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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)

## 2018 THIRD QUARTERLY INFORMATION DISCLOSURE REPORT

This announcement is made pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

According to the “Approval of the Issuance of Tier-2 Capital Bonds by the Chongqing Rural Commercial Bank from the CBRC” (Yin Jian Fu [2013] No. 438) (《中國銀監會關於重慶農村商業銀行發行二級資本債券的批覆》(銀監覆[2013]438號)), the “Approval of the Issuance of Tier-2 Capital Bonds by the Chongqing Rural Commercial Bank Co., Ltd. from the CBRC Chongqing Regulatory Bureau” (Yu Yin Jian Fu [2016] No. 63) (《中國銀監會重慶監管局關於重慶農村商業銀行股份有限公司發行二級資本債券的批覆》(渝銀監覆[2016]63號)), “The Decision on Administrative Approval from the People’s Bank of China” (Yin Shi Chang Xu Zhun Yu Zi [2014] No. 44, Yin Shi Chang Xu Zhun Yu Zi [2016] No. 208) (《中國人民銀行准予行政許可決定書》(銀市場許准予字[2014]第44號、銀市場許准予字[2016]第208號)), the “Measures for the Administration of the Issuance of Financial Bonds in the National Inter-bank Bond Market” (《全國銀行間債券市場金融債券發行管理辦法》) and the “Administrative Procedures for the Issuance of Financial Bonds in the National Inter-bank Bond Market” (《全國銀行間債券市場金融債券發行管理操作規程》) and relevant regulatory requirements, Chongqing Rural Commercial Bank Co., Ltd. 重慶農村商業銀行股份有限公司\* (the “**Bank**”) shall disclose its operating information, financial information and capital management conditions on a quarterly basis. The following operating financial information is contained in information disclosure report of the Bank for the third quarter of 2018, which is disclosed at the websites of China Money (<http://www.chinamoney.com.cn>) and China Bond (<http://www.chinabond.com.cn>).

## **I. FINANCIAL AND OPERATING CONDITIONS**

As of the end of September 2018, total assets, total liabilities, owner's equity, various deposit balances and loan balance of the Bank on a consolidated basis amounted to RMB915.259 billion, RMB845.219 billion, RMB70.040 billion, RMB619.308 billion and RMB371.166 billion, respectively; the Bank realized operating income of RMB19.746 billion and net profit of RMB7.410 billion; non-performing loan ratio amounted to 1.34% and allowances to non-performing loans amounted to 332.86%.

## **II. CAPITAL MANAGEMENT CONDITION**

As of the end of September 2018, capital adequacy ratio, tier 1 capital adequacy ratio, core tier 1 capital adequacy ratio and net tier 1 capital of the Bank amounted to 13.59%, 10.99%, 10.98% and RMB69.311 billion, respectively.

## **III. CAPITAL INSTRUMENTS ISSUED CONDITION**

On 29 December 2009, the Bank issued a total of RMB2.30 billion of subordinated bonds with a maturity of 10 years, with the issuer's redemption option at the end of the fifth year. The coupon rate was 5.50%. The value date was 30 December 2009. On 30 December 2014, the Bank redeemed the bonds in advance by exercising redemption option.

On 19 June 2014, the Bank issued a total of RMB5.00 billion of tier 2 capital bonds with write-down clauses and a maturity of 10 years, with the issuer's redemption option at the end of the fifth year. The coupon rate was 6.38%. The value date was 23 June 2014.

On 7 December 2016, the Bank issued a total of RMB4.00 billion of tier 2 capital bonds with write-down clauses and a maturity of 10 years, with the issuer's redemption option at the end of the fifth year. The coupon rate was 3.8%. The value date was 9 December 2016.

As of the end of September 2018, the balance of issued capital instruments of the Bank was RMB9.00 billion.

**Shareholders and potential investors of the Bank should note that the above operating financial information has been prepared in accordance with the China Accounting Standards and has not been audited nor reviewed by the auditors of the Company.**

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, 30 October 2018

*As at the date of this announcement, the executive directors of the Bank are Mr. Liu Jianzhong and Mr. Xie Wenhui; the non-executive directors of the Bank are Ms. Chen Xiaoyan, Mr. Duan Xiaohua, Mr. Luo Yuxing and Mr. Wen Honghai; and the independent non-executive directors of the Bank are Mr. Sun Leland Li Hsun, Mr. Yin Mengbo, Mr. Yuan Zengting, Mr. Cao Guohua and Mr. Song Qinghua.*

- \* 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 Industry and Commerce 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.*