Southwest University of Political Science and Law in December 2009, and obtained a doctoral degree.

Mr. Zhang Yingyi (Aged 48)

Mr. Zhang Yingyi, born in April 1973, has served as the external Supervisor of the Bank since October 2020. He currently serves as the chairman of the audit committee under the Board of Supervisors of the Bank. Mr. Zhang currently serves as the deputy director of Chongqing Zhongding Certified Public Accountants Co., Ltd. (重慶中鼎會計師事務所有限責任公司). Since May 2016, he has served as an external supervisor of Chongqing Light Industry & Textile Holding (Group) Company Limited (重慶輕紡控股(集團)公司). Since July 2015, he has been a member of the Disciplinary Committee of the Chongqing Institute of Certified Public Accountants. Since September 2014, he has been an off-campus tutor for the master of accounting in Chongqing University of Technology. Since March 2012, he has served as the deputy director of Chongqing Zhongding Certified Public Accountants Co., Ltd. (重慶中鼎會計師事務所有限責任公司). From September 1999 to February 2012, he served as the manager of the audit department of Chongqing Zhongding Certified Public Accountants Co., Ltd. (重慶中鼎會計師事務所有限責任公司). From March 1997 to August 1999, he served as a certified public accountant and manager of the audit department of Chongqing Yuzhong Certified Public Accountants (重慶渝中會計師事務所). Mr. Zhang served as the chief accountant of Chongqing Automobile Standard Parts Factory (重慶汽車標準件廠) from July 1994 to February 1997. Mr. Zhang graduated from Southwest University of Finance and Economics in June 1995 with a major in accounting and obtained a bachelor's degree. He is a certified public accountant, lawyer and asset appraiser.

SUMMARY

Save as disclosed above in this circular, as at the Latest Practicable Date, the aforementioned candidates nominated as Supervisors did not hold any directorships or supervisory positions in any other listed companies or take up any posts in any affiliated companies of the Bank in the past three years. The aforementioned candidates nominated as Supervisors do not have any relationship with any other Directors, Supervisors, senior management, substantial Shareholders or controlling Shareholders of the Bank, nor have any interest in the shares of the Bank within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong). Save as disclosed above, as at the Latest Practicable Date, there is no matters relating to the re-election of aforementioned candidates nominated as Supervisors that shall be disclosed pursuant to Rule 13.51 (2) of the Listing Rules nor any other matters which need to be brought to the attention of the Shareholders.

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

EXPLANATION TABLE OF THE PROPOSED AMENDMENTS TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF CHONGQING RURAL COMMERCIAL BANK CO., LTD.

No.	Original Provision	Amended Provision	Explanation on the Amendments
1.	Article 1 In order to guarantee that the Board of Supervisors of the Chongqing Rural Commercial Bank Co., Ltd. (hereinafter the "Bank") would exercise its functions and powers independently in accordance with laws, to ensure that the Board of Supervisors would operate efficiently on the standard basis and make decisions rationally, and to improve the governance structures of the Bank, these Rules are formulated pursuant to the Company Law of the People's Republic of China (hereinafter the "Company Law"), the Law of the People's Republic of China on Commercial Banks, and other relevant laws, regulations and regulatory documents and the Articles of Association of the Chongqing Rural Commercial Bank Co., Ltd. (hereinafter the "Articles of Association") as well as the actual conditions of the Bank.	Article 1 In order to guarantee that the Board of Supervisors of the Chongqing Rural Commercial Bank Co., Ltd. (hereinafter the "Bank") would exercise its functions and powers independently in accordance with laws, to ensure that the Board of Supervisors would operate efficiently on the standard basis and make decisions rationally, and to improve the governance structures of the Bank, these Rules are formulated pursuant to the Company Law of the People's Republic of China (hereinafter the "Company Law"), the Law of the People's Republic of China on Commercial Banks, <u>the Working Guideline on the Board of Supervisors of the Commercial Bank, the Working Guideline on the Board of Supervisors of the Listed Companies,</u> and other relevant laws, regulations and regulatory documents and the Articles of Association of the Chongqing Rural Commercial Bank Co., Ltd. (hereinafter the "Articles of Association") as well as the actual conditions of the Bank.	
2.	Article 4 The external supervisors and the supervisors as an employee representative under the Board of Supervisors shall account for not less than 1/3 of the number of all supervisors.	Article 4 <u>Both of</u> The the external supervisors and the supervisors as an employee representative under the Board of Supervisors shall account for not less than 1/3 of the number of all supervisors.	Amendment is made according to the Article 5 of the Working Guideline on the Board of Supervisors of the Commercial Bank.

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

No.	Original Provision	Amended Provision	Explanation on the Amendments
3.	<p>Article 9 The Board of Supervisors shall report to the General Meeting of Shareholders at the Annual General Meeting on its work in the past year, including:</p> <p>(i) the convening of meetings of the Board of Supervisors;</p> <p>(ii) the inspection of the Bank's financial affairs;</p> <p>(iii) the Bank's Board of Directors, senior management and their members in the implementation of relevant laws, regulations, administrative rules, the Bank's Articles of Association, resolutions of the General Meeting of Shareholders and performance of duties;</p> <p>(iv) other matters that the Board of Supervisors considers should be reported to the General Meeting of Shareholders.</p>	<p>Article 9 The Board of Supervisors shall report to the General Meeting of Shareholders at the Annual General Meeting on its work in the past year, including:</p> <p>(i) the convening of meetings of the Board of Supervisors;</p> <p>(ii) the inspection of the Bank's financial affairs;</p> <p>(iii) <u>the supervision of</u> the Bank's Board of Directors, senior management and their members in the implementation of relevant laws, regulations, administrative rules, the Bank's Articles of Association, resolutions of the General Meeting of Shareholders and <u>performance of duties, financial activities, internal control and risk management;</u></p> <p>(iv) <u>the performance of the work of the Board of Supervisors;</u></p> <p>(v) <u>the issuance of independent opinions on relevant matters;</u></p> <p>(vi) other matters that the Board of Supervisors considers should be reported to the General Meeting of Shareholders.</p>	<p>Amendment is made according to the Article 20 of the Working Guideline on the Board of Supervisors of the Commercial Bank.</p>

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

No.	Original Provision	Amended Provision	Explanation on the Amendments
4.	<p>Article 22 The chief supervisor shall convene and preside over a temporary board meeting within ten (10) days, in case of any of the following situations:</p> <p>(i) when the chief supervisor deems the convening necessary;</p> <p>(ii) when more than 1/3 of all supervisors jointly propose the convening;</p> <p>(iii) when all external supervisors propose the convening;</p> <p>(iv) under other situations provided by the laws and regulation, administrative rules and the Articles of Association of the Bank.</p>	<p>Article 22 The chief supervisor shall convene and preside over a temporary board meeting within ten (10) days, in case of any of the following situations:</p> <p>(i) when the chief supervisor deems the convening necessary; <u>when any supervisor proposes to convene;</u></p> <p>(ii) when more than 1/3 of all supervisors jointly propose the convening; <u>when a resolution is adopted at a General Meeting of Shareholders or a meeting of the Board that violates laws, rules, regulations, requirements of regulatory authorities, the Articles of Associations, resolutions of the General Meeting of Shareholders and other relevant provisions;</u></p> <p>(iii) when all external supervisors propose the convening; <u>when the misconduct of directors and senior management may cause significant damage to the Bank or cause bad influence in the market;</u></p> <p>(iv) when the Bank, its directors, supervisors and senior management are sued by shareholders;</p> <p>(v) when the Bank, its directors, supervisors and senior management are punished by the securities regulatory authorities or publicly condemned by the Shanghai Stock Exchange;</p> <p>(vi) when required to be convened by the securities regulatory authorities;</p> <p>(iv) (vii) under other situations provided by the laws and regulation, administrative rules and the Articles of Association of the Bank.</p>	<p>Amendment is made according to the Article 3 of the Model Rules of Procedure for the Supervisory Committee of Listed Companies in the Shanghai Stock Exchange and the Article 54 of the Working Guideline on the Board of Supervisors of the Listed Companies, which is in line with the Article 250 of the Article of Associations.</p>

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

No.	Original Provision	Amended Provision	Explanation on the Amendments
5.	<p>Article 27 The written notice of the meeting of the Board of Supervisors generally includes:</p> <p>(i) the date and place of the meeting;</p> <p>(ii) the manner of holding the meeting;</p> <p>(iii) the duration of the meeting;</p> <p>(iv) the subject matter and topics;</p> <p>(v) the convener and presiding officer of the meeting, the proponent of the interim meeting and his/her written proposal;</p> <p>(vi) the contact person and contact information;</p> <p>(vii) the date of giving the notice.</p>	<p>Article 27 The written notice of the meeting of the Board of Supervisors generally includes:</p> <p>(i) the date and place of the meeting;</p> <p>(ii) the manner of holding the meeting;</p> <p>(iii) the duration of the meeting;</p> <p>(iv) the subject matter and topics;</p> <p>(v) the convener and presiding officer of the meeting, the proponent of the interim meeting and his/her written proposal;</p> <p>(vi) the contact person and contact information;</p> <p>(vii) <u>the meeting materials necessary for the Supervisors to vote;</u></p> <p>(viii) <u>the requirement that the Supervisors should attend the meeting in person;</u></p> <p>(ix) the date of giving the notice.</p>	<p>Amendment is made according to the Article 8 of the Model Rules of Procedure for the Supervisory Committee of Listed Companies in the Shanghai Stock Exchange, which is in line with the Article 252 of the Article of Associations.</p>
6.	<p>Article 33 Supervisors shall attend the meeting of the Board of Supervisors in person after receiving the written notice. If a Supervisor is unable to attend in person for any reason, he/she may appoint other Supervisors in writing to attend on his/her behalf. External Supervisors may appoint other external Supervisors to attend on their behalf.</p>	<p>Article 33 Supervisors shall attend the meeting of the Board of Supervisors in person after receiving the written notice. If a Supervisor is unable to attend in person for any reason, he/she may appoint other Supervisors in writing to attend on his/her behalf. External Supervisors may appoint other external Supervisors to attend on their behalf. <u>A supervisor shall not accept proxies from more than two supervisors at the same Board of Supervisors meeting.</u></p>	<p>Amendment is made according to the Article 21 of the Working Guideline on the Board of Supervisors of the Commercial Bank and the Article 61 of the Working Guideline on the Board of Supervisors of the Listed Companies.</p>

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

No.	Original Provision	Amended Provision	Explanation on the Amendments
7.	<p>Article 47 The meeting of the Board of Supervisors shall make detailed minutes of the matters considered as official proof of the matters considered by the Board of Supervisors. When holding the meeting of the Board of Supervisors, the whole meeting can be recorded as necessary. The minutes of the such meetings shall include:</p> <p>(i) the session, place and time of the meeting;</p> <p>(ii) the convener and the presiding officer of the meeting;</p> <p>(iii) the names of the supervisors present by themselves and the names of the appointing supervisors and proxies who have been entrusted to attend the meeting;</p> <p>(iv) the agenda of the meeting, the motions for consideration and the main points of the supervisors' speeches (If the meeting is held by written fax signature, the written feedback from the supervisor shall prevail);</p> <p>(v) the voting method and result of each resolution (the voting result shall indicate the number of votes for, against or abstention);</p> <p>(vi) other matters that the participating supervisors consider should be recorded.</p>	<p>Article 47 The meeting of the Board of Supervisors shall make detailed minutes of the matters considered as official proof of the matters considered by the Board of Supervisors. When holding the meeting of the Board of Supervisors, the whole meeting can be recorded as necessary. The minutes of the such meetings shall include:</p> <p>(i) the session, place, and time <u>and manner</u> of the meeting;</p> <p>(ii) the convener and the presiding officer of the meeting;</p> <p>(iii) the names of the supervisors present by themselves and the names of the appointing supervisors and proxies who have been entrusted to attend the meeting;</p> <p>(iv) the agenda of the meeting, the motions for consideration and the main points of the supervisors' speeches (If the meeting is held by written fax signature, the written feedback from the supervisor shall prevail);</p> <p>(v) the voting method and result of each resolution (the voting result shall indicate the number of votes for, against or abstention);</p> <p>(vi) <u>notification of meetings</u>;</p> <p>(vii) other matters that the participating supervisors consider should be recorded.</p>	<p>Amendment is made according to the Article 14 of the Model Rules of Procedure for the Supervisory Committee of Listed Companies in the Shanghai Stock Exchange.</p>
8.	<p>Article 48 The minutes of the Board of Supervisors meetings shall be kept as the Bank's records for at least 10 years in accordance with the Bank's records management system.</p>	<p>Article 48 The minutes of the Board of Supervisors meetings shall be kept as the Bank's records for at least 10 years in accordance with the Bank's records management system. <u>The files of the meetings of the Board of Supervisors (including meeting notices and meeting materials, meeting sign-in books, meeting recordings, voting ballots, minutes of meetings signed and confirmed by the participating supervisors, announcements of resolutions, etc.) shall be kept by a person designated by the Chairman of the Board of Supervisors. The retention period of the meeting materials of the Board of Supervisors shall be more than ten years.</u></p>	<p>Amendment is made according to the Article 18 of the Model Rules of Procedure for the Supervisory Committee of Listed Companies in the Shanghai Stock Exchange.</p>

APPENDIX III EXPLANATION TABLE OF THE PROPOSED AMENDMENT TO THE RULES OF PROCEDURES FOR THE BOARD OF SUPERVISORS OF THE BANK

No.	Original Provision	Amended Provision	Explanation on the Amendments
9.	<p>Article 51 The resolutions of the Board of Supervisors shall include the following information:</p> <p>(i) the time, venue and manner of convening the meeting, and a statement as to whether the relevant laws, administrative regulations, department rules and the Articles of Association of the Bank have been complied with;</p> <p>(ii) the number of Supervisors present by proxy and absent;</p> <p>(iii) the numbers of affirmative, opposition votes and abstention on each proposal, and the reasons for opposition or abstention of the relevant Supervisors;</p> <p>(iv) the specific contents of the items considered and the resolutions passed at the meeting.</p>	<p>Article 542 The resolutions of the Board of Supervisors shall include the following information:</p> <p>(i) the time, venue and manner of convening the meeting, and a statement as to whether the relevant laws, administrative regulations, department rules and the Articles of Association of the Bank have been complied with;</p> <p>(ii) the number of Supervisors present by proxy and absent, <u>name, reason for absence and name of proxy Supervisor of any Supervisor who appoints a proxy to attend or who is absent from the meeting;</u></p> <p>(iii) the numbers of affirmative, opposition votes and abstention on each proposal, and the reasons for opposition or abstention of the relevant Supervisors;</p> <p>(iv) the specific contents of the items considered and the resolutions passed at the meeting.</p>	<p>Amendment is made according to the Article 62 of the Working Guideline on the Board of Supervisors of the Listed Companies.</p>

NOTICE OF THE 2021 FIRST EXTRAORDINARY GENERAL MEETING



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)

NOTICE OF THE 2021 FIRST EXTRAORDINARY GENERAL MEETING

NOTICE IS HEREBY GIVEN that the 2021 first extraordinary general meeting of Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司* (the “**Bank**”) (the “**2021 First EGM**”) will be held at 404 Conference Room at 4th Floor of the Bank (at No. 36 Jinshamen Road, Jiangbei District, Chongqing, the People’s Republic of China (the “**PRC**”)) on Thursday, 16 September 2021 at 10:00 a.m. Details of the 2021 First EGM are as follows:

I. GENERAL INFORMATION OF THE 2021 FIRST EGM

(I) Convenor

The board of directors of the Bank (the “**Board**”)

(II) Date and Time

Thursday, 16 September 2021 at 10:00 a.m. The meeting is expected to last for half day

(III) Venue

404 Conference Room at 4th Floor of the Bank (at No. 36 Jinshamen Road, Jiangbei District, Chongqing, the PRC)

(IV) Way of Conducting the 2021 First EGM

On-site conference and voting

II. AGENDA OF THE 2021 FIRST EGM

Ordinary Resolutions

1. To consider and approve the resolutions in relation to the re-election of the directors:
 - 1.1 To consider and approve the resolution in relation to the election of Mr. Liu Jianzhong as an executive director of the Bank;

NOTICE OF THE 2021 FIRST EXTRAORDINARY GENERAL MEETING

- 1.2 To consider and approve the resolution in relation to the election of Mr. Xie Wenhui as an executive director of the Bank;
- 1.3 To consider and approve the resolution in relation to the election of Mr. Zhang Peizong as an executive director of the Bank;
- 1.4 To consider and approve the resolution in relation to the election of Mr. Zhang Peng as a non-executive director of the Bank;
- 1.5 To consider and approve the resolution in relation to the election of Mr. Yin Xianglin as a non-executive director of the Bank;
- 1.6 To consider and approve the resolution in relation to the election of Ms. Gu Xiaoxu as a non-executive director of the Bank;
- 1.7 To consider and approve the resolution in relation to the election of Mr. Song Qinghua as an independent non-executive director of the Bank;
- 1.8 To consider and approve the resolution in relation to the election of Mr. Lee Ming Hau as an independent non-executive director of the Bank;
- 1.9 To consider and approve the resolution in relation to the election of Mr. Zhang Qiaoyun as an independent non-executive director of the Bank;
- 1.10 To consider and approve the resolution in relation to the election of Mr. Li Jiaming as an independent non-executive director of the Bank;
- 1.11 To consider and approve the resolution in relation to the election of Ms. Bi Qian as an independent non-executive director of the Bank;
2. To consider and approve the resolutions in relation to the re-election of the non-employee representative supervisors:
 - 2.1 To consider and approve the resolution in relation to the election of Ms. Huang Qingqing as a shareholder representative supervisor of the Bank;
 - 2.2 To consider and approve the resolution in relation to the election of Mr. Zhang Jinruo as an external supervisor of the Bank;
 - 2.3 To consider and approve the resolution in relation to the election of Mr. Hu Yuancong as an external supervisor of the Bank;
 - 2.4 To consider and approve the resolution in relation to the election of Mr. Zhang Yingyi as an external supervisor of the Bank;

NOTICE OF THE 2021 FIRST EXTRAORDINARY GENERAL MEETING

3. To consider and approve the resolution in relation to the amendments to the Rules of Procedures for the Board of Supervisors of Chongqing Rural Commercial Bank Co., Ltd.;
4. To consider and approve the resolution in relation to the related party transaction regarding group credit limits of Chongqing Yufu Holding Group Co., Ltd. (重慶渝富控股集團有限公司);
5. To consider and approve the resolution in relation to the related party transaction regarding group credit limits of Chongqing City Construction Investment (Group) Company Limited (重慶市城市建設投資(集團)有限公司);
6. To consider and approve the resolution in relation to the related party transaction regarding group credit limits of Chongqing Development Investment Co., Ltd. (重慶發展投資有限公司);
7. To consider and approve the resolution in relation to the related party transaction regarding the lease of properties from the related parties by the Bank.

For and on behalf of the Board
Chongqing Rural Commercial Bank Co., Ltd.*
重慶農村商業銀行股份有限公司*
Liu Jianzhong
Chairman and Executive Director

Chongqing, the PRC, 3 August 2021

Notes:

1. Pursuant to the Listing Rules, all votes of resolutions at the 2021 First EGM will be taken by poll except where the chairman, in good faith, decides to allow a resolution which relates purely to a procedural or administrative matter to be voted by show of hands. An announcement on the voting results will be published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) in accordance with the Listing Rules.
2. In order to determine the entitlement of shareholders to attend and vote at the 2021 First EGM, the register of members of the Bank will be closed from Tuesday, 17 August 2021 to Thursday, 16 September 2021 (both days inclusive). Non-registered holders of H Shares must lodge 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, not later than 4:30 p.m. on Monday, 16 August 2021. Pursuant to the requirements of the Articles of Association and the Rules of Procedures for the General Meeting of the Bank currently in effect, when the number of shares pledged by such a shareholder reaches or exceeds 50% of the total shares of the Bank held by such shareholder, the voting rights of such shareholder regarding matters to be considered at the 2021 First EGM shall be restricted.
3. A shareholder entitled to attend and vote at the 2021 First EGM is entitled to appoint one or more proxies (if he/she holds more than one share) to attend and vote in his/her stead. A proxy need not be a shareholder. If more than one proxy is so appointed, the appointment shall specify the class and number of shares in respect of which each such proxy is so appointed.

NOTICE OF THE 2021 FIRST EXTRAORDINARY GENERAL MEETING

4. Shareholders shall appoint their proxies in writing. The proxy form must be signed by the shareholder or its attorney duly authorised in writing. If the shareholder is a legal person, the proxy form shall be affixed with the legal person's common seal or signed by its director, or its attorney duly authorised in writing. If the proxy form is signed by the attorney of the shareholder, the power of attorney or other authorisation documents shall be notarised. For holders of H Shares, the aforementioned documents must be lodged with the H Share Registrar, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong not less than 24 hours before the time appointed for holding the 2021 First EGM. Completion and return of the proxy form shall not preclude you from attending and voting in person at the 2021 First EGM and any adjourned meeting thereof and, in such event, the instrument appointing a proxy shall be deemed to be revoked.
5. The contact of the Secretariat of the Board is as follows:

Address: No. 36 Jinshamen Road, Jiangbei District, Chongqing, the PRC

Postal Code: 400023

Contact Persons: Ms. Zheng, Ms. Li

Telephone: (8623) 6111 0841, (8623) 6111 1524

Facsimile: (8623) 6111 0844
6. Shareholders or their proxies shall produce their identity proof when attending the 2021 First EGM.
7. The 2021 First EGM is expected to last for half day. Shareholders who attend the 2021 First EGM (in person or by proxy) shall bear their own expenses.

As at the date of this notice, the executive directors of the Bank are Mr. Liu Jianzhong, Mr. Xie Wenhui and Mr. Zhang Peizong; the non-executive directors of the Bank are Mr. Zhang Peng, Mr. Yin Xianglin, Ms. Gu Xiaoxu and Mr. Wen Honghai; and the independent non-executive directors of the Bank are Mr. Song Qinghua, Mr. Zhang Qiaoyun, 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 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.*