

## FORWARD-LOOKING STATEMENTS

We have included in this prospectus forward-looking statements that state our intentions, beliefs, expectations or predictions for the future, in particular under “Banking Industry in China,” “Our Strategic Investors,” “Business,” “Risk Management,” “Relationship with Our Promoters and Connected Transactions” and “Financial Information.”

The forward-looking statements include, without limitation, statements relating to:

- future developments in the banking industry in China;
- the industry regulatory environment as well as the industry outlook in general;
- the amount and nature of, and potential for, future development of our business;
- our business strategy and plan of operation;
- our estimated financial information regarding our business; and
- our dividend policy.

In some cases, we use words such as “believe,” “seek,” “intend,” “anticipate,” “estimate,” “project,” “plan,” “potential,” “will,” “may,” “should” and “expect” and similar expressions to identify forward-looking statements. All statements other than statements of historical facts included in this prospectus, including statements regarding our future financial position, strategy, projected costs and plans and objectives of management for future operations, are forward-looking statements. Although we believe that the expectations reflected in those forward-looking statements are reasonable, we can give no assurance that those expectations will prove to have been correct, and you are cautioned not to place undue reliance on such statements. Important factors that could cause actual events to differ materially from our expectations are disclosed under “Risk Factors” and elsewhere in this prospectus, including in conjunction with the forward-looking statements included in this prospectus (other than the profit forecast included in Appendix IV to this prospectus). We undertake no obligation to publicly update or revise any forward-looking statements contained in this prospectus, whether as a result of new information, future events or otherwise, except as required by law and the Hong Kong Listing Rules. All forward-looking statements contained in this prospectus are qualified by reference to this cautionary statement.