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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
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)

**2025 INTERIM PROFIT DISTRIBUTION PLAN OF
CHINA CITIC BANK CORPORATION LIMITED
AND
NOTICE OF THE THIRD EXTRAORDINARY GENERAL MEETING OF 2025**

The 2025 Third EGM is to be held at 9:30 a.m. on Thursday, 30 October 2025 at Conference Room, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC. The notice of the 2025 Third 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 29 September 2025.

Shareholders who intend to attend the meeting in person or by proxy must complete the reply slip being published on HKEXnews website of the Hong Kong Stock Exchange (www.hkexnews.hk) and the website of the Bank (www.citicbank.com) on 29 September 2025 and dispatched on 30 September 2025, according to 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 Wednesday, 29 October 2025.

If you intend to appoint a proxy to attend the 2025 Third 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 29 September 2025 and dispatched on 30 September 2025, according to the instructions printed thereon and return the same at least 24 hours before the time fixed for holding the 2025 Third EGM (i.e. not later than 9:30 a.m. on Wednesday, 29 October 2025). Completion and return of the proxy form will not preclude you from attending in person and voting in the 2025 Third EGM if you so wish.

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

30 September 2025

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DEFINITIONS

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

“2025 Third EGM”	the Third Extraordinary General Meeting of 2025 of the Bank to be held at 9:30 a.m. on Thursday, 30 October 2025 at Conference Room, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC
“A Shareholder(s)”	holder(s) of A Shares
“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 <i>Articles of Association of China CITIC Bank Corporation Limited</i> (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 Shanghai Stock Exchange (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
“Director(s)”	director(s) of the Bank
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong dollars” or “HKD”	Hong Kong dollars, the lawful currency of Hong Kong
“Hong Kong Listing Rules”	the <i>Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited</i>
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“H Shareholder(s)”	holder(s) of H Shares
“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
“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

DEFINITIONS

“RMB”	Renminbi, the lawful currency of the PRC
“Shareholder(s)”	the holders of the Bank’s Share(s)
“Share(s)”	the ordinary share(s) of RMB1.00 each in the share capital of the Bank, including A Shares and H Shares



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. Lu Wei (*President*)
Mr. Hu Gang

Registered Office:

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

Non-executive Directors:

Mr. Wang Yankang
Mr. Fu Yamin

Principal Place of Business in Hong Kong:

80/F, International Commerce Centre,
1 Austin Road West, Kowloon, Hong Kong

Independent Non-executive Directors:

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

30 September 2025

Dear Sir or Madam,

**2025 INTERIM PROFIT DISTRIBUTION PLAN OF
CHINA CITIC BANK CORPORATION LIMITED**

AND

NOTICE OF THE THIRD EXTRAORDINARY GENERAL MEETING OF 2025

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 resolution to be proposed at the 2025 Third EGM as described below.

At the 2025 Third EGM, an ordinary resolution will be proposed: Proposal on the *2025 Interim Profit Distribution Plan of China CITIC Bank Corporation Limited*.

LETTER FROM THE BOARD

PROPOSAL ON THE 2025 INTERIM PROFIT DISTRIBUTION PLAN OF CHINA CITIC BANK CORPORATION LIMITED

An ordinary resolution will be proposed at the 2025 Third EGM to approve the 2025 Interim Profit Distribution Plan of the Bank. The 2025 Interim Profit Distribution Plan of the Bank is as follows:

According to the Articles of Association, 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 of the Bank for the first half of 2025 was RMB36,478 million. After deducting the interest of RMB2,406 million on the undated capital bonds (which was paid on 26 April 2025), the consolidated net profit attributable to Shareholders of ordinary shares of the Bank was RMB34,072 million. As of 30 June 2025, the undistributed profit as at the end of the relevant period in the Bank's parent company statements was RMB333,492 million.

I. 2025 INTERIM PROFIT DISTRIBUTION PLAN

After taking into consideration of the factors such as financial situation and capital position, 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 2025 for ordinary shares will be RMB10,461,290,505.64 (tax inclusive), accounting for 28.68% of the consolidated net profit attributable to Shareholders of the Bank and 30.70% of the consolidated net profit attributable to ordinary Shareholders of the Bank for the first half of 2025. The cash dividends for A Shareholders and H Shareholders on the register would be RMB1.88 per 10 shares (tax inclusive), when calculated according to the total A Shares and H Shares on the register as at 30 June 2025, namely 55,645,162,264 shares. 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. These dividends shall be denominated and declared in RMB, and shall be paid to A Shareholders in RMB and to H Shareholders in RMB or the equivalent in HKD. The Bank is expected to dispatch the currency election form for the 2025 interim dividend to H Shareholders on 12 November 2025, for those who wish to receive the 2025 interim dividend in RMB.

There will be no capitalization of capital reserves in the first half of 2025. 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*.

Holders of H shares should note that the register of members of the Bank will be closed from Wednesday, 5 November 2025 to Monday, 10 November 2025 (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 Monday, 10 November 2025 are entitled to the 2025 interim dividend distribution. Holders of H shares of the Bank who wish to receive the 2025 interim dividend (subject to approval by the shareholders at the 2025 Third EGM) but have not registered their share transfer documents shall lodge their transfer documents, together with relevant share certificates, with 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 Tuesday, 4 November 2025.

LETTER FROM THE BOARD

II. INDEPENDENT OPINIONS OF INDEPENDENT DIRECTORS

The independent Directors of the Bank, Mr. Liu Tsz Bun Bennett, Mr. Zhou Bowen, Mr. Wang Huacheng, and Ms. Song Fangxiu, provided their independent opinions as follows: The 2025 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 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 2025 Interim Profit Distribution Plan of the Bank, after being considered and approved by the Board meeting convened on 27 August 2025, 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 2025.

For overseas residents that are individual Shareholders, the *Notice of the State Taxation Administration 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 Taxation Administration 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.

LETTER FROM THE BOARD

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* of the Ministry of Finance, the State Taxation Administration and the CSRC (Cai Shui [2014] No. 81).

THE 2025 THIRD EGM

The notice of the 2025 Third EGM to be held on Thursday, 30 October 2025 at Conference Room, 8th Floor, CITIC Plaza, Building No. 1, 10 Guanghai Road, Chaoyang District, Beijing, PRC is set out on pages 8 to 9 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 2025 Third EGM, the Bank's register of H Shareholders will be closed from Friday, 24 October 2025 to Thursday, 30 October 2025 (both days inclusive). H Shareholders whose names appear on the Bank's register of members on Thursday, 30 October 2025 are entitled to attend the 2025 Third EGM. H Shareholders of the Bank who intend to attend and vote at the 2025 Third 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, 23 October 2025.

Shareholders who intend to attend the meeting in person or by proxy should complete the reply slip dispatched on Tuesday, 30 September 2025 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 Wednesday, 29 October 2025.

The proxy form for the 2025 Third 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 2025 Third 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 2025 Third EGM (i.e. not later than 9:30 a.m. on Wednesday, 29 October 2025) 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 2025 Third EGM if you so wish.

PROCEDURES FOR VOTING AT THE 2025 THIRD EGM

According to Rule 13.39(4) of the Hong Kong Listing Rules, the vote of Shareholders at the 2025 Third EGM will be taken by poll.

LETTER FROM THE BOARD

RECOMMENDATION

The Directors believe that the resolution mentioned above is in the interests of the Bank and the Shareholders as a whole. Accordingly, the Directors recommend that the Shareholders vote in favor of the resolution to be proposed at the 2025 Third EGM as set out in the notice of the 2025 Third EGM.

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



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)

NOTICE OF THE THIRD EXTRAORDINARY GENERAL MEETING OF 2025

Notice is hereby given that the Third Extraordinary General Meeting of 2025 (the “**2025 Third EGM**”) of China CITIC Bank Corporation Limited (the “**Bank**”) is to be held at 9:30 a.m. on Thursday, 30 October 2025 at Conference Room, 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 resolution:

BY ORDINARY RESOLUTION
NON-ACCUMULATIVE VOTING PROPOSAL

1. Proposal on the *2025 Interim Profit Distribution Plan of China CITIC Bank Corporation Limited*

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

Beijing, China
30 September 2025

As at the date of this notice, the executive directors of the Bank are Mr. Fang Heying (Chairman), Mr. Lu Wei (President) and Mr. Hu Gang; the non-executive directors are Mr. Wang Yankang and Mr. Fu Yamin; 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 THIRD EXTRAORDINARY GENERAL MEETING OF 2025

Notes:

1. CLOSURE OF REGISTER OF MEMBERS; ELIGIBILITY FOR ATTENDING THE 2025 THIRD 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, 24 October 2025 to Thursday, 30 October 2025 (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 Thursday, 30 October 2025 are entitled to attend and vote at the 2025 Third EGM. Holders of H shares of the Bank who intend to attend the 2025 Third 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, 23 October 2025.

2. APPOINTMENT OF PROXY

Any shareholder entitled to attend and vote at the 2025 Third 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 2025 Third EGM (i.e. not later than 9:30 a.m. on Wednesday, 29 October 2025). Completion and return of the proxy form shall not preclude you from attending and voting in person at the 2025 Third EGM if you so wish.

3. REPLY SLIP

Holders of H shares who intend to attend in person or by proxy at the 2025 Third 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 Wednesday, 29 October 2025.

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: Deng Zhihan, Zhao Yuan

Tel.: (8610) 6663 8188

Fax: (8610) 6555 9255

5. PROCEDURES FOR VOTING AT THE 2025 THIRD 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 2025 Third EGM must be taken by poll.

6. OTHER BUSINESS

Shareholders attending the 2025 Third EGM in person or by proxy shall bear their own transportation and accommodation expenses. Shareholders or their proxies attending the 2025 Third EGM shall provide their identity documents.

7. DATES AND TIME

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