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BANK OF CHONGQING CO., LTD.*

重慶銀行股份有限公司*

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

(Stock Code: 1963)

(Stock Code of Preference Shares: 4616)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made by Bank of Chongqing Co., Ltd.* (the “**Bank**”) pursuant to Rule 13.10B of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited.

The “Announcement on Preliminary Financial Data for the Year of 2021” as published in Chinese on the website of the Shanghai Stock Exchange is enclosed hereto for reference.

On behalf of the Board
Bank of Chongqing Co., Ltd.*
LIN Jun
Chairman

Chongqing, the PRC, 28 February 2022

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

* *The Bank holds a financial licence number B0206H250000001 approved by the regulatory authority of the banking industry of the PRC and was authorised by the Administration for Market Regulation of Chongqing to obtain a corporate legal person business licence with a unified social credit code 91500000202869177Y. The Bank is not an authorised institution within the meaning of Hong Kong Banking Ordinance (Chapter 155 of the Laws of Hong Kong), not subject to the supervision of the Hong Kong Monetary Authority, and not authorized to carry on banking and/or deposit-taking business in Hong Kong.*

BANK OF CHONGQING CO., LTD.
ANNOUNCEMENT ON PRELIMINARY FINANCIAL DATA
FOR THE YEAR OF 2021

The board of directors of the Bank together with the directors thereof guarantee that the information contained in this announcement does not contain any false statements, misleading representations or material omissions, and all of them jointly and severally accept responsibility as to the truthfulness, accuracy and completeness of the content of this announcement.

The principal financial data for the year of 2021 as set out in this announcement is preliminary accounting data and has not been audited by any accounting firm. The final figures will be formally disclosed in the 2021 annual report of Bank of Chongqing Co., Ltd. (the “**Bank**”). Investors are advised to exercise caution when dealing in the shares of the Bank.

I. PRINCIPAL FINANCIAL DATA AND INDICATORS FOR THE YEAR OF 2021

Unit: RMB100 million

Item	For the year of 2021 (unaudited)	For the year of 2020 (audited)	Increase or decrease(%)
Total operating revenue	145.15	130.48	11.24
Operating profit	60.94	57.51	5.96
Total profit	60.92	57.34	6.24
Net profit attributable to the shareholders of the listed company	46.64	44.24	5.42
Net profit attributable to shareholders of the listed company net of non-recurring gains or losses	45.96	43.74	5.08
Basic earnings per share (RMB yuan)	1.28	1.32	-3.03
Weighted average return on net assets (%)	10.99	12.23	a decrease of 1.24 percentage point

	As at 31 December 2021 (unaudited)	As at 31 December 2020 (audited)	Increase or decrease(%)
Total assets	6,189.54	5,616.41	10.20
Equity attributable to the shareholders of the listed company	472.73	401.75	17.67
Share capital	34.75	31.27	11.13
Net assets per share attributable to the shareholders of the listed company (RMB yuan)	12.19	11.28	8.07

Notes:

1. Data in this announcement is the data in the consolidated statement.
2. Basic earnings per share and weighted average return on net assets were calculated according to Compilation Rules for Information Disclosures by Companies that Offer Securities to the Public (No.9): Calculation and Disclosure of Rate of Return on Equity and Earnings per Share.
3. The net assets per share attributable to shareholders of the listed company are calculated by dividing the owner's equity attributable to the shareholders of the listed company of the Bank (net of preferred shares) by the total number of ordinary shares at the end of the period.

II. DETAILS OF OPERATING RESULTS AND FINANCIAL POSITIONS

In 2021, the Bank actively responded to the changes in the business environment and maintained a good trend of steady development in all businesses. The Bank realized a total operating revenue of RMB14.515 billion, representing a year-on-year increase of RMB1.467 billion or 11.24%; the total profit reached RMB6.092 billion, representing a year-on-year increase of RMB358 million or 6.24%; and the net profit attributable to the shareholders of the listed company reached RMB4.664 billion, representing a year-on-year increase of RMB240 million or 5.42%. As at 31 December 2021, the total assets of the Bank reached RMB618.954 billion, representing an increase of RMB57.313 billion or 10.20% over the end of the previous year; the total loans and advances reached RMB318.062 billion, representing an increase of RMB34.835 billion or 12.30% over the end of the previous year; the customer deposits reached RMB338.695 billion, representing an increase of RMB24.195 billion or 7.69% over the end of the previous year. The non-performing loan ratio of the Bank stood at 1.30%, representing an increase of 0.03 percentage point over the end of the previous year; the allowance coverage ratio reached 274.01%, representing a decrease of 35.12 percentage points from the end of the previous year; and the loan allowance ratio reached 3.56%, representing a decrease of 0.36 percentage point from the end of the previous year.

III. RISK WARNING

The principal financial data for the year of 2021 as set out in this announcement is preliminary accounting data, which may be different from the data to be disclosed in the 2021 annual report of the Bank but the estimated difference would be no more than 10%. Investors are advised to exercise caution when dealing in the shares of the Bank.

IV. DOCUMENTS FOR INSPECTION

A comparative balance sheet and income statement signed and sealed by the legal representative, president, head of finance and head of financial institution of the Bank.

Board of Directors of Bank of Chongqing Co., Ltd.
28 February 2022