

EXPECTED TIMETABLE⁽¹⁾

Hong Kong Public Offering commences	9:00 a.m. on Thursday, September 16, 2021
Latest time for completing electronic applications under the White Form eIPO service through the designated website www.eipo.com.hk ⁽²⁾	11:30 a.m. on Tuesday, September 21, 2021
Application lists for the Hong Kong Public Offering open ⁽³⁾	11:45 a.m. Tuesday, September 21, 2021
Latest time for (a) completing payment for the White Form eIPO applications by effecting internet banking transfer(s) or PPS payment transfer(s) and (b) giving electronic application instructions to HKSCC ⁽⁴⁾	12:00 noon Tuesday , September 21, 2021
If you are instructing your broker or custodian who is a CCASS Clearing Participant or a CCASS Custodian Participant to give electronic application instructions via CCASS terminals to apply for the Hong Kong Offer Shares on your behalf, you are advised to contact your broker or custodian for the latest time for giving such instructions which may be different from the latest time as stated above.	
Application lists close ⁽³⁾	12:00 noon Tuesday, September 21, 2021
Expected Price Determination Date ⁽⁵⁾	Wednesday, September 22, 2021
Announcement of:	
<ul style="list-style-type: none"> • the Offer Price; • indications of the level of interest in the International Offering and the level of applications in the Hong Kong Public Offering; and • the basis of allocations of the Hong Kong Offer Shares 	
to be published on our website at www.drcbank.com ⁽⁶⁾ and the website of the Hong Kong Stock Exchange at www.hkexnews.hk ⁽⁶⁾ on or before	Tuesday, September 28, 2021
the results of allocations in the Hong Kong Public Offering (with successful applicants' identification document numbers, where appropriate) to be available through a variety of channels, including	
<ul style="list-style-type: none"> • in the announcement to be posted on the website of our Bank at www.drcbank.com and the website of the Hong Kong Stock Exchange at www.hkexnews.hk • from the designated results of allocations website at www.iporeresults.com.hk (alternatively: English https://www.eipo.com.hk/en/Allotment; Chinese https://www.eipo.com.hk/zh-hk/Allotment) with a "search by ID" function from • from the allocation results telephone enquiry by calling +852 2862 8555 between 9:00 a.m. and 6:00 p.m. on 	Tuesday, September 28, 2021 8:00 a.m. on Tuesday, September 28, 2021 to 12:00 midnight on Monday, October 4, 2021 Tuesday, September 28, 2021, Wednesday, September 29, 2021, Thursday, September 30, 2021, and Monday, October 4, 2021
Dispatch/Collection of H Share certificates or deposit of H share certificates into CCASS in respect of wholly or partially successful applications under the Hong Kong Public Offering on or before ⁽⁷⁾⁽⁹⁾	Tuesday, September 28, 2021
Dispatch/Collection of White Form eIPO e-Refund payment instructions/ refund cheques on or before ⁽⁸⁾⁽⁹⁾	Tuesday, September 28, 2021
Dealings in the H Shares on the Hong Kong Stock Exchange expected to commence at ⁽⁹⁾	9:00 a.m. on Wednesday, September 29, 2021

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- (1) All dates and times refer to Hong Kong local times and dates, except as otherwise stated.
- (2) You will not be permitted to submit your application through the designated website at **www.eipo.com.hk** after 11:30 a.m. on the last day for submitting applications. If you have already submitted your application and obtained an application reference number from the designated website at or before 11:30 a.m., you will be permitted to continue the application process (by completing payment of application monies) until 12:00 noon on the last day for submitting applications, when the application lists close.
- (3) If there is a “black” rainstorm warning signal or a tropical cyclone warning signal number 8 or above and/or Extreme Conditions in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon on Tuesday, September 21, 2021, the application lists will not open and close on that day. See section headed “How to apply for Hong Kong Offer Shares — C. Effect of bad weather and/or Extreme Conditions on the opening and closing of the application lists”.
- (4) Applicants who apply for the Hong Kong Offer Shares by giving **electronic application instructions** to HKSCC should refer to “How to apply for Hong Kong Offer Shares — A. Applications for Hong Kong Offer Shares — 6. Applying By Giving Electronic Application Instructions To HKSCC Via CCASS”.
- (5) The Price Determination Date is expected to be on or about Wednesday, September 22, 2021 and, in any event, not later than Friday, September 24, 2021, or such other date as agreed among the parties. If, for any reason, the Offer Price is not agreed by Friday, September 24, 2021, or such other date as agreed, between the Joint Global Coordinators (for themselves and on behalf of the Underwriters) and our Bank, the Global Offering will not proceed and will lapse.
- (6) None of the websites or any of the information contained on the website(s) forms part of this prospectus.
- (7) The H Share certificates will only become valid at 8:00 a.m. on the Listing Date, which is expected to be Wednesday, September 29, 2021, **provided that** the Global Offering has become unconditional in all respects and none of the Underwriting Agreements have been terminated in accordance with its terms at or before that time. Investors who trade H Shares on the basis of publicly available allocation details prior to the receipt of the H Share certificates and prior to the H Share certificates becoming valid do so entirely at their own risk.
- (8) e-Refund payment instructions/refund cheques will be issued in respect of wholly or partially unsuccessful applications pursuant to the Hong Kong Public Offering and also in respect of wholly or partially successful applications in the event that the final Offer Price is less than the price payable per Offer Share on application. Part of the applicant’s Hong Kong identity card number or passport number, or, if the application is made by joint applicants, part of the Hong Kong identity card number or passport number of the first-named applicant, provided by the applicant(s) may be printed on the refund cheque, if any. Such data would also be transferred to a third party for refund purposes. Banks may require verification of an applicant’s Hong Kong identity card number or passport number before encashment of the refund cheque. Inaccurate completion of an applicant’s Hong Kong identity card number or passport number may invalidate or delay encashment of the refund cheque.
- (9) Applicants who have applied on **White Form eIPO** for 1,000,000 or more Hong Kong Offer Shares may collect any refund cheques (where applicable) and/or H Share certificates in person from our H Share Registrar, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong from 9:00 a.m. to 1:00 p.m. on Tuesday, September 28, 2021 or such other date as notified by us as the date of dispatch/collection of H Share certificates/e-Refund payment instructions/refund cheques. Applicants being individuals who are eligible for personal collection may not authorize any other person to collect on their behalf. Individuals must produce evidence of identity acceptable to our H Share Registrar at the time of collection.

Applicants who have applied for the Hong Kong Offer Shares through **CCASS EIPO** service should refer to “How to Apply for the Hong Kong Offer Shares — G. Despatch/Collection of H Share certificates and refund monies — Personal Collection — If you apply through **CCASS EIPO** service” for details.

Applicants who have applied through the **White Form eIPO** service and paid their applications monies through single bank account may have refund monies (if any) dispatched to the bank account in the form of e-Refund payment instructions. Applicants who have applied through the **White Form eIPO** service and paid their application monies through multiple bank accounts may have refund monies (if any) dispatched to the address as specified in their application instructions in the form of refund cheques by ordinary post at their own risk.

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H Share certificates and/or refund cheques for applicants who have applied for less than 1,000,000 Hong Kong Offer Shares and any uncollected H Share certificates and/or refund cheques will be dispatched by ordinary post, at the applicants' risk, to the addresses specified in the relevant applications.

Further information is set out in "How to Apply for the Hong Kong Offer Shares – F. Refund of application monies" and "How to Apply for the Hong Kong Offer Shares — G. Despatch/Collection of H Share certificates and refund monies."

- (10) In case a typhoon warning signal no. 8 or above, a black rainstorm warning signal and/or Extreme Conditions is/are in force in any days between Thursday, September 16, 2021 to Wednesday, September 29, 2021, then the day of (i) announcement of results of allocations in the Hong Kong Public Offering; (ii) dispatch of H Share certificates and refund cheques/**White Form eIPO** e-Refund payment instructions; and (iii) dealings in the H Shares on the Hong Kong Stock Exchange may be postponed and an announcement may be made in such event.

The above expected timetable is a summary only. You should read carefully the sections headed "Underwriting", "Structure of the Global Offering" and "How to apply for Hong Kong Offer Shares" for details relating to the structure and conditions of the Global Offering, procedures on the applications for Hong Kong Offer Shares, and expected timetable, including conditions, effect of bad weather and the dispatch of refund cheques and H Share certificates.