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If you have sold or transferred all your shares in **China CITIC Bank Corporation Limited (中信銀行股份有限公司)**, you should at once hand this circular to the purchaser or transferee or to the bank or licensed securities dealer or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

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中信銀行股份有限公司

China CITIC Bank Corporation Limited

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

(Stock Code: 998)

**2024 INTERIM PROFIT DISTRIBUTION PLAN
OF CHINA CITIC BANK CORPORATION LIMITED
GENERAL AUTHORIZATION TO ISSUE CAPITAL BONDS
GENERAL AUTHORIZATION TO ISSUE FINANCIAL BONDS
AND
NOTICE OF THE SECOND EXTRAORDINARY GENERAL MEETING OF 2024**

The 2024 Second EGM is to be held at 9:30 a.m. on Wednesday, 20 November 2024 at Conference Room 818, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC. The notice of the 2024 Second EGM is enclosed in this circular and has been published on the HKEXnews website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the website of the Bank (www.citicbank.com) on Wednesday, 30 October 2024.

Shareholders who intend to attend the meeting in person or by proxy should complete the reply slip dispatched on Thursday, 31 October 2024 in accordance with the instructions printed thereon and return the same to the office of the H Share registrar of the Bank in Hong Kong, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong on or before Tuesday, 19 November 2024.

If you intend to appoint a proxy to attend the 2024 Second EGM, please complete the attached proxy form being published on the HKEXnews website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the website of the Bank (www.citicbank.com) on Wednesday, 30 October 2024 and dispatched on Thursday, 31 October 2024, according to the instructions printed thereon and return the same at least 24 hours before the time fixed for holding the 2024 Second EGM (i.e. not later than 9:30 a.m. on Tuesday, 19 November 2024). Completion and return of the proxy form will not preclude you from attending in person and voting in the 2024 Second EGM if you so wish.

References to dates and time in this circular are to Hong Kong dates and time.

31 October 2024

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DEFINITIONS

Unless the context otherwise requires, the following expressions in this circular shall have the following meanings:

“2024 Second EGM”	the 2024 Second EGM is to be held at 9:30 a.m. on Wednesday, 20 November 2024 at Conference Room 818, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC
“A Share(s)”	ordinary share(s) of the Bank, with a nominal value of RMB1.00 each, which are listed on the Shanghai Stock Exchange (SSE) and traded in RMB
“Articles of Association”	the Articles of Association of China CITIC Bank Corporation Limited (as amended from time to time)
“Bank” or “China CITIC Bank”	China CITIC Bank Corporation Limited (中信銀行股份有限公司), a joint stock limited company incorporated in the PRC, the H Shares and A Shares of which are listed on the Hong Kong Stock Exchange (stock code: 998) and the SSE (stock code: 601998), respectively, and unless the text requires otherwise, including all its subsidiaries
“Board” or “Board of Directors”	the board of directors of the Bank
“CSRC”	China Securities Regulatory Commission
“Director(s)”	director(s) of the Bank
“H Share(s)”	ordinary share(s) of the Bank, with a nominal value of RMB1.00 each, which are listed on the Hong Kong Stock Exchange and traded in Hong Kong dollars
“H Shareholder(s)”	holder(s) of H Shares
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Last Practicable Date”	29 October 2024, being the latest practicable date prior to the printing of this circular for the purpose of ascertaining certain information for inclusion herein

DEFINITIONS

“PRC” or “China”	the People’s Republic of China, excluding, for the purpose of this circular, the Hong Kong Special Administrative Region, the Macau Special Administrative Region, and Taiwan
“RMB”	Renminbi, the lawful currency of the PRC
“Securities and Futures Ordinance”	Securities and Futures Ordinance, Chapter 571 of the Laws of Hong Kong
“Share(s)”	the ordinary share(s) of RMB1.00 each in the share capital of the Bank
“Shareholder(s)”	the holders of the Bank’s Share(s)

LETTER FROM THE BOARD



中信銀行
CHINA CITIC BANK

中信銀行股份有限公司
China CITIC Bank Corporation Limited

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

(Stock Code: 998)

Executive Directors:

Mr. Fang Heying (*Chairman*)
Mr. Liu Cheng (*President*)
Mr. Hu Gang

Registered Office:

6-30/F and 32-42/F, Building No. 1,
10 Guanghai Road, Chaoyang District,
Beijing, PRC, 100020

Non-executive Directors:

Mr. Cao Guoqiang
Ms. Huang Fang
Mr. Wang Yankang

Principal Place of Business in Hong Kong:

5/F, Manulife Place,
348 Kwun Tong Road, Kowloon,
Hong Kong

Independent Non-executive Directors:

Mr. Liu Tsz Bun Bennett
Mr. Zhou Bowen
Mr. Wang Huacheng
Ms. Song Fangxiu

31 October 2024

Dear Sir or Madam,

**2024 INTERIM PROFIT DISTRIBUTION PLAN
OF CHINA CITIC BANK CORPORATION LIMITED
GENERAL AUTHORIZATION TO ISSUE CAPITAL BONDS
GENERAL AUTHORIZATION TO ISSUE FINANCIAL BONDS
AND
NOTICE OF THE SECOND EXTRAORDINARY GENERAL MEETING OF 2024**

INTRODUCTION

The purpose of this circular is to provide you with the information reasonably necessary to enable you to make an informed decision on whether to vote for or against the resolutions to be proposed at the 2024 Second EGM as described below.

At the 2024 Second EGM, the following ordinary resolution will be proposed: Proposal on the 2024 Interim Profit Distribution Plan of China CITIC Bank Corporation Limited.

LETTER FROM THE BOARD

At the 2024 Second EGM, the following special resolutions will be proposed: (i) Proposal on the General Authorization to Issue Capital Bonds; and (ii) Proposal on the General Authorization to Issue Financial Bonds.

PROPOSAL ON THE 2024 INTERIM PROFIT DISTRIBUTION PLAN OF CHINA CITIC BANK CORPORATION LIMITED

An ordinary resolution will be proposed at the 2024 Second EGM to approve the 2024 Interim Profit Distribution Plan of the Bank. The 2024 Interim Profit Distribution Plan is as follows:

According to the Articles of Association of the Bank, based on the parent company's after-tax profit as shown on the financial statements prepared in accordance with Chinese Accounting Standards, the Bank's net profit attributable to Shareholders for the first half of 2024 was RMB35.49 billion. After deducting the interest of RMB1.68 billion on the undated capital bonds (which was paid on 26 April 2024), the consolidated net profit attributable to Shareholders of ordinary shares of the Bank was RMB33.81 billion. As of 30 June 2024, the undistributed profit as at the end of the relevant period in the Bank's parent company statements was RMB304,749 million.

I. 2024 INTERIM PROFIT DISTRIBUTION PLAN

After taking into consideration of the factors such as financial situation and capital position, to continuously send positive signals to investors, the Bank plans to pay cash interim dividends to all ordinary Shareholders based on the total issued shares as registered on the Bank's register on the registration date. The total cash dividends of the first half of 2024 for ordinary shares will be RMB9,873,422,861.90 (tax inclusive), accounting for 29.20% of the consolidated net profit attributable to ordinary Shareholders of the Bank for the first half of 2024. The cash dividends for A Shareholders and H Shareholders on the register would be RMB1.847 per 10 shares (tax inclusive), when calculated according to the total A Shares and H Shares on the register as at 30 June 2024, namely 53,456,539,588 shares. As the convertible corporate bonds issued by the Bank are in the conversion period, if total share capital of the Bank changes before the equity registration date of this dividend payment, it is planned to keep the total dividends unchanged and adjust the distribution amount per share accordingly, and disclose that in relevant announcement.

There will be no capitalization of capital reserves in the first half of 2024. After the profit distribution, retained undistributed profit shall be carried forward to the next period and mainly be used as its endogenous capital so as to maintain reasonable capital adequacy ratios. The profit distribution plan complies with the profit distribution policy set out in the Articles of Association of the Bank and the *Shareholder Return Plan of China CITIC Bank Corporation Limited for 2024-2026*.

II. INDEPENDENT OPINIONS OF INDEPENDENT NON-EXECUTIVE DIRECTORS

The independent non-executive Directors of the Bank, Mr. Liu Tsz Bun Bennett, Mr. Zhou Bowen, Mr. Wang Huacheng, and Ms. Song Xiufang, provided their independent opinions as follows: The 2024 Interim Profit Distribution Plan of China CITIC Bank complies with the provisions and requirements of the pertinent laws, regulations, and norms, reflects actual conditions of China CITIC Bank, supports its long-term sound and steady development, and balances the overall interests of

LETTER FROM THE BOARD

China CITIC Bank and its Shareholders, in particular minority Shareholders. They expressed their approval of the proposal and agreed to submit it to the general meeting of Shareholders of China CITIC Bank for consideration.

The 2024 Interim Profit Distribution Plan of the Bank, after being considered and approved by the Board meeting convened on 28 August 2024, is now submitted to the general meeting of Shareholders for consideration and authorization for the Board, which in turn authorizes the executive Directors and agrees the executive Directors to authorize their authorized representatives to deal with all matters in connection with the payment of dividends of ordinary shares for the first half of 2024.

For overseas residents that are individual Shareholders, the *Notice of the State Administration of Taxation on Issues Concerning Individual Income Tax Collection and Management after the Repeal of Guo Shui Fa [1993] No. 045* (Guo Shui Han [2011] No. 348) provides that, dividends received by such overseas residents for their personal holding of shares issued by domestic non-foreign-invested enterprises in Hong Kong shall be subject to the payment of individual income tax under the “interest, dividend and bonus income” item, and that such individual income tax shall be withheld and paid by the withholding agents according to relevant laws at a tax rate of 10%. Overseas residents that are individual holders of shares issued by domestic non-foreign invested enterprises listed in Hong Kong are entitled to the relevant preferential tax treatment pursuant to the provisions in the tax agreements signed between the countries in which they are residents and China, or to the tax arrangements between the Chinese mainland and Hong Kong (Macau). The tax rate for dividends under the relevant tax agreements and tax arrangements is 10% in general. For the purpose of simplifying tax administration, domestic non-foreign-invested enterprises issuing shares in Hong Kong may, upon payment of dividends, generally withhold individual income tax at the rate of 10%, without the need to file an application. If the tax rate for dividends is not equal to 10%, the following provisions shall apply: (1) for residents of countries that have signed lower than 10% tax rate agreements, the withholding agents may file on their behalf applications for the relevant agreed preferential tax treatments, under which circumstances the over-withheld tax amounts will be refunded upon approval by the tax authorities; (2) for residents of countries that have signed higher than 10% but lower than 20% tax rate agreements, the withholding agents shall withhold individual income tax at the agreed tax rate effective at the time of dividend payment, without the need to file an application; and (3) for residents of countries without tax agreements or under other situations, the withholding agents shall withhold individual income tax at 20% upon payment of dividends.

For non-resident enterprises that are Shareholders, the *Notice of the State Administration of Taxation on the Issues Concerning Withholding Enterprise Income Tax on Dividends Paid by Chinese Resident Enterprises to H Shareholders that are Non-resident Overseas Enterprises* (Guo Shui Han [2008] No. 897) provides that, a PRC resident enterprise, when paying dividends for 2008 and subsequent years to H Shareholders that are non-resident overseas enterprises, enterprise income tax at a uniform rate of 10% shall be withheld and paid.

Tax matters in relation to the Shanghai-Hong Kong Stock Connect shall be handled according to the provisions of the *Notice on Relevant Taxation Policies in Connection with the Pilot Shanghai-Hong Kong Stock Connect Mechanism* (Cai Shui [2014] No. 81) of the Ministry of Finance, the State Administration of Taxation and the CSRC.

LETTER FROM THE BOARD

PROPOSAL ON THE GENERAL AUTHORIZATION TO ISSUE CAPITAL BONDS

A special resolution will be proposed at the 2024 Second EGM to approve the general authorization to issue capital bonds. Particulars are as follows:

In order to support the business development, consolidate the capital foundation, satisfy the capital regulatory requirements, enhance the ability to withstand risks and support the development of the real economy, and safeguard the long-term interests of Shareholders, the Bank has formulated the plan of issuance of capital bonds to issue bonds of proper type at appropriate time according to its strategic arrangements. Details regarding the general authorization of the Bank and its consolidated subsidiaries to issue capital bonds are as follows:

I. THE ISSUE PLAN OF UNDATED CAPITAL BONDS

The Bank and its consolidated subsidiaries intend to issue undated capital bonds in accordance with the following plan:

1. Issuer: The issuers include the Bank and its consolidated subsidiaries.
2. Scale of the issuance: The aggregate balance of the undated capital bonds issued and the tier-two capital bonds issued is proposed to be no more than 5% of the risk-weighted assets balance of the Bank, and the specific balance of the issuance of each of the two types of bonds shall be determined by the senior management of the Bank within the scope of the aforesaid aggregate balance as the case may be. The risk-weighted assets balance of the Bank shall be verified pursuant to the risk-weighted assets balance converted into RMB in consolidation at the end of the previous year.
3. Interest rate of the bond: Determined with reference to market interest rate.
4. Bond type: Qualified additional tier-one capital instruments. The core clauses including write-down and redemption will be set in accordance with the regulatory requirements.
5. Validity period of resolution: For a period from the approval date of the proposal regarding this general authorization to issue capital bonds by the general meeting until 31 December 2027.
6. The Bank will complete the bond issuance after the general meeting deliberates and passes this proposal regarding the general authorization to issue capital bonds and regulatory authorities grant effective approval.

II. THE ISSUE PLAN OF TIER-TWO CAPITAL BONDS

The Bank and its consolidated subsidiaries intend to issue tier-two capital bonds in accordance with the following plan:

1. Issuer: The issuers include the Bank and its consolidated subsidiaries.

LETTER FROM THE BOARD

2. Scale of the issuance: The aggregate balance of tier-two capital bonds issued and undated capital bonds issued is proposed to be no more than 5% of the risk-weighted assets balance of the Bank, and the specific balance of the issuance of each of the two types of bonds shall be determined by the senior management of the Bank within the scope of the aforesaid aggregate balance as the case may be. The risk-weighted assets balance of the Bank shall be verified pursuant to the risk-weighted assets balance converted into RMB in consolidation at the end of the previous year.
3. Interest rate of the bond: Determined with reference to market interest rate.
4. Bond type: Qualified tier-two capital instruments. The core clauses including seniority, write-down, and redemption will be set in accordance with the regulatory requirements.
5. Validity period of resolution: For a period from the approval date of the proposal regarding this general authorization to issue capital bonds by the general meeting until 31 December 2027.
6. The Bank will complete the bond issuance after the general meeting deliberates and passes this proposal regarding the general authorization to issue capital bonds and regulatory authorities grant effective approval.

III. AUTHORIZATION

1. It is requested that the general meeting authorizes the Board who shall reauthorize the senior management to handle affairs relating to the aforesaid issuance of capital bonds, including but not limited to: reporting and applying to relevant regulatory authorities for approval, communicating and determining the type of bonds to be issued, specific issue batch and scale, issue time, targets of issue, issue method, issue place, terms and conditions for issuance, bond term, bond rate, bond price, bond currency, and use of funds, applying for bond listing and circulation, arranging principal and interest payment for bond, exercising the redemption right, signing relevant legal documents, and adjusting issue plan in line with relevant regulatory requirements, deciding on and handling other affairs related to the aforesaid issuance of capital bonds as stated in this proposal where necessary.
2. The term of authorization to the Board granted by the general meeting and the authority to the senior management delegated by the Board shall be valid for a period from the date of approval by the general meeting until 31 December 2027.

PROPOSAL ON THE GENERAL AUTHORIZATION TO ISSUE FINANCIAL BONDS

A special resolution will be proposed at the 2024 Second EGM to approve the general authorization to issue financial bonds. Particulars are as follows:

LETTER FROM THE BOARD

With a view to increase financing efficiency and reduce financing cost, the Bank formulated the plan of issuance of financial bonds to issue bonds of proper type at appropriate time according to the demand for fund and market conditions. Details regarding the general authorization to issue financial bonds by the Bank and its affiliates are as follows:

I. THE ISSUE PLAN OF FINANCIAL BONDS

The Bank and its affiliates intend to issue financial bonds in accordance with the following plan:

1. Issuer: The issuers include China CITIC Bank Corporation Limited itself, its overseas branches, consolidated subsidiaries, and affiliates.
2. Scale of the issuance: The aggregate balance of bonds issued is proposed to be no more than 5% of the liability balance of the Bank, which shall be verified pursuant to the liability balance converted into RMB in consolidation at the end of the previous year.
3. Interest rate of the bond: Determined based on market interest rate.
4. Bond type: The bonds other than those with a function of capital replenishment.
5. Varieties of issuance: Domestic bonds shall include ordinary financial bonds, special financial bonds for loans to small and micro enterprises, green bonds, “entrepreneurship and innovation” bonds, “agriculture, farmers, and rural areas” bonds, non-capital bonds with total loss-absorbing capacity (non-capital TLAC bonds), and other bonds other than those with a function of capital replenishment; overseas bonds shall include senior bonds, green financial bonds, and other bonds other than those with a function of capital replenishment.
6. Validity period of resolution: For a period from the approval date of the proposal regarding this general authorization to issue financial bonds by the general meeting until 31 December 2027.
7. The Bank will complete the bond issuance after the general meeting deliberates and passes this proposal regarding the general authorization to issue financial bonds and regulatory authorities grant effective approval.

II. AUTHORIZATION

1. It is requested that the general meeting authorizes the Board who shall reauthorize the senior management to handle affairs relating to the aforesaid issuance of financial bonds, including but not limited to: reporting and applying to relevant regulatory authorities for approval, communicating and determining type of bond to be issued, specific issue batch and scale, issue time, targets of issue, issue method, issue place, terms and conditions for issuance, bond term, issue rate, bond price, bond currency, and use of funds, applying for bond listing and circulation, arranging principal and interest payment for bond, exercising the redemption right,

LETTER FROM THE BOARD

signing relevant legal documents, and adjusting issue plan in line with relevant regulatory requirements, deciding on and handling other affairs related to the aforesaid issuance of financial bonds as stated in this proposal where necessary.

2. The term of authorization to the Board granted by the general meeting and the authority to the senior management delegated by the Board shall be valid for a period from the date of approval by the general meeting until 31 December 2027.

THE 2024 SECOND EGM

The notice of the 2024 Second EGM to be held on Wednesday, 20 November 2024 at Conference Room 818, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC is set out on pages 11 to 13 of this circular, and is published on the HKEXnews website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the website of the Bank (www.citicbank.com).

In order to determine the Shareholders who are entitled to attend the 2024 Second EGM, the Bank's register of H Shareholders will be closed from Friday, 15 November 2024 to Wednesday, 20 November 2024 (both days inclusive). H Shareholders whose names appear on the Bank's register of members on Wednesday, 20 November 2024 are entitled to attend the 2024 Second EGM. H Shareholders of the Bank who intend to attend and vote at the 2024 Second EGM but whose transfers have not been registered shall lodge the transfer documents together with the relevant share certificates at the office of the H share registrar of the Bank in Hong Kong, Computershare Hong Kong Investor Services Limited at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong no later than 4:30 p.m. on Thursday, 14 November 2024.

Shareholders who intend to attend the meeting in person or by proxy should complete and return the attached reply slip in accordance with the instructions printed thereon to the H Share registrar of the Bank in Hong Kong, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong on or before Tuesday, 19 November 2024.

The proxy form for the 2024 Second EGM is published on the HKEXnews website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the website of the Bank (www.citicbank.com). If you intend to appoint a proxy to attend the 2024 Second EGM, please complete such proxy form according to the instructions printed thereon and return the same at least 24 hours before the time fixed for the 2024 Second EGM (i.e. not later than 9:30 a.m. on Tuesday, 19 November 2024) or any of its adjourned meetings (as the case may be). Completion and return of the proxy form shall not preclude you from attending and voting in person at the 2024 Second EGM if you so wish.

PROCEDURES FOR VOTING AT THE 2024 SECOND EGM

According to Rule 13.39(4) of the Hong Kong Listing Rules, the vote of Shareholders at the 2024 Second EGM will be taken by poll.

LETTER FROM THE BOARD

RECOMMENDATION

The Directors believe that the resolutions mentioned above are in the interests of the Bank and the Shareholders as a whole. Accordingly, the Directors recommend that the Shareholders vote in favor of the resolutions to be proposed at the 2024 Second EGM as set out in the notice of the 2024 Second EGM.

By Order of the Board
China CITIC Bank Corporation Limited
FANG Heying
Chairman



中信銀行股份有限公司
China CITIC Bank Corporation Limited

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

(Stock Code: 998)

NOTICE OF THE SECOND EXTRAORDINARY GENERAL MEETING OF 2024

Notice is hereby given that the Second Extraordinary General Meeting of 2024 (the “**2024 Second EGM**”) of China CITIC Bank Corporation Limited (the “**Bank**”) is to be held at 9:30 a.m. on Wednesday, 20 November 2024 at Conference Room 818, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghua Road, Chaoyang District, Beijing, the People's Republic of China (the “**PRC**”) to consider, if thought fit, to approve the following resolutions:

**BY ORDINARY RESOLUTION
NON-ACCUMULATIVE VOTING PROPOSAL**

1. Proposal on the 2024 Interim Profit Distribution Plan of China CITIC Bank Corporation Limited

**BY SPECIAL RESOLUTIONS
NON-ACCUMULATIVE VOTING PROPOSALS**

2. Proposal on the General Authorization to Issue Capital Bonds
3. Proposal on the General Authorization to Issue Financial Bonds

By Order of the Board
China CITIC Bank Corporation Limited
FANG Heying
Chairman

Beijing, the PRC
31 October 2024

As at the date of this notice, the executive directors of the Bank are Mr. Fang Heying (Chairman), Mr. Liu Cheng (President), and Mr. Hu Gang; the non-executive directors are Mr. Cao Guoqiang, Ms. Huang Fang, and Mr. Wang Yankang; and the independent non-executive directors are Mr. Liu Tsz Bun Bennett, Mr. Zhou Bowen, Mr. Wang Huacheng, and Ms. Song Fangxiu.

NOTICE OF THE SECOND EXTRAORDINARY GENERAL MEETING OF 2024

Notes:

1. CLOSURE OF REGISTER OF MEMBERS; ELIGIBILITY FOR ATTENDING THE 2024 SECOND EGM

Holders of A shares and H shares are regarded as the same class of shareholders in voting. Holders of H shares should note that the register of members of the Bank will be closed from Friday, 15 November 2024 to Wednesday, 20 November 2024 (both days inclusive) during which period no H share transfer will be registered. All shareholders appearing on the register of members of the Bank on Wednesday, 20 November 2024 are entitled to attend and vote at the 2024 Second EGM. Holders of H shares of the Bank who intend to attend the 2024 Second EGM but have not registered their share transfer documents shall lodge their transfer documents, together with relevant share certificates, with the office of the Bank's H share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong no later than 4:30 p.m. on Thursday, 14 November 2024.

2. APPOINTMENT OF PROXY

Any shareholder entitled to attend and vote at the 2024 Second EGM is entitled to appoint one or more proxies to attend and vote at the meeting on behalf of him/her. A proxy need not be a shareholder of the Bank. The proxy form shall be in writing and signed by the shareholder or of his/her attorney duly authorized in writing or, if the shareholder is a corporate body, either executed under its common seal or signed by its legal representative, director or duly authorized attorney. If the proxy form is signed by the attorney of the shareholder, the power of attorney or other authorization document authorizing the attorney to sign the proxy form must be notarized.

In order to be valid, holders of H shares shall lodge the proxy form, together with the power of attorney or other authorization document (if any), by hand or post, with the Bank's H share registrar in Hong Kong, 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 fixed for holding the 2024 Second EGM or its adjourned meeting (as the case may be) (i.e. not later than 9:30 a.m. on Tuesday, 19 November 2024). Completion and return of the proxy form shall not preclude you from attending and voting in person at the 2024 Second EGM if you so wish.

3. REPLY SLIP

Holders of H shares who intend to attend in person or by proxy at the 2024 Second EGM shall deliver the reply slip to the Bank's H share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, on or before Tuesday, 19 November 2024.

4. CONTACT INFORMATION OF THE BANK

Address: CITIC Plaza, Building No. 1, 10 Guanghua Road, Chaoyang District, Beijing, the PRC
Postal Code: 100020
Contact persons: Liu Qingsong, Zhao Yuan
Tel.: (8610) 6663 8188
Fax: (8610) 6555 9255

5. PROCEDURES FOR VOTING AT THE 2024 SECOND EGM

Pursuant to Rule 13.39(4) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, any vote of shareholders at the 2024 Second EGM must be taken by poll.

6. OTHER BUSINESS

Shareholders attending the 2024 Second EGM in person or by proxy shall bear their own transportation and accommodation expenses. Shareholders or their proxies attending the 2024 Second EGM shall provide their identity documents.

NOTICE OF THE SECOND EXTRAORDINARY GENERAL MEETING OF 2024

7. DATES AND TIME

References to dates and time on this notice are to Hong Kong dates and time.