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**THIS SUPPLEMENTAL CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION**

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**If you are in doubt** as to any aspect of this supplemental circular or as to the action to be taken, you should consult your stock broker 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 Huishang Bank Corporation Limited\*, you should at once hand this supplemental circular, together with the supplemental 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 or transferee.

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this supplemental circular, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this supplemental circular.

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**Huishang Bank Corporation Limited\***

**徽商银行股份有限公司\***

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

**(Stock Code: 3698)**

**SUPPLEMENTAL CIRCULAR  
INCLUSION OF AN ADDITIONAL PROPOSAL  
AND  
SUPPLEMENTAL NOTICE OF  
THE 2026 FIRST EXTRAORDINARY GENERAL MEETING**

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The Extraordinary General Meeting of the Bank will be held at 9:30 a.m. on Monday, February 2, 2026 at Conference Room 304, Area B, Huishang Bank Building, No. 1699 Yungu Road, Hefei, Anhui Province, the PRC. The supplemental notice of the Extraordinary General Meeting is set out on pages 10 to 12 of this supplemental circular.

If you intend to appoint a proxy to attend the Extraordinary General Meeting, you are required to complete and return the supplemental proxy form for the Extraordinary General Meeting in accordance with the instructions printed thereon. H Shareholders should return the supplemental proxy form for the Extraordinary General Meeting to Computershare Hong Kong Investor Services Limited, and Domestic Shareholders should return the supplemental proxy form for the Extraordinary General Meeting to the Bank's registered office and principal place of business in the PRC respectively and in each case, in person or by post, not less than 24 hours before the time fixed for holding the Extraordinary General Meeting (i.e. before 9:30 a.m. on Sunday, February 1, 2026) or any adjourned meeting thereof. Completion and return of the supplemental proxy form will not preclude you from attending and voting in person at the Extraordinary General Meeting or at any other adjourned meeting should you so wish.

This supplemental circular should be read in conjunction with the Original Circular of the Bank dated December 19, 2025.

\* *Huishang Bank Corporation Limited is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*

January 16, 2026

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## DEFINITIONS

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

“Additional Proposal on Interim Profit Distribution Plan”	the Proposal on Interim Profit Distribution Plan of Huishang Bank for 2025 proposed by the Proposing Shareholders
“Articles of Association”	the Articles of Association of Huishang Bank Corporation Limited that are currently in effect
“Bank” or “Huishang Bank”	Huishang Bank Corporation Limited (徽商银行股份有限公司), a joint stock company incorporated in the PRC with limited liability, whose H Shares are listed on the Main Board of the Hong Kong Stock Exchange
“Board” or “Board of Directors”	the board of directors of the Bank
“Director(s)”	the director(s) of the Bank
“Domestic Share(s)”	the ordinary share(s) issued by the Bank in the PRC with a nominal value of RMB1.00 each, which are subscribed for or credited as paid up in RMB
“Domestic Shareholder(s)”	holder(s) of the Domestic Share(s)
“EGM” or “Extraordinary General Meeting”	the 2026 first extraordinary general meeting of the Bank to be held at Conference Room 304, Area B, Huishang Bank Building, No. 1699 Yungu Road, Hefei, Anhui Province, the PRC at 9:30 a.m. on Monday, February 2, 2026
“H Share(s)”	the overseas-listed foreign share(s) in the share capital of the Bank, with a nominal value of RMB1.00 each, which are listed on the Main Board of the Hong Kong Stock Exchange
“H Share Registrar”	Computershare Hong Kong Investor Services Limited
“H Shareholder(s)”	holder(s) of the H Share(s)

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## DEFINITIONS

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“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended, supplemented or otherwise modified from time to time
“Original Circular”	the EGM circular of the Bank dated December 19, 2025
“Original Notice”	notice of the EGM of the Bank dated December 19, 2025
“Original Proxy Form”	the proxy form published together with the Original Circular and the Original Notice
“PRC Company Law”	the Company Law of the People’s Republic of China, as amended, supplemented or otherwise modified from time to time
“Proposing Shareholders”	Zhongjing Xinhua Asset Investment Management Co., Ltd. (中靜新華資產管理有限公司), Zhongjing Xinhua Property Management (Hong Kong) Co., Limited and Wealth Honest Limited, directly holding 224,781,227 Domestic Shares, 2,000 H Shares and 2,000 H Shares of the Bank in their respective own names
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“Share(s)”	ordinary share(s) of the Bank, consisting of the Domestic Share(s) and the H Share(s)
“Shareholder(s)”	the shareholder(s) of the Bank

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## LETTER FROM THE BOARD

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### Huishang Bank Corporation Limited\*

### 徽商银行股份有限公司\*

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

**(Stock Code: 3698)**

*Executive Director:*

Mr. Kong Qinglong (*President*)

*Non-executive Directors:*

Mr. Ma Lingxiao

Mr. Lu Hao

Mr. Wang Zhaohui

Mr. Wei Lixiang

Mr. Zuo Dunli

Mr. Gao Yang

Mr. Wang Wenjin

*Independent non-executive Directors:*

Mr. Dai Peikun

Ms. Zhou Yana

Mr. Liu Zhiqiang

Mr. Yin Jianfeng

Ms. Huang Aiming

Mr. Xu Jiabin

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

Huishang Bank Building

No. 1699 Yungu Road

Hefei

Anhui Province

the PRC

*Principal place of business  
in Hong Kong:*

40th Floor, Dah Sing Financial Centre

No. 248 Queen's Road East

Wanchai

Hong Kong

*To the Shareholders*

Dear Sir or Madam,

### 2026 FIRST EXTRAORDINARY GENERAL MEETING

#### I. INTRODUCTION

The Extraordinary General Meeting of the Bank will be held at 9:30 a.m. on Monday, February 2, 2026 at Conference Room 304, Area B, Huishang Bank Building, No. 1699 Yungu Road, Hefei, Anhui Province, the PRC.

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## LETTER FROM THE BOARD

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On January 14, 2026, the Board, as the convener of the EGM, received an additional proposal proposed by the Shareholder, i.e. Zhongjing Xinhua Asset Investment Management Co., Ltd., and subsequently on January 16, 2026 received an additional proposal jointly proposed by the Shareholders, i.e. Zhongjing Xinhua Asset Investment Management Co., Ltd., Zhongjing Xinhua Property Management (Hong Kong) Co., Limited and Wealth Honest Limited. The contents of the relevant additional proposals are identical. The aforementioned Proposing Shareholders directly hold an aggregate of approximately 1.62% of the Bank's total issued ordinary share capital in their own names. The convener agreed to submit the Additional Proposal on Interim Profit Distribution Plan as an additional resolution to the EGM in accordance with relevant provisions of the PRC Company Law.

This supplemental circular should be read in conjunction with the Original Circular. The purpose of the Original Circular and this supplemental 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 proposed resolutions at the EGM.

### **II. ADDITIONAL MATTER TO BE RESOLVED AT THE EGM**

Details of the matters to be considered at the EGM are set out in the Original Notice contained in the Original Circular and in the supplemental notice of the EGM set out on pages 10 to 12 of this supplemental circular.

The Additional Proposal on Interim Profit Distribution Plan will be proposed to the Shareholders at the EGM for consideration, in addition to those resolutions set out in the Original Circular. Please refer to Appendix I to this supplemental circular for the original text of the aforesaid proposal.

If the Additional Proposal on Interim Profit Distribution Plan is approved by the Shareholders at the EGM, relevant arrangements such as the timing of distribution and closure of the register of members will be announced separately in due course.

The aforesaid additional proposal is prepared in Chinese, and translated into English. In the event of any discrepancy between the English version and the Chinese version of the additional proposal, the Chinese version shall prevail.

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## LETTER FROM THE BOARD

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### III. THE EGM

The EGM will be held at 9:30 a.m. on Monday, February 2, 2026 at Conference Room 304, Area B, Huishang Bank Building, No. 1699 Yungu Road, Hefei, Anhui Province, the PRC to consider and, if thought fit, to pass the matters set out in the Original Notice and the supplemental notice of the EGM. The supplemental proxy form is available for viewing on the HKEXnews website of Hong Kong Exchanges and Clearing Limited at [www.hkexnews.hk](http://www.hkexnews.hk) and the website of the Bank at [www.hsbank.com.cn](http://www.hsbank.com.cn). The supplemental notice of the Extraordinary General Meeting is set out on pages 10 to 12 of this supplemental circular.

If you intend to appoint a proxy to attend the Extraordinary General Meeting, you are required to complete and return the supplemental proxy form for the Extraordinary General Meeting in accordance with the instructions printed thereon. H Shareholders should return the supplemental proxy form for the Extraordinary General Meeting to Computershare Hong Kong Investor Services Limited, and Domestic Shareholders should return the supplemental proxy form for the Extraordinary General Meeting to the Bank's registered office and principal place of business in the PRC respectively and in each case, in person or by post, not less than 24 hours before the time fixed for holding the Extraordinary General Meeting (i.e. before 9:30 a.m. on Sunday, February 1, 2026) or any adjourned meeting thereof. Completion and return of the supplemental proxy form will not preclude you from attending and voting in person at the Extraordinary General Meeting or at any other adjourned meeting should you so wish.

The supplemental proxy form will not affect the validity of the Original Proxy Form duly completed by you. If you have already validly appointed a proxy to attend and act on your behalf at the EGM but have not completed and returned this supplemental proxy form, your proxy will have the right to vote on your behalf on the supplemental resolution set out in the supplemental notice of the EGM at his/her discretion. If you have not completed and returned the Original Proxy Form but completed and returned the supplemental proxy form and validly appointed a proxy to attend and act on your behalf at the EGM, your proxy will have the right to vote on your behalf on the resolutions set out in the Original Notice at his/her discretion unless otherwise instructed.

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## LETTER FROM THE BOARD

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### IV. RECOMMENDATION

The Board (as the convener of the EGM) agreed to submit the Additional Proposal on Interim Profit Distribution Plan as an additional resolution to the EGM in accordance with the relevant provisions of the PRC Company Law. Shareholders are requested to vote reasonably on the new additional proposal set out in this supplemental circular after careful consideration.

**The Board of  
Huishang Bank Corporation Limited\***

Hefei, Anhui Province, the PRC  
January 16, 2026

\* *Huishang Bank Corporation Limited is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*

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**APPENDIX I                      ORIGINAL TEXT OF ADDITIONAL PROPOSAL ON INTERIM  
PROFIT DISTRIBUTION PLAN (ADDITIONAL PROPOSAL  
SUBMITTED BY THE PROPOSING SHAREHOLDERS)**

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**PROPOSAL ON INTERIM PROFIT DISTRIBUTION PLAN OF  
HUISHANG BANK FOR 2025**

**To the Board of Directors of Huishang Bank Corporation Limited:**

Our companies proposes that, pursuant to laws, regulations, regulatory requirements and the Articles of Association of Huishang Bank, Huishang Bank shall distribute the interim cash dividends for 2025 to all ordinary shareholders. The proposed dividend plan is as follows:

Huishang Bank will distribute a cash dividend of RMB1.87 (tax inclusive) for every 10 shares to ordinary shareholders. Based on Huishang Bank's total ordinary shares capital of 13,889,801,211 shares as of June 30, 2025, the total amount of interim cash dividends to be distributed on ordinary shares for 2025 amounts to RMB2,597,392,826.45 (tax inclusive), accounting for 30.06% of the parent company's net profit of RMB8,640,898,000 as set out in the reviewed interim financial statements for 2025.

We kindly request the general meeting to consider the above proposal.

Annex: Description of the Proposal

*Note: The Description of the Proposal forms an integral part of the proposal and the convener shall publish it when making announcement(s)*

Proposing Shareholders: Zhongjing Xinhua Asset Investment Management Co., Ltd.  
Zhongjing Xinhua Property Management (Hong Kong) Co., Limited  
Wealth Honest Limited

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**APPENDIX I                      ORIGINAL TEXT OF ADDITIONAL PROPOSAL ON INTERIM  
PROFIT DISTRIBUTION PLAN (ADDITIONAL PROPOSAL  
SUBMITTED BY THE PROPOSING SHAREHOLDERS)**

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Annex:

**Description of the Proposal**

The Certain Opinions on Strengthening Regulation, Preventing Risks and Promoting High-quality Development of the Capital Market (New Nine Guidelines) (《關於加強監管防範風險推動資本市場高質量發展的若干意見》(新國九條)), which was issued by the State Council on April 4, 2024, proposed opinions on strengthening the supervision over cash dividends of listed companies, increasing incentives for high-quality companies in distributing dividend, promoting higher dividend levels, effectively enhancing the level of returns to investors, improving the normalized dividend mechanism of listed companies, and stabilizing investors' dividend expectations. The China Securities Regulatory Commission (CSRC), in its Regulatory Guidelines for Listed Companies No. 10 – Market Value Management (《上市公司監管指引第10號 – 市值管理》) issued on November 6, 2024, also proposed opinions on promoting the enhancement of investment value by listed companies and improving returns to investors. In particular, listed companies are urged to establish the awareness of shareholder returns and comprehensively utilise various methods, including cash dividend distributions and share repurchases, to facilitate a reasonable reflection of the listed company's quality in its investment value. Listed companies should also closely monitor market responses to their values and, when market performance significantly deviates from the listed companies' intrinsic value, prudently analyse and assess potential causes, while actively adopting measures to promote a reasonable alignment of the listed companies' investment value with their underlying quality. Furthermore, the CSRC, in its Regulatory Guidelines for Listed Companies No. 3 – Cash Dividends for Listed Companies (2025 Revision) (《上市公司監管指引第3號 – 上市公司現金分紅(2025年修訂)》) issued on March 27, 2025, also proposed opinions on formulating clear shareholder return plans, encouraging an increase in cash dividend frequency, stabilizing investors' dividend expectations, firmly establishing the awareness of shareholder returns, enhancing the transparency of cash dividends, and protecting the legitimate rights and interests of investors.

Up to now, 27 listed banks in the PRC have declared interim cash dividends for 2025. Among them, interim cash dividends for 2025 declared by the leading city commercial banks such as Bank of Hangzhou, Bank of Nanjing, Bank of Shanghai and Bank of Ningbo represented 24.74%, 30%, 32.22% and 13.41% of the net profits for the period, respectively.

Further, in April 2025, the National Financial Regulatory Administration (NFRA) issued the Notice on Adjusting the Regulatory Proportion of Equity Assets for Insurance Funds of the NFRA (Jin Gui (2025) No. 12) (《國家金融監督管理總局關於調整保險資金權益類資產監管比例有關事項的通知》金規(2025)12號), which raised the equity investment cap from 30% to 50% for insurance companies with a solvency adequacy ratio exceeding 350%, while emphasizing proactive support for equity assets with “predictable cash flows” under the asset-liability matching principle. Against this backdrop, bank equities have, based on their relatively stable and predictable cash

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<b>APPENDIX I</b>	<b>ORIGINAL TEXT OF ADDITIONAL PROPOSAL ON INTERIM PROFIT DISTRIBUTION PLAN (ADDITIONAL PROPOSAL SUBMITTED BY THE PROPOSING SHAREHOLDERS)</b>
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return profiles compared with equities of other sectors, become a subject fully recognized by long-term funds such as insurance funds under the new regulatory regime and been included as a main force in the equity sector. Currently, a number of insurance funds have explicitly responded to this policy by increasing their equity investments in bank stocks.

According to the Regulatory Guidelines for Listed Companies No. 3 – Cash Dividends for Listed Companies (2025 Revision), the CSRC will take regulatory measures in accordance with the law for violations identified in the process of cash dividends regulation such as failing to establish clear shareholder return plans as required, or failing to distribute dividends as stipulated despite clear provisions in the articles of association. The implementation of such regulatory measures will be recorded in the listed company’s integrity file as required, and the integrity status will impact matters such as the listed company’s refinancing and asset restructuring. As a leading domestic city commercial bank currently undergoing A-share IPO tutorial filing, Huishang Bank’s share issuances (including A Shares) are subject to CSRC regulation. It shall adhere to the aforementioned regulatory policy directives. Any violation would prolong the tutorial period, erode potential investor confidence, and keep its H Share price mired in prolonged weakness. Therefore, Huishang Bank shall proactively respond to policy requirements by enabling investors to benefit from the Bank’s development in a timely manner. This will further enhance investor returns and the price of H Shares, while enabling Huishang Bank to capitalize on the window period presented by the new financial regulatory policies to continue to strengthen Huishang Bank’s attractiveness in the capital market.



**Huishang Bank Corporation Limited\***

**徽商銀行股份有限公司\***

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

**(Stock Code: 3698)**

**SUPPLEMENTAL NOTICE OF  
THE 2026 FIRST EXTRAORDINARY GENERAL MEETING**

Reference is made to the circular (the “**Original Circular**”) and the notice (the “**Original Notice**”) of the 2026 First Extraordinary General Meeting (the “**EGM**”) dated December 19, 2025 of Huishang Bank Corporation Limited\* (the “**Bank**”). Unless otherwise defined herein, terms used in this supplemental notice shall have the same meanings as those defined in the Original Circular and the Original Notice.

**SUPPLEMENTAL NOTICE IS HEREBY GIVEN** that on January 14, 2026, the Board, as the convener of the EGM, received an additional proposal for the EGM proposed by the Shareholder of the Bank, i.e. Zhongjing Xinhua Asset Investment Management Co., Ltd., and subsequently on January 16, 2026 received an additional proposal for the EGM jointly proposed by the Shareholders, i.e. Zhongjing Xinhua Asset Investment Management Co., Ltd., Zhongjing Xinhua Property Management (Hong Kong) Co., Limited and Wealth Honest Limited. The contents of the relevant additional proposals are identical. The aforementioned Proposing Shareholders directly hold an aggregate of approximately 1.62% of the Bank's total issued ordinary share capital in their own names. The convener agreed to submit the following additional resolution to the EGM in accordance with relevant provisions of the PRC Company Law:

**SUPPLEMENTAL ORDINARY RESOLUTION**

5. To consider and approve the Proposal on Interim Profit Distribution Plan of Huishang Bank for 2025 (additional proposal submitted by the Proposing Shareholders)

If the Additional Proposal on Interim Profit Distribution Plan under the supplemental ordinary resolution No. (5) is approved by the Shareholders at the EGM, relevant arrangements such as the timing of distribution and closure of the register of members will be announced separately in due course.

**The Board of  
Huishang Bank Corporation Limited\***

Hefei, Anhui Province, the PRC  
January 16, 2026

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## SUPPLEMENTAL NOTICE OF THE EXTRAORDINARY GENERAL MEETING

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*Notes:*

1. Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”), all votes of resolutions at the EGM will be taken by poll except where the chairman decides to allow a resolution which relates 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 HKEXnews website of Hong Kong Exchanges and Clearing Limited ([www.hkexnews.hk](http://www.hkexnews.hk)) and the website of the Bank ([www.hsbank.com.cn](http://www.hsbank.com.cn)) in accordance with the Listing Rules.
2. For details of the other resolutions to be considered and approved at the EGM, closure of register of members, the eligibility for attending the EGM, the registration procedures and other matters, please refer to the Original Notice.
3. The supplemental proxy form of the EGM will be available for viewing on the HKEXnews website of Hong Kong Exchanges and Clearing Limited at [www.hkexnews.hk](http://www.hkexnews.hk) and the website of the Bank at [www.hsbank.com.cn](http://www.hsbank.com.cn). The supplemental proxy form, together with the notarized power of attorney or any other authorization documents must be returned to the H Share Registrar of the Bank, Computershare Hong Kong Investor Services Limited (for H Shareholders) or the registered office and principal place of business of the Bank in the PRC (for Domestic Shareholders) in person or by post in any event not less than 24 hours before the time stipulated for convening the EGM (i.e. before 9:30 a.m. on Sunday, February 1, 2026) or any adjourned meeting thereof.
4. The supplemental proxy form of the EGM is to be used for the supplemental resolution set out in this supplemental notice, and will not affect the validity of the Original Proxy Form duly completed by you in respect of the resolutions set out in the Original Notice. If you have already validly appointed a proxy to attend and act on your behalf at the EGM but have not completed and returned the supplemental proxy form of the EGM, your proxy will have the right to vote on your behalf on the supplemental resolution set out in this supplemental notice at his/her discretion. If you have not completed and returned the Original Proxy Form but completed and returned the supplemental proxy form and validly appointed a proxy to attend and act on your behalf at the EGM, your proxy will have the right to vote on your behalf on the resolutions set out in the Original Notice at his/her discretion unless otherwise instructed.
5. Other matters in connection with the EGM (other than the supplemental resolution set out in this supplemental notice) remain the same. For details of the other resolutions to be considered and approved at the EGM and other related matters, please refer to the Original Circular and the Original Notice available at the HKEXnews website of Hong Kong Exchanges and Clearing Limited ([www.hkexnews.hk](http://www.hkexnews.hk)) and the website of the Bank ([www.hsbank.com.cn](http://www.hsbank.com.cn)).

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## SUPPLEMENTAL NOTICE OF THE EXTRAORDINARY GENERAL MEETING

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6. Other matters:

A. The EGM is expected to last for no more than half day. Shareholders and their proxies attending the Meeting shall bear their own traveling and accommodation expenses.

B. The address of Computershare Hong Kong Investor Services Limited is:

17M Floor, Hopewell Centre  
183 Queen's Road East, Wan Chai  
Hong Kong  
Tel No.: (852) 2862 8628  
Fax No.: (852) 2865 0990

The address of the registered office and principal place of business in the PRC of the Bank is:

The Board Office  
Huishang Bank Building, No. 1699 Yungu Road  
Hefei, Anhui Province  
the PRC  
Tel No.: (86) 0551 6266 7806/6519 5721  
Fax No.: (86) 0551 6266 7661

*As at the date of this supplemental notice, the Board of the Bank comprises Kong Qinglong as executive director; Ma Lingxiao, Lu Hao, Wang Zhaohui, Wei Lixiang, Zuo Dunli, Gao Yang and Wang Wenjin as non-executive directors; Dai Peikun, Zhou Yana, Liu Zhiqiang, Yin Jianfeng, Huang Aiming and Xu Jiabin as independent non-executive directors.*

\* *Huishang Bank Corporation Limited is not an authorized institution within the meaning of the Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking/deposit-taking business in Hong Kong.*