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## FORWARD-LOOKING STATEMENTS

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We have included in this prospectus forward-looking statements regarding our plans, intentions, beliefs, expectations and predictions for the future, particularly under “Banking Industry in China,” “Our Restructuring and Operational Reform,” “Our Strategic Investors and Other Investors,” “Business,” “Risk Management,” “Relationship with Our Promoters and Connected Transactions,” “Assets and Liabilities,” “Financial Information” and “Future Plans and Use of Proceeds.” By their nature, these forward-looking statements are subject to significant risks and uncertainties.

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

- future developments in the banking industry and our competitive environment in China;
- our recently completed operational reforms, including our existing risk management framework, our expectations regarding the effect of these reforms and our continuing efforts to enhance our risk management and internal controls;
- our plans to continue to enhance our information technology capabilities and systems;
- our plans to expand into new and high growth business areas and our product and service development plans;
- our business cooperation and relationship with our overseas strategic investors and their ability to assist our business development and corporate governance reforms;
- the regulatory environment and general outlook for the banking industry in China;
- the amount and nature of, and potential for, future development of our business;
- our business strategy and plans to achieve this strategy; and
- our dividend policy.

In addition, statements regarding our future financial position, strategy, projected costs and plans and the objectives of our management for future operations are forward-looking statements. In some cases, we use words such as “believe,” “seek,” “intend,” “anticipate,” “estimate,” “project,” “forecast,” “plan,” “potential,” “will,” “may,” “could,” “should” and “expect,” and the negative of these words and other similar expressions, to identify forward-looking statements. Although we believe that the expectations reflected in these forward-looking statements are reasonable, we cannot assure you that those expectations will prove to be correct, and you are cautioned not to place undue reliance on such statements.

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.