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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 30 SEPTEMBER 2016

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 ratio of the Bank for the nine months ended 30 September 2016 (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 a summary of the key items of the financial information prepared by the Bank in accordance with China Accounting Standards for Business Enterprises:

	As at 30 September 2016 <i>RMB million</i> (unaudited)
Total assets	721,672
Total liabilities	677,202
Total owner's equity	44,470
	For the nine months ended 30 September 2016 <i>RMB million</i> (unaudited)
Net profit	5,067

II) CAPITAL ADEQUACY RATIO

As at the end of the third quarter of 2016, the Bank's capital adequacy ratio was 11.78% and its core Tier 1 capital adequacy ratio and Tier 1 capital adequacy ratio were 8.66% and 8.66%, respectively, which were in compliance with the relevant PRC regulatory requirements. Core Tier 1 capital adequacy ratio (net) was RMB43,306 million, mainly including paid-up capital of RMB11,050 million, capital reserve of RMB7,038 million, surplus reserve and general reserve of RMB12,070 million, retained earnings of RMB14,313 million and regulatory deductions for core Tier 1 capital of RMB1,163 million; Tier 1 capital, net of deductions, was RMB43,306 million; total capital, net of deductions, was RMB58,889 million. As at the end of September 2016, the Bank's total risk-weighted assets was RMB499,948 million.

As at the end of September 2016, 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 the 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. Potential investors and shareholders 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 Province, China
14 November 2016

As at the date of this announcement, the Board of the Bank comprises Li Hongming, Xu Demei, 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, Fung Weichang 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.*