
THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

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 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 supplemental circular, together with the revised proxy form for the 2025 Annual Shareholders' Meeting, 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)

SUPPLEMENTAL CIRCULAR OF 2025 ANNUAL SHAREHOLDERS' MEETING AND SUPPLEMENTAL NOTICE OF 2025 ANNUAL SHAREHOLDERS' MEETING

The 2025 Annual Shareholders' Meeting of the Bank will be held at the Conference Center, Building of Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司* (at No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC) on Thursday, 28 May 2026 at 10:00 a.m. as originally scheduled. The supplemental notice of the 2025 Annual Shareholders' Meeting is set out on pages 8 to 10 of this supplemental circular. The letter from the Board is set out on pages 3 to 7 of this supplemental circular.

The proxy form for use at the 2025 Annual Shareholders' Meeting was published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) on 7 May 2026 and dispatched to H Shareholders of the Bank by means selected by H Shareholders of the Bank to receive the corporate communications. The revised proxy form for use at the 2025 Annual Shareholders' Meeting was also published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) and dispatched to H Shareholders of the Bank by means selected by H Shareholders of the Bank to receive the corporate communications. Whether or not you intend to attend the 2025 Annual Shareholders' Meeting, you are requested to complete and return the relevant proxy form mentioned above in accordance with the instructions stated thereon 24 hours before the time appointed for holding the 2025 Annual Shareholders' Meeting or any adjournment thereof (as the case may be). Completion and return of the relevant proxy form mentioned above will not preclude you from attending and voting at the 2025 Annual Shareholders' Meeting in person if you so wish. In such event, the instrument appointing a proxy shall be deemed to be revoked.

This supplemental circular should be read in conjunction with the circular (the "**Original Circular**") issued by the Bank on 7 May 2026.

12 May 2026

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

“2025 Annual Shareholders’ Meeting”	the 2025 annual shareholders’ meeting of the Bank to be held at the Conference Center, Building of Chongqing Rural Commercial Bank Co., Ltd. (at No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC) on Thursday, 28 May 2026 at 10:00 a.m. (or any adjournment thereof)
“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
“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 share(s) of the Bank with a nominal value of RMB1.00 each, which are listed on the main board of the Stock Exchange
“Latest Practicable Date”	12 May 2026, being the latest practicable date prior to the printing of this supplemental 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 supplemental circular, excludes Hong Kong, the Macau Special Administrative Region and Taiwan
“RMB”	Renminbi, the lawful currency of the PRC

DEFINITIONS

“Rules of Procedures for the Board”	the rules of procedures for the Board of the Bank currently in effect, as amended from time to time
“Rules of Procedures for the Shareholders’ Meeting”	the rules of procedures for the shareholders’ meeting of the Bank currently in effect, as amended from time to time
“Shareholder(s)”	holder(s) of the Shares
“Share(s)”	the A Share(s) and/or the H Share(s)
“Shanghai Stock Exchange”	Shanghai Stock Exchange
“Stock Exchange”	The Stock Exchange of Hong Kong Limited

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 Xiaojun

Mr. Sui Jun

Non-executive Directors:

Mr. Ma Bao

Mr. Dong Bin

Mr. Yuan Gang

Independent non-executive Directors:

Mr. Lee Ming Hau

Ms. Bi Qian

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

No. 36 Jinshamen Road,

Liangjiang New Area,

Chongqing,

the PRC

400023

Principal place of business in Hong Kong:

Room 1920,

19th Floor, Lee Garden One,

33 Hysan Avenue,

Causeway Bay, Hong Kong

12 May 2026

To the Shareholders

Dear Sir or Madam,

SUPPLEMENTAL CIRCULAR OF 2025 ANNUAL SHAREHOLDERS' MEETING

1. INTRODUCTION

The 2025 Annual Shareholders' Meeting of the Bank will be held at the Conference Center, Building of Chongqing Rural Commercial Bank Co., Ltd. (at No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC) on Thursday, 28 May 2026 at 10:00 a.m. as originally scheduled.

Except for the resolutions proposed in the Original Circular, the supplemental resolution to be passed as a special resolution at the 2025 Annual Shareholders' Meeting is the issuance of eligible capital replenishment instruments.

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 all reasonable and necessary information to enable you to make informed decisions on whether to vote for or against the proposed resolutions at the 2025 Annual Shareholders' Meeting.

LETTER FROM THE BOARD

2. DETAILS OF ADDITIONAL MATTER TO BE RESOLVED AT THE 2025 ANNUAL SHAREHOLDERS' MEETING

Details of the matters to be resolved at the 2025 Annual Shareholders' Meeting are set out in the notice of the 2025 Annual Shareholders' Meeting dated 7 May 2026 contained in the Original Circular and the supplemental notice of the 2025 Annual Shareholders' Meeting on pages 8 to 10 of this supplemental circular.

The supplemental resolution to be passed at the 2025 Annual Shareholders' Meeting, in addition to those set out in the Original Circular, is as follows:

Issuance of Eligible Capital Replenishment Instruments

In order to further enhance capital strength and promote sustainable and steady development of business, the Bank proposed to issue undated capital bonds and tier-two capital bonds with write-down terms of not more than RMB20 billion. The specific proposal is as follows:

I. Types of eligible capital replenishment instruments to be issued

Undated capital bonds and tier-two capital bonds with write-down terms satisfying the requirements under the Administrative Measures for the Capital of Commercial Banks (National Financial Regulatory Administration Order [2023] No. 4) and the Guiding Opinions on Commercial Banks' Innovation in Capital Instruments (Revision) (Yin Bao Jian Fa [2019] No. 42) issued by the former China Banking and Insurance Regulatory Commission.

II. Issue size

Not more than RMB20 billion (inclusive of RMB20 billion).

III. Maturity of bonds

The maturity of write-down undated capital bonds shall be consistent with the duration of the ongoing operation of the Bank; the maturity of write-down tier-two capital bonds shall be not less than five years.

IV. Interest rate

To be determined based on the market interest rates.

V. Means of issue

To be issued in one batch or in batches.

LETTER FROM THE BOARD

VI. Means of loss absorption

Upon the occurrence of the triggering events specified in the issuing document(s), losses will be absorbed by means of write-down.

VII. Use of proceeds

The write-down undated capital bonds shall be used to replenish the Bank's other tier-one capital; the write-down tier-two capital bonds shall be used to replenish the Bank's tier-two capital.

VIII. Validity term of the resolution in relation to the issuance of capital replenishment instruments

Effective for a period of 36 months commencing from the date of approval by the shareholders' meeting of the issuance of the eligible capital instruments.

IX. Authorisation matters

It will be proposed at the shareholders' meeting to consider and authorise the Board, and for the Board to further delegate to the senior management, to handle the specific matters relating to the issuance of the eligible capital instruments within the framework, principles, and validity period approved by the shareholders' meeting, including but not limited to: submission to relevant competent authorities and regulatory bodies for approval, determination of specific aggregate issue size and tranches, issue time, issue terms, maturity of the bonds, interest rates, signing all necessary legal documents; and arrangement for payment of the bond principal and interests, and handling redemption, write-down and other matters according to the regulations and approval requirements promulgated by relevant regulatory bodies, within the duration of the eligible capital instruments.

The authorisation shall be effective for a period of 36 months commencing from the date of approval by the shareholders' meeting of the issuance of the eligible capital instruments.

The above resolution was considered and approved by the Board on 29 January 2026, and is now being submitted to the 2025 Annual Shareholders' Meeting for consideration as a special resolution.

LETTER FROM THE BOARD

3. 2025 ANNUAL SHAREHOLDERS' MEETING

The 2025 Annual Shareholders' Meeting of the Bank is scheduled to be held at the Conference Center, Building of Chongqing Rural Commercial Bank Co., Ltd. (at No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC) on Thursday, 28 May 2026 at 10:00 a.m., to consider and, if thought fit, to pass resolutions in respect of the matters set out in the notice of the 2025 Annual Shareholders' Meeting and the supplemental notice of the 2025 Annual Shareholders' Meeting.

The proxy form for use at the 2025 Annual Shareholders' Meeting (the "**First Proxy Form**") was published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) on 7 May 2026 and dispatched to H Shareholders of the Bank by means selected by H Shareholders of the Bank to receive the corporate communications. The revised proxy form (the "**Revised Proxy Form**") for use at the 2025 Annual Shareholders' Meeting was also published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) and dispatched to H Shareholders of the Bank by means selected by H Shareholders of the Bank to receive the corporate communications. Whether or not you intend to be present at the 2025 Annual Shareholders' Meeting, you are requested to complete and return the relevant proxy form mentioned above in accordance with the instructions stated thereon 24 hours before the time appointed for holding the 2025 Annual Shareholders' Meeting or any adjournment thereof (as the case may be). Completion and return of the relevant proxy form mentioned above will not preclude you from attending and voting at the 2025 Annual Shareholders' Meeting 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, 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.

In accordance with the relevant requirements of the Articles of Association and the Rules of Procedures for the Shareholders' Meeting, 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 shareholders' meeting shall be restricted.

After the Directors have made all reasonable enquiries, to the best of their knowledge, information and belief, as at the Latest Practicable Date, save as the abstention from voting disclosed in the Original Circular, there have been no other Shareholders having material interests in the resolutions proposed at the 2025 Annual Shareholders' Meeting, and no other Shareholders are required to abstain from voting on any of the resolutions proposed at the 2025 Annual Shareholders' Meeting.

LETTER FROM THE BOARD

4. RECOMMENDATION

The Board (including independent non-executive Directors) believes that the supplemental resolution to be proposed at the 2025 Annual Shareholders' Meeting is in the interests of the Bank and the Shareholders as a whole. It is therefore recommended that the Shareholders should vote in favour of all the resolutions to be proposed at the 2025 Annual Shareholders' Meeting as set out in the notice of the 2025 Annual Shareholders' Meeting and the supplemental notice of the 2025 Annual Shareholders' Meeting.

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 Xiaojun
Chairman and Executive Director



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)

**SUPPLEMENTAL NOTICE OF THE
2025 ANNUAL SHAREHOLDERS' MEETING**

REFERENCE IS MADE to the circular (the “**Circular of the Annual Shareholders' Meeting**”) and the notice (the “**Notice of the Annual Shareholders' Meeting**”) of 2025 annual shareholders' meeting (the “**Annual Shareholders' Meeting**”) of Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司* (the “**Bank**”) dated 7 May 2026, which set out the time and venue of the Annual Shareholders' Meeting and contain the resolutions proposed at the Annual Shareholders' Meeting for shareholders' consideration and approval. Unless otherwise stated, capitalised terms used in this supplemental notice shall have the same meanings as defined in the Circular of the Annual Shareholders' Meeting and the supplemental circular of the Bank dated 12 May 2026.

SUPPLEMENTAL NOTICE IS HEREBY GIVEN that the Annual Shareholders' Meeting will be held as originally scheduled on Thursday, 28 May 2026 at 10:00 a.m. at the Conference Center, Building of Chongqing Rural Commercial Bank Co., Ltd. (at No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC). In addition to the resolutions contained in the Notice of the Annual Shareholders' Meeting, the Annual Shareholders' Meeting will also consider and, if thought fit, pass the following additional resolution:

Special Resolution

1. To consider and approve the resolution in relation to the issuance of eligible capital replenishment instruments 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 Xiaojun
Chairman and Executive Director

Chongqing, the PRC, 12 May 2026

SUPPLEMENTAL NOTICE OF THE 2025 ANNUAL SHAREHOLDERS' MEETING

Notes:

1. Pursuant to the Rules Governing the Listing of Securities (the “**Listing Rules**”) on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”), the vote of the resolution as set out in the supplemental notice of the Annual Shareholders’ Meeting 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. 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. The revised proxy form (the “**Revised Proxy Form**”) for use at the Annual Shareholders’ Meeting is published on the websites of the Stock Exchange (www.hkexnews.hk) and the Bank (www.cqrcb.com) and dispatched to H shareholders of the Bank by means selected by H shareholders of the Bank to receive the corporate communications. Every shareholder who has the right to attend and vote at the Annual Shareholders’ Meeting is entitled to appoint one or more proxies (if he/she/it holds more than one share) to attend and vote on his/her/its behalf at the Annual Shareholders’ Meeting. A proxy need not be a shareholder, provided that 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. Any H shareholder who intends to appoint a proxy to attend the Annual Shareholders’ Meeting shall complete the enclosed Revised Proxy Form in accordance with the instructions printed thereon and return the same to the H Share Registrar of the Bank, 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 Annual Shareholders’ Meeting or any adjournment thereof (as the case may be). Completion and return of the Revised Proxy Form will not preclude the Shareholders from attending and voting in person at the Annual Shareholders’ Meeting or at any adjourned meeting thereof should they so wish.
3. A shareholder who has not yet lodged the proxy form (the “**Original Proxy Form**”) which was issued by the Bank on 7 May 2026 is required to lodge the Revised Proxy Form if he/she/it wishes to appoint proxies to attend the Annual Shareholders’ Meeting in his/her/its stead. In this case, the Original Proxy Form should not be lodged with the Bank’s H Share Registrar.
4. A shareholder who has already lodged the Original Proxy Form should note that:
 - (a) if no Revised Proxy Form is lodged, the Original Proxy Form will be treated as a valid form of proxy lodged by the shareholder if duly completed. The proxy appointed under the Original Proxy Form will also be entitled to vote in accordance with the instructions previously given by the shareholder or at his/her/its discretion (if no such instructions are given) on any resolution properly proposed at the Annual Shareholders’ Meeting, including the additional proposed resolution as set out in this supplemental notice of the Annual Shareholders’ Meeting which was issued by the Bank on 12 May 2026;
 - (b) if the Revised Proxy Form is lodged not less than 24 hours before the time appointed to hold the Annual Shareholders’ Meeting, the Revised Proxy Form will be treated as a valid form of proxy lodged by the shareholder if duly completed; and
 - (c) if the Revised Proxy Form is lodged after the closing time set out in this supplemental notice of the Annual Shareholders’ Meeting, the Revised Proxy Form will be deemed invalid. It will not revoke the Original Proxy Form previously lodged by the shareholder. The Original Proxy Form will be treated as a valid form of proxy if duly completed. The proxy appointed under the Original Proxy Form will also be entitled to vote in accordance with the instructions previously given by the shareholder or at his/her/its discretion (if no such instructions are given) on any resolution properly proposed at the Annual Shareholders’ Meeting, including the additional proposed resolution as set out in this supplemental notice of the 2025 Annual Shareholders’ Meeting which was issued by the Bank on 12 May 2026.

SUPPLEMENTAL NOTICE OF THE 2025 ANNUAL SHAREHOLDERS' MEETING

5. Save for the supplemental resolution set out in the supplemental notice of the Annual Shareholders' Meeting, all matters in connection with the Annual Shareholders' Meeting remain the same. For details in connection with the other resolutions to be submitted for consideration and approval at the Annual Shareholders' Meeting, qualification for attending, closure of register of members, appointment of proxy and other related matters, please refer to the Circular of the Annual Shareholders' Meeting and the Notice of the Annual Shareholders' Meeting.

6. The contact of the office of the Board is as follows:

Address:	No. 36 Jinshamen Road, Liangjiang New Area, Chongqing, the PRC
Postal Code:	400023
Contact Person:	Ms. Li
Telephone:	(8623) 6111 1524
Facsimile:	(8623) 6111 0844

As at the date of this supplemental notice, the executive directors of the Bank are Mr. Liu Xiaojun and Mr. Sui Jun; the non-executive directors of the Bank are Mr. Ma Bao, Mr. Dong Bin and Mr. Yuan Gang; and the independent non-executive directors of the Bank are Mr. Lee Ming Hau and Ms. Bi Qian.

* *The Bank holds a financial licence number B0335H250000001 approved by the regulatory authority of the banking industry of the PRC and was authorised by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code 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.*