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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 and 4608 (Preference shares))

ANNOUNCEMENT

FINANCIAL INFORMATION SUMMARY FOR

THE NINE MONTHS ENDED SEPTEMBER 30, 2017

This announcement is made by Huishang Bank Corporation Limited (the “**Bank**”) pursuant to the inside information provisions under Part XIVA of Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rules 13.09(2)(a) and 13.10B of Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

In accordance with the relevant laws and regulations in the People's Republic of China (the “**PRC**”), due to the issuance of tier 2 capital bonds by the Bank, the unaudited financial information summary and capital adequacy ratios of the Bank for the nine months ended September 30, 2017 (the “**Information**”) have been published on the websites of China Central Depository & Clearing Co., Ltd. (<http://www.chinabond.com.cn>) and China Foreign Exchange Trade System & National Interbank Funding Center (<http://www.chinamoney.com.cn>).

(I) FINANCIAL INFORMATION SUMMARY

Set out below is the financial information summary prepared by the Bank in accordance with China Accounting Standards for Business Enterprises:

| | As at September 30, 2017 <i>RMB million</i> (unaudited) |
|----------------------|--|
| Total assets | 825,175 |
| Total liabilities | 768,931 |
| Total owner's equity | 56,244 |
| | For the nine months ended September 30, 2017 <i>RMB million</i> (unaudited) |
| Net profit | 5,534 |

(II) CAPITAL ADEQUACY RATIOS

As at the end of the third quarter of 2017, the Bank's capital adequacy ratio was 12.41% and its core tier 1 capital adequacy ratio and tier 1 capital adequacy ratio were 8.50% and 9.54%, respectively, which were in compliance with the relevant PRC regulatory requirements. Core tier 1 capital, net of deductions, was RMB49,071 million, mainly including paid-up capital of RMB11,050 million, capital reserve of RMB6,281 million, surplus reserve and general reserve of RMB14,849 million, retained earnings of RMB18,074 million and regulatory deductions for core tier 1 capital of RMB1,182 million; tier 1 capital, net of deductions, was RMB55,061 million; total capital, net of deductions, was RMB71,660 million. As at the end of September 2017, the Bank's total risk-weighted assets was RMB577,227 million.

As at the end of September 2017, the Bank's balance of subordinated debts was RMB4,000 million and the balance of tier 2 capital bonds was RMB8,000 million.

Shareholders and potential investors of the Bank are reminded that (i) the Information disclosed in this announcement is prepared in accordance with China Accounting Standards for Business Enterprises, which may require adjustment during the course of auditing; and (ii) any discrepancies between the numerical figures and percentages showed in this announcement are due to rounding.

Shareholders and potential investors of the Bank are reminded that the above Information has not been reviewed or audited by the Bank's independent auditors. Differences may arise between such Information and the information disclosed in the audited report due to review and audit adjustment. Shareholders and potential investors of the Bank should exercise caution when dealing with the securities of the Bank and should not rely solely on such Information.

By order of the Board
Huishang Bank Corporation Limited*
Li Hongming
Chairman

Hefei, Anhui, China
October 20, 2017

As at the date of this announcement, the Board of the Bank comprises Li Hongming, Wu Xuemin and Ci Yaping as executive directors; Zhang Feifei, Zhu Jiusheng, Qian Li, Lu Hui, Zhao Zongren, Qiao Chuanfu and Gao Yang as non-executive directors; Au Ngai Daniel, Dai Genyou, Wang Shihao, Zhang Shenghuai and Zhu Hongjun 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.*