
DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

DIRECTORS

The Board of Directors comprises 17 Directors, including 4 executive Directors, 7 non-executive Directors and 6 independent non-executive Directors. In accordance with our Articles of Association, the Directors shall have a term of three years and are eligible for re-election upon expiration of his/her term of office. An independent non-executive Director shall not serve continuous terms for more than six years. The appointment of our Directors is subject to the approval of the CBIRC and, as of the Latest Practicable Date, the approvals from the CBIRC in respect of the appointment of all of our existing Directors have been obtained.

The following table sets forth certain particulars of our Directors.

<u>Name</u>	<u>Age</u>	<u>Date of joining our Bank</u>	<u>Date of appointment as a Director</u>	<u>Position</u>	<u>Responsibilities</u>
Mr. Wang Yaoqiu (王耀球先生)	53	April 2016	August 12, 2016	Secretary to the party committee, chairman and executive Director	Direct the operation and business strategies of our Bank in general; responsible for the work of the party committee, the Board of Directors and audit function; and being the chairman of the Strategic Decision and Sannong Committee of the Board of Directors
Mr. Fu Qiang (傅強先生)	51	November 2018	December 28, 2018	Deputy secretary to the party committee, executive Director and president	Responsible for the comprehensive operation management of our Bank, in charge of assets and liabilities management department, internal control and compliance department, corporate culture department and rural revitalization financial services center and being the chairman of the Consumer Rights Protection Committee and a member of the Strategic Decision and Sannong Committee of the Board of Directors

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<u>Name</u>	<u>Age</u>	<u>Date of joining our Bank</u>	<u>Date of appointment as a Director</u>	<u>Position</u>	<u>Responsibilities</u>
Mr. Ye Jianguang (葉建光先生)	48	July 1994 ¹	December 28, 2018	Member of the party committee, executive Director, vice president, chief risk officer, secretary to the Board of Directors and joint company secretary	In charge of the human resources department, credit approval department, comprehensive risk management and compliance department and the general office; being the chairman of the Comprehensive Risk Management Committee and a member of the Related Party Transaction Control Committee of the Board of Directors
Mr. Chen Wei (陳偉先生)	49	July 1996 ²	October 25, 2019	Member of the party committee, executive Director and vice president	In charge of the business department, financial market department, strategic customer department, investment banking and wealth management department, small and micro finance department, international banking department, finance department and security and protection department
Mr. Lai Chun Tung (黎俊東先生)	46	November 2005 ³	December 5, 2009 ³	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Strategic Decision and Sannong Committee of the Board of Directors

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<u>Name</u>	<u>Age</u>	<u>Date of joining our Bank</u>	<u>Date of appointment as a Director</u>	<u>Position</u>	<u>Responsibilities</u>
Mr. Wang Junyang (王君揚先生)	38	August 2016	August 12, 2016	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Strategic Decision and Sannong Committee and the Comprehensive Risk Management Committee of the Board of Directors
Mr. Cai Guowei (蔡國偉先生)	59	November 2005 ³	December 5, 2009 ³	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Consumer Rights Protection Committee of the Board of Directors
Mr. Ye Jinquan (葉錦泉先生)	51	March 2017	March 27, 2017	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Nomination and Remuneration Committee of the Board of Directors

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Mr. Chen Haitao (陳海濤先生)	54	February 2012	February 23, 2012	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being member of the Strategic Decision and Sannong Committee and the Consumer Rights Protection Committee of the Board of Directors
Mr. Zhang Qingxiang (張慶祥先生)	35	October 2019	October 25, 2019	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Comprehensive Risk Management Committee of the Board of Directors
Mr. Chen Weiliang (陳偉良先生)	36	October 2019	October 25, 2019	Non-executive Director	Participation in major decision making in respect of the strategic development and business management of our Bank; being a member of the Audit Committee of the Board of Directors
Mr. Yip Tai Him (葉棣謙先生)	51	March 2017	March 27, 2017	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being the chairman of the Nomination and Remuneration Committee of the Board of Directors

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<u>Name</u>	<u>Age</u>	<u>Date of joining our Bank</u>	<u>Date of appointment as a Director</u>	<u>Position</u>	<u>Responsibilities</u>
Mr. Xu Zhi (許智先生)	49	October 2019	October 25, 2019	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being the chairman of the Audit Committee and a member of the Comprehensive Risk Management Committee of the Board of Directors
Mr. Shi Wenfeng (施文峰先生)	43	October 2019	October 25, 2019	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being the chairman of the Related Party Transaction Control Committee and a member of the Nomination and Remuneration Committee of the Board of Directors
Mr. Tan Fulong (譚福龍先生)	48	October 2019	October 25, 2019	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being a member of the Related Party Transaction Control Committee and the Nomination and Remuneration Committee of the Board of Directors
Ms. Liu Yuou (劉宇鷗女士)	50	October 2019	October 25, 2019	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being a member of the Related Party Transaction Control Committee and the Audit Committee of the Board of Directors

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<u>Name</u>	<u>Age</u>	<u>Date of joining our Bank</u>	<u>Date of appointment as a Director</u>	<u>Position</u>	<u>Responsibilities</u>
Ms. Xu Tingting (許婷婷女士)	38	October 2019	October 25, 2019	Independent non-executive Director	Overseeing the operations and management of our Bank and providing independent advice; being a member of the Audit Committee and the Consumer Rights Protection Committee of the Board of Directors

Notes:

1. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, in July 1994; left in December 2014 and rejoined our Bank in August 2016.*
2. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives unions at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, in July 1996; left in March 2016 and rejoined our Bank in August 2016.*
3. *Served as a member of the Council of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, in November 2005; appointed as a Director at the inauguration meeting and the first shareholders' general meeting before the establishment of our Bank, in December 2009.*

Executive Directors

Mr. Wang Yaoqiu (王耀球先生), aged 53, is the secretary to the party committee, an executive Director and the chairman of our Board of Directors.

Mr. Wang has over 32 years of experience in the operation and management of banking businesses. Mr. Wang had held various positions with the Bank of China Limited from June 1989 to August 2003, including manager of retail department at branch, president of the Humen sub-branch and vice president of the Dongguan branch successively. Mr. Wang was the head of the preparatory group for the establishment of the Dongguan branch of China Merchants Bank Co., Ltd. (“**China Merchants Bank**”) from August 2003 to May 2004, president and secretary to the party committee of the Dongguan branch of China Merchants Bank from May 2004 to December 2010 and June 2004 to December 2010, respectively, secretary to the party committee of the Guangzhou branch of China Merchants Bank from December 2010 to April 2011, secretary to the party committee and president of the Guangzhou branch of China Merchants Bank from April 2011 to October 2015, and secretary to the party committee and president (business director level) of the Guangzhou branch of China Merchants Bank from October 2015 to April 2016. Mr. Wang joined our Bank in April 2016 and has subsequently been appointed as the secretary to the party committee, our executive Director and the chairman of our Board of Directors. In addition, Mr. Wang has been serving as a council member of the fourth and fifth sessions of the Council of Guangdong Province Rural Credit Cooperatives Association* (廣東省農村信用合作社聯合社) since December 2017.

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Mr. Wang graduated from the Southwestern University of Finance and Economics (西南財經大學) in July 2007, majoring in finance (distance learning), and obtained a master's degree in engineering from the Huazhong University of Science and Technology (華科技大學) in December 2008.

In addition, Mr. Wang was accredited as an intermediate financial economist in November 1999 by the Ministry of Personnel of the PRC and an intermediate political engineer in December 2000 by the Office of the Leading Group of Qualification Conference of Ideological and Political Works of Dongguan (東莞市政工職評辦).

Mr. Fu Qiang (傅強先生), aged 51, is a deputy secretary to the party committee, an executive Director and president of our Bank.

Mr. Fu has over 30 years of relevant experiences in the banking industry. Mr. Fu had served in various positions with the Guangdong branch of the SAFE and the Guangdong provincial branch of PBoC from July 1991 to October 2018, including the deputy head and head of the party committee office of the Guangdong provincial branch of PBoC from February 1995 to October 1997, head of the audit and supervision department and a full-time secretary of the league committee of the Guangdong provincial branch of PBoC from October 1997 to January 1999, head of the banking regulatory office (1st division) of the Guangzhou branch of PBoC from January 1999 to April 1999, deputy director of the department of civic affairs of the league committee and the secretary to the league committee of the Guangzhou branch of PBoC from April 1999 to December 2001; and the deputy secretary of the league committee of the Guangzhou branch of PBoC from December 2001 to March 2004. Mr. Fu served as a director of the Guangzhou branch of China Foreign Exchange Trade System (中國外匯交易中心) from March 2004 to August 2005, a secretary to the party committee, president of the Zhaoqing central sub-branch of PBoC and the director of the Zhaoqing sub-branch of the SAFE from August 2005 to March 2009, a director of the payment and settlement department of the Guangzhou branch of PBoC from March 2009 to February 2011, and a deputy director of the operation and management department (director level) of the Guangzhou branch of PBoC from February 2011 to February 2017. During the period above, Mr. Fu also served as a member of the standing committee of the prefecture committee and the vice governor of Gannan Prefecture of Gansu Province from October 2014 to November 2016. Mr. Fu acted as the deputy inspector at the Guangzhou branch of PBoC (deputy bureau level) from February 2017 to October 2018. Mr. Fu joined our Bank in November 2018 and has subsequently been appointed as the deputy secretary to the party committee, an executive Director and our president.

Mr. Fu graduated from the Jiangxi University of Finance and Economics (江西財經大學) in July 2002, majoring in finance and obtained a bachelor's degree in economics (distance learning), and obtained a master's degree in business administration from the Sichuan University (四川大學) in June 2009. In addition, Mr. Fu was accredited as a senior economist by the Guangzhou branch of PBoC in September 2007.

Mr. Ye Jianguang (葉建光先生), aged 48, is a member of the party committee, an executive Director, a vice president, the chief risk officer, secretary to the Board of Directors and joint company secretary of our Bank.

Mr. Ye has over 27 years of experience in the operation and management of banking businesses. From July 1994 to October 2006, Mr. Ye had held various positions at Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), the predecessor of our Bank, including the deputy supervisor of the fund planning and loan department, assistant manager of the customers relationship department (in charge of general operation), manager of the marketing department and manager of the international banking department.

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From October 2006 to March 2010, Mr. Ye served as the manager of the corporate business department of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank. He successively served as the general manager of the corporate business department, assistant president of the head office and president of Houjie sub-branch of our Bank from March 2010 to December 2014, the general manager of the fund management department of Guangdong Province Rural Credit Cooperatives Association* (廣東省農村信用社聯合社) from December 2014 to August 2016. Mr. Ye rejoined our Bank in August 2016 and has subsequently been appointed as a member of the party committee, the vice president, an executive Director, the chief risk officer, secretary to the Board of Directors and joint company secretary of our Bank.

Mr. Ye obtained a master's degree in accounting from the Hunan University (湖南大學) in December 2002, majoring in professional management and a doctoral degree in economics from the Jinan University (暨南大學) in June 2014, majoring in finance. In addition, Mr. Ye was accredited as a senior economist by the Human Resources and Social Security Department of Guangdong Province in March 2016.

Mr. Chen Wei (陳偉先生), aged 49, is a member of the party committee, an executive Director and a vice president of our Bank.

Mr. Chen has over 25 years of experience in the operation and management of banking businesses. He held various positions at Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社) and Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, from July 1996 to January 2010, including deputy chief of Zhongtang Credit Union* (中堂信用社), the deputy chief of Xiegang Credit Union* (謝崗信用社) (in charge of general operation) and subsequently between January 2010 and March 2016 served as the vice president (in charge of general operation) and president of the Xiegang sub-branch and the president of the central sub-branch of our Bank and has been assigned as the deputy secretary to the party committee and a director of Xuwen County Rural Credit Cooperative Union* (徐聞縣農村信用合作聯社) between March 2015 and March 2016. Mr. Chen served as the deputy general manager of the innovative development department of Guangdong Province Rural Credit Cooperatives Association* (廣東省農村信用社聯合社) from March 2016 to August 2016. Mr. Chen rejoined our Bank in August 2016 and has subsequently been appointed as a member of the party committee, the vice president and an executive Director of our Bank.

Mr. Chen graduated from the school of law of Sun Yat-sen University (中山大學) in June 1996, majoring in economic law.

Non-executive Directors

Mr. Lai Chun Tung (黎俊東先生), aged 46, was appointed as a non-executive Director on December 5, 2009. He was a member of the Council of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, from November 2005 to December 2009.

Mr. Lai has served as an executive director and manager of Dongguan San Yang Industrial Development Co., Ltd.* (東莞市三陽實業發展有限公司) since September 1997. He has served as the legal representative, chairman and general manager of Dongguan Eco-Tech Environmental Power Company Limited* (東莞市科偉環保電力有限公司) since August 2007. Furthermore, Mr. Lai has also served as a director of Canvest Kewei Environmental Investment (Guangdong) Company Limited* (粵豐科維環保投資(廣東)有限公司) (formerly known as Dongguan Kewei Environmental Power Company Limited* (東莞市科維環保電力有限公司)) and

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Zhanjiang Canvest Environmental Power Company Limited* (湛江市粵豐環保電力有限公司) since February 2009 and April 2013, respectively. Mr. Lai has been appointed as an executive director of Canvest Environmental Protection Group Company Limited (粵豐環保電力有限公司) (1381.HK) since September 2014 and is responsible for the overall strategy and major decision of its business operation. Dongguan Eco-Tech Environmental Power Company Limited, Dongguan Kewei Environmental Power Company Limited and Zhanjiang Canvest Environmental Power Company Limited are subsidiaries of Canvest Environmental Protection Group Company Limited. Mr. Lai is also a controlling shareholder of Canvest Environmental Protection Group Company Limited. Mr. Lai has served as the legal representative, executive director and manager of Canvest Yuezhan Environmental Investment (Guangdong) Company Limited* (粵豐粵展環保投資(廣東)有限公司) since February 2017, has served as a director of the first session of the board of directors of Dongguan Investment Group Co., Ltd.* (東莞民營投資集團有限公司) between August 2017 and January 2021 and has served as the legal representative, chairman and general manager of Canvest Keying Intelligence Investment (Guangdong) Co., Ltd* (粵豐科盈智能投資(廣東)有限公司) since September 2020.

Mr. Lai obtained a higher diploma in public administration and management from the City University of Hong Kong in November 1997. He obtained an executive master's degree in business administration from the South China University of Technology (華南理工大學) in December 2007 and a doctoral degree in business administration from IPAG Business School in July 2018. Mr. Lai was a member of the 10th, 11th and 12th Chinese People's Political Consultative Conference of Guangdong Province (中國人民政治協商會議廣東省委員會), a member of the 11th Dongguan Communist Committee of Guangdong Province (廣東省東莞市委員會) and a member of the 12th and 13th standing committee of the Dongguan Committee of Chinese People's Political Consultative of Guangdong Province (中國人民政治協商會議廣東省東莞市委員會) (resigned from such standing committee position in January 2019).

In addition, Mr. Lai was awarded the title of Outstanding Entrepreneur of Environmental Protection Industry in Guangdong Province of "12th Five-Year-Plan" (「十二五」廣東省環境保護產業優秀企業家) by the China Association of Environmental Protection Industry of Guangdong Province (廣東省環境保護產業協會) in July 2016, the Pioneer of Recycling Economy of 2018 (2018年度循環經濟行業領軍人物) by the Guangdong Federation of Recycling Economy and Resources Conservation Industry (廣東省循環經濟和資源綜合利用協會) in January 2019 and 2019 Outstanding Energy Conservation Entrepreneur (2019年度節能優秀企業家) by Guangdong Energy Conservation Association (廣東省節能協會) in May 2020.

Mr. Lai holds 20% of the equity interest of Dongguan City Zhuorui Small Loans Co., Ltd. (東莞市卓瑞小額貸款股份有限公司)(“**Dongguan Zhuorui**”), a company principally engaged in small loans business with registered capital of RMB100.0 million. As Dongguan Zhuorui is engaged in small loans business, it may compete with the business of our Bank. Taking into consideration of the registered capital of RMB100.0 million of Dongguan Zhuorui as compared to that of approximately RMB5,740.5 million of our Bank and the diverse scope of business of our Bank, the potential competition between our Bank with Dongguan Zhuorui is minimal. As Mr. Lai is our non-executive Director and does not participate in our daily management, we believe that the business operation of our Bank will not be affected by Mr. Lai's interest in Dongguan Zhuorui. In accordance with our Articles of Association, if a Director is materially interested in any matters to be considered at the Board of Directors meeting, such Director shall abstain from voting on such resolution.

Mr. Wang Junyang (王君揚先生), aged 38, was appointed as a non-executive Director on August 12, 2016.

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Mr. Wang joined Dongguan Kanghua Hospital Co., Ltd. (東莞康華醫院有限公司) in August 2007 and has held various positions since then, including an assistant to the general manager responsible for hospital operations from August 2007 to July 2009, manager of the business department responsible for business development from August 2009 to November 2012, and a vice general manager of the business department responsible for business management and overall strategic development of the hospital since December 2012. From August 2007 and December 2008, Mr. Wang served as a director and the general manager of Dongguan Kanghua Group Co., Ltd. (東莞市康華投資集團有限公司) and Dongguan Xingye Group Co., Ltd. (東莞市興業集團有限公司), responsible for business management and overall strategic development, respectively. In addition, Mr. Wang has been appointed as an executive director and the chairman of Guangdong Kanghua Healthcare Co., Ltd.* (廣東康華醫療股份有限公司) (3689.HK), the holding company of Dongguan Kanghua Hospital Co., Ltd., in December 2015.

Mr. Wang obtained a bachelor's degree in business administration, majoring in logistics management, from Paramount University of Singapore in January 2006.

Mr. Wang holds 97.46% of the equity interest of Dongguan City Kanghua Investment Group Co., Ltd.* (東莞市康華投資集團有限公司) (“**Kanghua Investment**”), which in turn holds 80% of the equity interest of Dongguan City Xingye Refinancing Guarantee Co., Ltd.* (東莞市興業融資擔保有限公司) (“**Dongguan Xingye**”), a company principally engaged in the provision of guarantee and related business with registered capital of RMB250.0 million. In addition, Kanghua Investment is interested in 50% of the equity interest of Dongguan City Kanglian Property Development Co., Ltd.* (東莞市康聯房地產開發有限公司), which in turn holds 80% of the equity interest of Dongguan City Baihui Pawn Co., Ltd.* (東莞市百匯典當有限公司) (“**Dongguan Baihui**”), a company principally engaged in pawn business with registered capital of RMB5.0 million. Mr. Wang also holds 50% of the equity interest of Dongguan City Xingye Group Co., Ltd.* (東莞市興業集團有限公司) which in turn holds 20% of the equity interest in Dongguan City Dongshang Small Loans Co., Ltd.* (東莞市東商小額貸款有限公司) (“**Dongguan Dongshang**”), a company principally engaged in small loans business with registered capital of RMB200.0 million. As Dongguan Xingye, Dongguan Baihui and Dongguan Dongshang are engaged in the provision of guarantee business, pawn business and small loans business, respectively, they may compete with the business of our Bank.

Taking into consideration of the registered capital of RMB250.0 million of Dongguan Xingye, RMB5.0 million of Dongguan Baihui and RMB200.0 million of Dongguan Dongshang as compared to that of approximately RMB5,740.5 million of our Bank and the diverse scope of business of our Bank, the potential competition between our Bank with each of Dongguan Xingye, Dongguan Baihui and Dongguan Dongshang is minimal. As Mr. Wang is our non-executive Director and does not participate in our daily management, we believe that the business operation of our Bank will not be affected by Mr. Wang's interest in Dongguan Xingye, Dongguan Baihui and Dongguan Dongshang. In accordance with our Articles of Association, if a Director is materially interested in any matters to be considered at the Board of Directors meeting, such Director shall abstain from voting on such resolution.

Mr. Cai Guowei (蔡國偉先生), aged 59, was appointed as a non-executive Director on December 5, 2009. He was a member of the Council of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, from November 2005 to December 2009.

Mr. Cai was the chairman of Dongguan City Zhangmutou Railway Cargo and Storage Service Station* (東莞市樟木頭鐵路貨物儲運服務站) from January 1985 to March 2003 and the managing director of Dongguan

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Nanfang Foodgrain & Cooking Oil Co., Ltd.* (東莞市南方糧油有限公司) from January 2004 to December 2009. In addition, Mr. Cai has been the chairman of China Harbour Investment Limited* (中國港投資有限公司) since February 1994 and vice chairman of Dongguan Shenzhen Energy Zhangyang Electric Power Co., Ltd.* (東莞深能源樟洋電力有限公司) since August 2003.

Mr. Cai graduated from the Southwestern University of Finance and Economics (西南財經大學) in January 2012, majoring in finance (distance learning).

Mr. Ye Jinquan (葉錦泉先生), aged 51, was appointed as a non-executive Director on March 27, 2017.

Mr. Ye was a salesman of Dongguan Electrochemical and Industrial Co., Ltd.* (東莞電化實業有限公司) from July 1987 to October 1993 and was the general manager of Dongguan Wanjiang Mingxing Decoration Co., Ltd.* (東莞市萬江明興裝飾有限公司) from October 1993 to April 2002. He was the chairman of Dongguan Commercial Center Development Co., Ltd.* (東莞市商業中心發展有限公司) from August 2002 to January 2013. Since January 2013, Mr. Ye has been the legal representative of Guangdong Haide Group Limited* (廣東海德集團有限公司).

Mr. Ye completed a master of business administration program from the South China University of Technology (華南理工大學) in November 2013.

Mr. Chen Haitao (陳海濤先生), aged 54, was appointed as a non-executive Director on February 23, 2012.

From April 1988 to March 1998, Mr. Chen was the general manager of Dongguan Zhenxiang Industry and Trade Development Co., Ltd.* (東莞市振興工貿發展有限公司) and was responsible for the operation management of the company. Since March 1998, Mr. Chen has served as a director and later as managing director, and has been the chairman of Guangdong Hongyuan Group Co., Ltd.* (廣東宏遠集團有限公司) since February 2018. Mr. Chen has also been a director of Dongguan Minying Group Co., Ltd.* (東莞市民盈集團股份有限公司) and CBA League (Beijing) Sports Co., Ltd.* (中籃聯(北京)體育有限公司) since January 2016 and October 2016, respectively.

In July 2001, Mr. Chen graduated from the Guangdong Institute of Public Administration (廣東行政學院), majoring in economic administration. In July 2014, he graduated from China University of Geosciences (Wuhan) (中國地質大學(武漢)) (distance learning), majoring in business administration. Mr. Chen obtained a first prize certificate of honor from the People's Government of Guangdong Province in November 2009.

Mr. Chen holds 30% of the equity interest of Guangdong Hongyuan Group Co., Ltd.* (廣東宏遠集團有限公司) which in turn is interested in 20% of the equity interest of Dongguan City Zhuorui Small Loans Co., Ltd.* (東莞市卓瑞小額貸款股份有限公司) (“**Dongguan Zhuorui**”), a company principally engaged in small loans business with registered capital of RMB100.0 million. As Dongguan Zhuorui is engaged in small loans business, it may compete with the business of our Bank.

Taking into consideration of the registered capital of RMB100.0 million of Dongguan Zhuorui as compared to that of approximately RMB5,740.5 million of our Bank and the diverse scope of business of our Bank, the potential competition between our Bank with Dongguan Zhuorui is minimal. As Mr. Chen is our non-

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executive Director and does not participate in our daily management, we believe that the business operation of our Bank will not be affected by Mr. Chen's interest in Dongguan Zhuorui. In accordance with our Articles of Association, if a Director is materially interested in any matters to be considered at the Board of Directors meeting, such Director shall abstain from voting on such resolution.

Mr. Zhang Qingxiang (張慶祥先生), aged 35, was appointed as a non-executive Director on October 25, 2019.

From July 2008 to July 2009, Mr. Zhang was an assistant to the chairman of Dongguan Yuxinguo Industrial Investment Co., Ltd.* (東莞市裕欣國實業投資有限公司). Since August 2009, Mr. Zhang became the chairman of Dongguan Yuxinguo Industrial Investment Co., Ltd.* (東莞市裕欣國實業投資有限公司) and the chairman and managing director of Guangdong Yuxinguo Construction Engineering Limited* (廣東裕欣國建築工程有限公司).

In June 2008, Mr. Zhang graduated from the Guangdong University of Technology (廣東工業大學) with a bachelor's degree in business administration. In addition, Mr. Zhang had been the vice chairman of the second session of the committee of Guangdong Federation of Young Entrepreneurs (廣東省青年企業家聯合會) and is currently a member of the 13th standing committee of the Dongguan Committee of the Chinese People's Political Consultative Conference of Guangdong Province (中國人民政治協商會議廣東省東莞市委員會), an executive committee of the 12th session of the committee of Guangdong Federation of Industry and Commerce (general chamber of commerce) (廣東省工商業聯合會(總商會)), a deputy chairman of Dongguan Federation of Industry and Commerce (general chamber of commerce) (東莞市工商業聯合會(總商會)), a standing director of the first session of the committee of the Dongguan Association of International Entrepreneurs (世界莞商聯合會), an honorary director of the Standing Committee of Young Entrepreneurs of Dongguan Association of International Entrepreneurs (東莞世界莞商聯合會青年工作委員會) and the chairman of the first session of the board of supervisors of Dongguan Young Entrepreneurs Federation (東莞市青年企業家聯合會).

Mr. Zhang and his spouse, in aggregate, hold 20.2% of the equity interest of Dongguan City Jiaxing Small Loan Co., Ltd.* (東莞市佳興小額貸款股份有限公司)("Dongguan Jiaxing"), a company principally engaged in small loans business with registered capital of RMB100.0 million. As Dongguan Jiaxing is engaged in small loans business, it may compete with the business of our Bank.

Taking into consideration of the registered capital of RMB100.0 million of Dongguan Jiaxing as compared to that of approximately RMB5,740.5 million of our Bank and the diverse scope of business of our Bank, the potential competition between our Bank with Dongguan Zhuorui is minimal. As Mr. Zhang is our non-executive Director and does not participate in our daily management, we believe that the business operation of our Bank will not be affected by Mr. Zhang's interest in Dongguan Jiaxing. In accordance with our Articles of Association, if a Director is materially interested in any matters to be considered at the Board of Directors meeting, such Director shall abstain from voting on such resolution.

Mr. Chen Weiliang (陳偉良先生), aged 36, was appointed as a non-executive Director on October 25, 2019.

From December 2010 to June 2013, Mr. Chen worked at the business and trust management department of Dongguan Trust Co., Ltd.* (東莞信託有限公司). Mr. Chen has served as the general manager of Dongguan

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Guanshang Industry and Investment Co., Ltd.* (東莞市莞商實業投資有限公司) since June 2013, the deputy general manager of Dongguan Shenshi Industry and Investment Co., Ltd.* (東莞市聖興實業投資有限公司) from August 2013, the general manager of Hangzhou Lingteng Internet and Technology Limited (Dongguan Branch)* (杭州領騰互聯網科技有限公司東莞分公司) between November 2017 and December 2020 and the director of Dongguan Zhaofeng Environment and Protection Co., Ltd.* (東莞市兆豐環保股份有限公司) (NEEQ: 872140) from January 2019. In addition, Mr. Chen has served as a supervisor of the third session of the board of supervisors of Yunfu Xinxing Dongying County Bank*, our non-wholly owned subsidiary, since April 2019.

In July 2013, Mr. Chen graduated from Sun Yat-sen University (中山大學), majoring in business administration (distance learning). Mr. Chen is a standing director of the second session of the committee of the Dongguan Association of International Entrepreneurs (東莞世界莞商聯合會), the vice president of the third session of the committee of the Dongguan Overseas Scholars Association (東莞市僑聯歸國留學人員聯誼會), the vice chairman of the first session of the committee of Dongguan Federation of Young Entrepreneurs (東莞市青年企業家聯合會), the vice chairman of the standing committee of Dongguan Songshan Federation of Entrepreneurs (東莞松山湖莞商聯合會), the honorary chairman of the third session of the committee of Dongguan Dalang Association of e-Commerce Operators (東莞市大朗電子商務協會) and the vice president of the fourth session of the committee of Association of Industry and Commerce of Dalang Town of Dongguan (東莞市大朗鎮工商聯(商會)).

Independent Non-executive Directors

Mr. Yip Tai Him (葉棣謙先生), aged 51, was appointed as an independent non-executive Director on March 27, 2017.

Mr. Yip has over 25 years of experience in accounting, auditing and financial management. He is currently the director of Qing Lan C.P.A. Limited. Mr. Yip was the chief financial officer and director of Quam Securities Company Limited from November 1999 to December 2002.

Mr. Yip is currently or has been an independent non-executive director of the following companies listed on the Hong Kong Stock Exchange for the last three years:

<u>Companies</u>	<u>Period</u>
Shentong Robot Education Group Company Limited (8206.HK) (formerly known as China Communication Telecom Services Company Limited, Shenzhou Aomei Networks (International) Co., Ltd.	Since October 2002
GCL-Poly Energy Holdings Limited (3800.HK)	Since March 2009
Redco Properties Group Limited (1622.HK)	Since January 2014
China Carbon Neutral Development Group Limited (1372.HK) (formerly known as Bisu Technology Group International Limited and Excel Development (Holdings) Limited)	July 2015 to April 2019
Sino Golf Holdings Ltd. (361.HK)	August 2015 to November 2018

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Companies	Period
Zhongchang International Holdings Group Limited (859.HK)	Since May 2020

Mr. Yip received a bachelor's degree of arts (hons) in accounting from the City Polytechnic of Hong Kong, (currently known as the City University of Hong Kong) in Hong Kong in November 1993. He has been a certified public accountant in Hong Kong since 1999. Mr. Yip was admitted as a member of the Association of Chartered Certified Accountants in the United Kingdom (a fellow since September 2001) and the Institute of Chartered Accountants in England and Wales in September 1996 and January 2006, respectively.

Mr. Xu Zhi (許智先生), aged 49, was appointed as an independent non-executive Director on October 25, 2019.

From July 1993 to June 1995, Mr. Xu was a team leader of Guangdong Fudi Technology Co., Ltd.* (廣東福地科技股份有限公司) and from July 1995 to September 1997, Mr. Xu worked as a tax advisor at Xi'an Tax Consultation Firm* (西安市稅務師事務所). In November 1997, Mr. Xu joined Dongguan Zhengliang Certified Public Accountants Co., Ltd.* (東莞市正量會計師事務所) and successively served as an auditor, project manager and deputy department manager. From September 2002 to March 2004, Mr. Xu was a senior project manager of Pan-China Certified Public Accountants LLP in Zhejiang* (浙江天健會計師事務所), a technical director of Guangdong Zhengliang Certified Public Accountants Co., Ltd.* (廣東正量會計師事務所有限公司) from March 2004 to October 2010, and the deputy director of Guangdong CCAT Certified Public Accountants Co., Ltd.* (廣東中誠安泰會計師事務所有限公司) from October 2010 to April 2015. He has been the deputy director of Dongguan Branch of ZhongShen ZhongHuan (ZSZH) Certified Public Accountants (Special General Partnership) (中審眾環會計師事務所(特殊普通合夥)) from May 2015 to December 2019. Mr. Xu has been the deputy director of Guangdong CCAT Certified Public Accountants Co., Ltd.* (廣東中誠安泰會計師事務所有限公司) since January 2020. In addition, Mr. Xu has been an independent director of HUCAIS Printing Co., Ltd.* (虎彩印藝股份有限公司) (834295.NEEQ) since November 2013, a director of Dongguan Tianyu Network Technology Co., Ltd.* (東莞市天宇網絡技術股份有限公司) (838309.NEEQ) since March 2020, a director of Hunan Haofang Jingxuan Network Technology Co., Ltd.* (湖南好房京選網絡科技有限公司) between March 2020 and December 2020 and an independent director of Guangdong Sinopatt Semiconductor Technology Co., Ltd.* (廣東中國半導體科技股份有限公司) since September 2020.

Mr. Xu graduated from Hangzhou Institute of Electrical Engineering (杭州電子工業學院) with a bachelor of economics degree in statistics in July 1993. He obtained the qualification of accountant from the Ministry of Finance of the PRC in May 1996 and was qualified as a Chinese certified public accountant in December 1997 and a Chinese certified tax agent in June 1999. He was also certified as an international certified internal auditor by The Institute of Internal Auditors in May 1999. Mr. Xu was a supervisor of the Police Anti-corruption Committee of Guangdong Public Security Department from December 2008 to December 2013, and a representative of the 11th and 12th Session of the National People's Congress of Guangdong Province (廣東省全國人民代表大會) in January 2008 and January 2013, respectively. Mr. Xu has been a representative of the 13th Session of the National People's Congress of Guangdong Province since January 2018.

Mr. Shi Wenfeng (施文峰先生), aged 43, was appointed as an independent non-executive Director on October 25, 2019.

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Mr. Shi successively served as a trainee cadre, clerk and assistant judge of the Municipal Court of Dongguan (東莞市人民法院) from July 2002 to December 2008. From January 2009 to May 2009, Mr. Shi was an assistant judge of Dongguan No.2 People's Court (東莞市第二人民法院), and was the associate presiding judge of Humen Court of Dongguan No.2 People's Court (東莞市第二人民法院虎門法庭) from May 2009 to April 2014. From April 2014 to January 2019, Mr. Shi had been the associate presiding judge of Civil Division IV, the presiding judge of Civil Division IV and the presiding judge and a committee member of Civil Division I of Dongguan No.2 People's Court. Since March 2019, Mr. Shi has been a senior consultant and a senior co-partner of Beijing DHH (Shenzhen) Law Firm (北京德和衡(深圳)律師事務所).

Mr. Shi graduated from the Guangdong University of Finance and Economics (廣州商學院) in July 2002, majoring in international economic law and obtained a bachelor's degree in laws and a master's degree in laws from Nankai University (南開大學) in December 2011. Mr. Shi obtained the certificate of PRC legal practitioner qualification from the Ministry of Justice of the PRC in February 2006. In addition, Mr. Shi was awarded a third-class merit by the Judicial Reform Office of the Supreme People's Court (最高人民法院司法改革辦公室) in April 2012 as he is the author of an article *The Demand and Response: The Judicial Disclosure from a Case* (《需求與回應：從個案看司法公開》) in *The Theory of Judicial Disclosure Theory* (《司法公開理論問題》).

Mr. Tan Fulong (譚福龍先生), aged 48, was appointed as an independent non-executive Director on October 25, 2019.

Since July 1997, Mr. Tan worked in Guangdong Junzheng Law Firm* (廣東君政律師事務所) initially as an assistant to the director, then as a practicing solicitor and subsequently as its partner. Mr. Tan is currently its practicing solicitor. In addition, Mr. Tan was an independent director of the 5th and 6th session of the board of directors as well as the chairman of the related party transaction control committee and member of the audit committee of the board of directors of the Bank of Dongguan Co., Ltd.* (東莞銀行股份有限公司) from April 2012 to January 2019.

Mr. Tan graduated from Zhongnan University of Economics & Law (中南財經政法大學) (distance learning) in July 2005 and obtained a bachelor's degree in laws. In addition, Mr. Tan was qualified as a practicing lawyer in the PRC in April 2001 and was qualified as a third-level lawyer by the Human Resources Bureau of Dongguan in October 2016. Mr. Tan attended the independent director qualification training organized by the Shanghai Stock Exchange and obtained the qualification certificate of independent director in September 2012.

Mr. Tan has been an expert in legislative consultation and assessment of the Standing Committee of the 16th Session of Dongguan Municipal People's Congress (東莞市人民代表大會常務委員會) since April 2017; a deputy director of the 11th Session of Guangdong Lawyers Association Professional Committee on the Law of Implementation and Disposal of Non-performing Assets (第十一屆廣東省律師協會執行與不良資產處置法律專業委員會) since October 2017; an expert of the Civil Administration Procuratorate Think Tank of the Dongguan People's Procuratorate (東莞市人民檢察院) since May 2019; and an expert of *Civil, Administrative and Prosecution Expert Consultation Web* (民事行政檢察專家諮詢網) appointed by the Sixth Procuratorate and Seventh Procuratorate of The Supreme People's Procuratorate of the PRC since March 2021. Mr. Tan is a member of the 13th Session of the Dongguan Committee of the Chinese People's Political Consultative Conference of Guangdong Province (中國人民政治協商會議廣東省東莞市委員會).

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Ms. Liu Yuou (劉宇鷗女士), aged 50, was appointed as an independent non-executive Director on October 25, 2019.

From July 1994 to September 1997, Ms. Liu was an audit officer of the audit department of the Guangdong Branch of the Bank of China Limited* (中國銀行股份有限公司廣東省分行). From September 1997 to October 1999, Ms. Liu was the manager of the financial department of the Guangzhou Branch of Scotiabank* (加拿大豐業銀行). Ms. Liu served as a certified public accountant, a real estate appraiser and a land appraiser of Dongguan Xiecheng Accounting Firm* (general partner) (東莞市協誠會計師事務所(普通合夥)) from January 2000 to December 2007, and has been a partner, a deputy chief accountant and a certified public accountant of Dongguan Zhengyu Accountants Firm* (general partner) (東莞市正域會計師事務所(普通合夥)) since January 2008.

Ms. Liu graduated from the Guangdong University of Technology (廣東工學院) in July 1994, majoring in industrial management engineering and obtained a bachelor's degree in engineering. In addition, she obtained the qualification of accountant from the Ministry of Finance of the PRC in May 1998 and was qualified as a certified public accountant in the PRC in December 1998. She also obtained the qualification of land appraiser and real estate appraiser in January 2003 and September 2003, respectively.

Ms. Xu Tingting (許婷婷女士), aged 38, was appointed as an independent non-executive Director on October 25, 2019.

Ms. Xu was a financial manager of Dongguan Zhenglian Financial Consulting Co., Ltd.* (東莞市正聯財務諮詢有限公司) from September 2007 to March 2011. She has also served as a chief accountant of Dongguan Zhenglian C.P.A. Limited (general partner)* (東莞市正聯會計師事務所(普通合夥)) since April 2011.

Ms. Xu graduated from South China Agricultural University (華南農業大學) in July 2007, majoring in accounting and obtained a bachelor's degree in accounting and management. In addition, she obtained the qualification of an intermediate accountant from the Guangdong Provincial Department of Human Resources and Social Security in August 2009 and was qualified as a certified public accountant in the PRC in March 2011.

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SUPERVISORS

Pursuant to PRC Company Law, it is stipulated that a joint stock company must set up a board of supervisors responsible for supervising the performance of the board of directors and the senior management, and the financial activities of a joint stock company. Our Board of Supervisors comprises 12 Supervisors, including four employee Supervisors, four shareholder representative Supervisors and four external Supervisors. In accordance with our Articles of Association, the Supervisors shall have a term of three years and can be re-elected upon expiry. An external Supervisor shall not serve for more than six years. The following table sets forth the particulars of our Supervisors:

Name	Age	Date of joining our Bank	Date of appointment as a Supervisor	Position	Responsibilities
Mr. Chen Sheng (陳勝先生)	46	August 2018	September 25, 2018	Chairman of the Board of Supervisors and employee Supervisor	Responsible for the work of the Board of Supervisors; in charge of the audit department; supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Nomination Committee of the Board of Supervisors
Ms. Deng Yanwen (鄧燕雯女士)	49	May 1992 ¹	October 17, 2019	Employee Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Nomination Committee of the Board of Supervisors
Mr. Wu Lixin (伍立新先生)	52	June 1989 ²	October 17, 2019	Employee Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Supervisory Committee of the Board of Supervisors
Mr. Liang Zhifeng (梁志鋒先生)	47	March 2019	October 17, 2019	Employee Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Supervisory Committee of the Board of Supervisors

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Name	Age	Date of joining our Bank	Date of appointment as a Supervisor	Position	Responsibilities
Mr. Lu Chaoping (盧超平先生)	57	November 2005 ³	December 5, 2009 ³	Shareholder representative Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank
Mr. Wang Zhujin (王柱錦先生)	57	November 1997 ⁴	October 25, 2019	Shareholder representative Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank
Mr. Liang Jiepeng (梁杰鵬先生)	36	October 2019	October 25, 2019	Shareholder representative Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank
Mr. Zou Zhibiao (鄒志標先生)	31	October 2019	October 25, 2019	Shareholder representative Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank
Ms. Wei Haiying (衛海英女士)	57	October 2019	October 25, 2019	External Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Nomination Committee of the Board of Supervisors
Mr. Yang Biao (楊彪先生)	41	October 2019	October 25, 2019	External Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being the chairman of the Nomination Committee of the Board of Supervisors

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Name	Age	Date of joining our Bank	Date of appointment as a Supervisor	Position	Responsibilities
Mr. Zhang Bangyong (張邦永先生)	42	October 2019	October 25, 2019	External Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being the chairman of the Supervisory Committee of the Board of Supervisors
Ms. Mai Xiuhua (麥秀華女士)	50	October 2019	October 25, 2019	External Supervisor	Participate in supervision of the performance of Directors and senior management and the financial activities, internal control and risk management of our Bank; being a member of the Supervisory Committee of the Board of Supervisors

Notes:

1. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, in May 1992.*
2. *Joined Dongguan Chang'an Credit Cooperative* (東莞長安信用社) in June 1989 and was reassigned to Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社) in March 1992. In November 2005, Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), Dongguan Chang'an Credit Cooperative* (東莞市長安信用社) and 31 other rural credit cooperatives at town (district) level in Dongguan were merged and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank.*
3. *Served as a supervisor of the board of supervisors of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank, from November 2005 to December 2009, and was appointed as a Supervisor at the inauguration meeting and the first shareholders' general meeting held in December 2009 before the establishment of our Bank.*
4. *Joined Dongguan Shipai Credit Cooperative* (東莞市石排信用社) in November 1997. In November 2005, Dongguan Shipai Credit Cooperative* (東莞市石排信用社), Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社) and 31 other rural credit cooperatives at town (district) level in Dongguan were merged and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank. Left in July 2015 and rejoined our Bank in October 2019 as a shareholder representative Supervisor.*

Mr. Chen Sheng (陳勝先生), aged 46, was appointed as an employee Supervisor on September 25, 2018 and appointed as the chairman of the Board of Supervisors on September 27, 2018.

Mr. Chen joined the Bank in August 2018 as a member of the communist committee, secretary of the disciplinary committee and ceased to act as the secretary of the disciplinary committee since November 2018. Before joining the Bank, Mr. Chen was successively a staff, deputy chief, chief and assistant researcher at the general office of Guangdong People's Government from July 1996 to March 2006 and had been seconded to a task force responsible for investigation under the Disciplinary Committee of Guangdong Province during the period. Mr. Chen was a deputy head of the office, deputy general manager and general manager of the administration

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department of Guangdong Province Rural Credit Cooperatives Association* (廣東省農村信用社聯合社) and a committee secretary of the Communist Youth League of Guangdong Province Rural Credit Cooperatives Association* (共青團廣東省農村信用社聯合社) from March 2006 to November 2016, chairman of the board of supervisors and secretary of the disciplinary committee of Huizhou Rural Commercial Bank Co., Ltd.* (惠州農村商業銀行股份有限公司) from October 2012 to July 2017, and chief officer of the Resident CCPC Office and head of the organization department of the party committee of Guangdong Province Rural Credit Cooperatives Association* (廣東省農村信用社聯合社) from July 2017 to August 2018.

Mr. Chen graduated from the finance department of Guangzhou University (廣州大學) in July 1996 and completed a business administration program provided by South China Normal University (華南師範大學) (distance learning) in February 2007. Mr. Chen obtained a master's degree in economics from Jinan University (暨南大學) in January 2011.

In addition, Mr. Chen was accredited as an intermediate financial tax economist in November 2002 by the Ministry of Personnel of the PRC and awarded the qualification certificate of banking professional in bank management (intermediate level) by the China Banking Association in October 2020.

Ms. Deng Yanwen (鄧燕雯女士), aged 49, was appointed as an employee Supervisor on October 17, 2019.

Ms. Deng joined the Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社) and Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessors of our Bank, in May 1992 and served successively as a staff and deputy supervisor and assistant manager of the business department, assistant manager of the finance and accounts department deputy director of the finance and accounts department cum the deputy director of the business department, deputy director of the financial supervisory department, manager of the supervision and audit department and the manager of the human resources development department. After the establishment of the Bank, Ms. Deng has successively served as the general manager of the human resources department and director of the Board of Supervisors office of our Bank since April 2010.

Ms. Deng graduated from the Department of Management Engineering of South China University of Technology (華南理工大學) in July 1992, majoring in corporate management and graduated from the Guangdong Polytechnic Normal University (廣東技術師範學院) in July 2004, majoring in accounting (distance learning).

Mr. Wu Lixin (伍立新先生), aged 52, was appointed as an employee Supervisor on October 17, 2019.

Mr. Wu joined the Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), the predecessor of the Bank, in June 1989 and had held various positions in the credit cooperatives at town level, including the head of the audit team of Chang'an Credit Cooperative* (長安信用社), deputy director of Dalingshan Credit Cooperative* (大嶺山信用社), and director of Nancheng Credit Cooperative* (南城信用社), Humen Credit Cooperative* (虎門信用社) and Chang'an Credit Cooperative* (長安信用社). After the establishment of the Bank, Mr. Wu served as the president of Chang'an sub-branch of our Bank from January 2010 to December 2013, and president of Huang Jiang sub-branch of our Bank from January 2014 to January 2019. He has been the chairman of Huizhou Zhongkai Dongying County Bank* (惠州仲愷東盈村鎮銀行), a non wholly-owned subsidiary of our Bank, since February 2019.

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Mr. Wu graduated from the Open University of China (中央廣播電視大學) in April 2005, majoring in finance. He also obtained a degree of executive master of business administration from Zhongnan University of Economics and Law (中南財經政法大學) in December 2006. Mr. Wu obtained the qualification of an economist from the Dongguan Human Resources Bureau in November 2012.

Mr. Liang Zhifeng (梁志鋒先生), aged 47, was appointed as an employee Supervisor on October 17, 2019.

Mr. Liang successively served as the officer, section member, deputy section head and section head of Dongguan Audit Bureau (東莞市審計局) from July 1997 to March 2015, and served as the director of Dongcheng branch of Dongguan Finance Bureau (東莞市財政局東城分局) from March 2015 to March 2019. Mr. Liang joined our Bank in March 2019, and successively served as the general manager of the service supervision center (currently known as corporate culture department upon reformation) and general manager of the institution management department currently known as assets and liabilities management department upon reformation, and is currently the president of Humen sub-branch of our Bank.

Mr. Liang graduated from Tianjin University of Commerce (天津商學院) in July 1997, majoring in accounting (accounting computerization), and obtained a bachelor's degree in economics. He was also qualified as a certified auditor by the National Audit Office of the PRC in October 2000.

Mr. Lu Chaoping (盧超平先生), aged 57, was appointed as a shareholder representative Supervisor on December 5, 2009. From November 2005 to December 2009, Mr. Lu served as a supervisor of the Council of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of our Bank.

Mr. Lu served as the executive director of Dongguan Shenzhou Industrial Investment Co., Ltd.* (東莞市神洲實業投資有限公司) since February 1990 and has been the chairman of Dongguan Shenzhou Industrial Development Co., Ltd.* (東莞市神洲實業開發有限公司) since July 1996. Mr. Lu was appointed as the vice president of the China Trade and Economic Promote Association (中國經濟貿易促進會) in 2012, and served as the vice chairman of the General Chamber of Commerce of Guangdong Federation of Industry and Commerce (廣東省工商業聯合會直屬會員商會) from January 2013 to December 2016.

Mr. Lu graduated from the Party School of the Central Committee of CPC (中央黨校) in November 2002 and obtained a bachelor's degree in business administration. Mr. Lu was awarded the title of Top Ten Outstanding Contribution SME Entrepreneur of China in 2009 (2009年中國中小企業十大傑出貢獻企業家) and Top Ten Property Managers of China in 2009 (2009年中國房地產管理十大領軍人物) by China Academy of Management Science and the title of Most Innovative Individual for the 60th Anniversary of China (建國60周年創新人物) and Special Contribution Award for the 60th Anniversary of China (建國60周年特殊奉獻人物) by China Non-governmental Enterprise Directors Association (中國民營企業家協會) and China Academy of Science Information Consulting Center (中國科學院信息諮詢中心) in August 2009. Mr. Lu was also the representative to the 15th Session of Dongguan Municipal People's Congress (東莞市人民代表大會) and 16th Session of People's Congress of Humen (虎門鎮人民代表大會).

Mr. Wang Zhujin (王柱錦先生), aged 57, was appointed as a shareholder representative Supervisor on October 25, 2019.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Mr. Wang was a teacher of Yanwo Primary School (燕窩小學) in Shipai Town of Dongguan from August 1983 to November 1984. He also worked for the Shipai Town Supply and Marketing Cooperative in Dongguan of Guangdong Province* (廣東省東莞市石排供銷社) from December 1984 to June 1986, and the Shipai People's Government in Dongguan (東莞市石排鎮人民政府) from July 1986 to October 1997. Mr. Wang joined the Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), the predecessor of the Bank, in November 1997 and held various positions in the credit cooperatives at town level, including the director of Shilong Credit Cooperative* (石龍信用社), president of Shilong sub-branch and president of Shipai sub-branch. Since August 2015, Mr. Wang has served as the chairman of Dongguan Jinda Industry Co., Ltd.* (東莞市錦達實業有限公司), mainly responsible for overseeing the overall operation of the company.

Mr. Wang graduated from Southwestern University of Finance and Economics (西南財經大學) in July 2008, majoring in finance (financial regulation) focus (distance learning).

Mr. Liang Jiepeng (梁杰鹏先生), aged 36, was appointed as a shareholder representative Supervisor on October 25, 2019.

Mr. Liang served as an investment consultant of Tianjin Hexin Equity Investment Fund Partnership* (limited partnership) (天津市合信股權投資基金合夥企業) and Shanghai Junyin Equity Investment Partnership* (limited partnership) (上海峻銀股權投資合夥企業), respectively. Since November 2018, Mr. Liang has served as the general manager of Dongguan Hengguan Industrial Investment Co., Ltd.* (東莞市恒光實業投資有限公司). Currently, Mr. Liang is also the director of Shandong Hilead Biotechnology Co., Ltd.* (山東瀚霖生物技術有限公司) and the supervisor of Shenzhen Qianhai Penghuirong Industrial Investment Co., Ltd.* (深圳前海鵬輝榮實業投資有限公司).

Mr. Liang obtained a bachelor's degree in science from Imperial College of the University of London in August 2008. He graduated from Cass Business School of City, University of London in October 2009 and obtained a master's degree in science majoring in finance.

Mr. Zou Zhibiao (鄒志標先生), aged 31, was appointed as a shareholder representative Supervisor on October 25, 2019.

From September 2011 to June 2014, Mr. Zou was the general manager of the operation department of Dongguan Yongwang Commercial Operation and Management Co., Ltd.* (東莞市永旺商業經營管理有限公司). In September 2013, Mr. Zou became the business director of Guangdong Zhangde Industrial Investment Co., Ltd.* (廣東長德實業投資有限公司). Since July 2015, Mr. Zou was an executive director of Dongguan Huifeng Asset Management Co., Ltd.* (東莞市惠豐資產管理有限公司) and supervisor of Guangdong Wending Cultural Education Investment Co., Ltd.* (廣東文鼎文化教育投資有限公司). Since October 2016, Mr. Zou has been the executive director and manager of Dongguan Chuanghong Investment Co., Ltd.* (東莞市創泓股權投資有限公司).

Mr. Zou graduated from Wuhan Polytechnic University (武漢輕工大學) in July 2013, majoring in administration management (distance learning). He obtained the qualification as a fund practitioner from the Asset Management Association of the PRC in March 2019.

Ms. Wei Haiying (衛海英女士), aged 57, was appointed as an external Supervisor on October 25, 2019.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Since July 1986, Ms. Wei has worked at the College of Economics and School of Management of Jinan University (暨南大學) successively as a teacher of the department of statistics of the College of Economics, a teacher of the MBA Education Center of the School of Management, the chief of the department of marketing of the School of Management and deputy head of the School of Management. She currently serves as a secretary to the party committee of the School of Management of Jinan University.

Ms. Wei graduated from the School of Statistics of Renmin University of China (中國人民大學) in July 1986, majoring in statistics and obtained a bachelor's degree in economics. She studied in monetary banking in Jinan University from September 1994 to June 1997 and obtained a master's degree in economics in June 1997. She obtained a doctor's degree in management specializing in management science and engineering from Huazhong University of Science and Technology (華中科技大學) in June 2006. Ms. Wei was appointed as a professor of Jinan University in October 2003. Ms. Wei obtained the Philosophy and Social Science Excellent Achievements Award in Guangdong Province (廣東省哲學社會科學優秀成果獎勵) from the Guangdong Provincial People's Government (廣東省人民政府) in May 2013 and October 2017, respectively, and obtained the Philosophy and Social Science Excellent Achievements Award in Guangdong Province (廣東省哲學社會科學優秀成果獎勵) from the Publicity Department of Guangdong Provincial Party Committee and the Guangdong Provincial Planning Leadership Group for Philosophy and Social Science (廣東省哲學社會科學規劃領導小組) in December 2015. Ms. Wei is also the vice president of Marketing Association of Guangdong (廣東營銷學會) and Guangdong Association of Quality Control (廣東質量協會).

Mr. Yang Biao (楊彪先生), aged 41, was appointed as an external Supervisor on October 25, 2019.

From July 2005 to October 2008, Mr. Yang successively served as a chief officer and a deputy chief officer in the People's High Court of Guangdong Province (廣東省高級人民法院). Since November 2008, Mr. Yang successively served as the lecturer, associate professor and professor of the School of Law of Sun Yat-sen University (中山大學), and has been mainly responsible for research and lecturing of law. In addition, during his employment at Sun Yat-sen University, Mr. Yang was seconded to the People's Court of Huangpu District of Guangzhou (廣州市黃埔區人民法院) as an assistant to the chief judge from March 2015 to February 2016.

Mr. Yang serves as a director in a number of companies, including an independent director of Guangdong Guangzhou Daily Media Co., Ltd. (廣東廣州日報傳媒股份有限公司) (002181.SZ), an independent non-executive director of Shandong Chenming Paper Holdings Limited (山東晨鳴紙業集團股份有限公司) (1812.HK), an independent director of Circle Logistics Co., Ltd. (僑益物流股份有限公司) (833478.NEEQ), an independent director of Guangdong Tianhe Agricultural Means of Production Co., Ltd. (廣東天禾農資股份有限公司), an independent director of Guangdong Yuehai Feeds Group Co., Ltd. (廣東粵海飼料集團股份有限公司), a director of Guangzhou Sun Yat-sen University Science Park Co., Ltd. (廣州中山大學科技園有限公司), and a director of Guangzhou Zhongda Intellectual Services Co., Ltd.* (廣州中大知識產權服務有限公司).

Mr. Yang graduated from the Faculty of Law of Sun Yat-sen University (中山大學) in June 2003 and obtained a bachelor's degree in laws. He graduated from the Faculty of Law of Sun Yat-sen University, majoring in civil and commercial law and obtained a master's degree in laws in June 2005. He graduated from the Faculty of Law of Renmin University of China (中國人民大學), majoring in civil and commercial law and obtained a doctor's degree in laws in June 2008. Mr. Yang also obtained the legal profession qualification certificate from the Ministry of Justice of the PRC in March 2004.

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Mr. Zhang Bangyong (張邦永先生), aged 42, was appointed as an external Supervisor on October 25, 2019.

Between September 2005 and February 2012, Mr. Zhang has been a trainee solicitor and a solicitor of Guangdong Great Brothers Law Firm (廣東格雷兄弟律師事務所). He worked at Guangdong Baiqin Law Firm* (廣東百勤律師事務所) as a lawyer from February 2012 to December 2012. From December 2012 to October 2015, he was a director and lawyer of Guangdong Qinnuo Law Firm* (廣東勤諾律師事務所). From October 2015 to March 2021, he has been a partner of Guangdong Everwin Law Office (Dongguan)* (廣東法制盛邦(東莞)律師事務所). Since June 2021, Mr. Zhang has been a partner of Guangdong Qinyi Law Office* (廣東秦儀律師事務所).

Mr. Zhang graduated from Southwestern University of Political Science and Law (西南政法大學) in July 2003, majoring in law, and obtained a bachelor's degree in laws. In addition, Mr. Zhang was qualified as a PRC lawyer in October 2006.

Ms. Mai Xiuhua (麥秀華女士), aged 50, was appointed as an external Supervisor on October 25, 2019.

From January 1996 to December 1999, Ms. Mai worked at Dongguan Sanjun Clothing Co., Ltd.* (東莞三駿時裝有限公司). From January 2000 to February 2001, Ms. Mai worked at Alps Logistics Co., Ltd.* (廣東阿爾卑斯物流有限公司). From February 2001 to June 2010, Ms. Mai was an audit project manager of Guangdong Zhengliang Accounting Firm Limited Company* (廣東正量會計師事務所有限公司) (now known as Guangdong Pan-China Certified Public Accountants LLP* (廣東天健會計師事務所有限公司)). Since June 2010, Ms. Mai has served as the technical supervisor of Dongguan Ruifeng Accounting Firm Co., Ltd.* (東莞市瑞豐會計師事務所有限公司) and Dongguan Ruiyi Accounting Firm Co., Ltd.* (東莞市瑞益稅務師事務所有限公司). Since August 2017, Ms. Mai has served as an independent director of Dongguan Yutong Optical Technology Co., Ltd.* (東莞市宇瞳光學科技股份有限公司) (300790.SZ).

Ms. Mai graduated from the engineering management department of Beijing Wuzi University (北京物資學院) in July 1993, majoring in engineering management and obtained a bachelor's degree in engineering. In addition, Ms. Mai was qualified as an asset appraiser in October 2002, a certified tax advisor in China in September 2003, a senior accountant by the Department of Personnel Human Resources of Guangdong Province in December 2006, a real estate appraiser in August 2006 and a certified public accountant in the PRC in December 2001. Ms. Mai is a representative of the 16th Session of the Dongguan Municipal People's Congress (東莞市人民代表大會) and a member of the finance and economy committee of the Dongguan Municipal People's Congress (東莞市人大財政經濟委員會).

INTERESTS OF DIRECTORS AND SUPERVISORS

The interests in our Bank owned by the Directors and Supervisors within the meaning of Part XV of the SFO are set out in the section "Statutory and General Information — 4. Further Information about our Directors, Supervisors and Substantial Shareholders — B. Directors and Supervisors" in Appendix VII to this prospectus. Except as disclosed therein, none of the Directors and the Supervisors holds any interest in our Bank within the meaning of Part XV of the SFO.

Except as disclosed above, none of the Directors and the Supervisors: (i) held any other positions in our Group as of the Latest Practicable Date; (ii) had any other relationship with any Directors, senior management or substantial shareholders (if any) of our Bank as of the Latest Practicable Date; and (iii) held any other directorship in any listed companies in the three years prior to the Latest Practicable Date.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Except as disclosed above, none of our Directors (other than independent non-executive Directors) holds any interests in business that competes or is likely to compete with the business of our Group (as defined in note (1) of Rule 8.10(2) of the Listing Rules).

Except as disclosed herein, to the best of the knowledge, information and belief of our Directors and Supervisors after having made all reasonable enquiries, there was no additional matter with respect to the Directors or Supervisors that needs to be brought to the attention of the Shareholders and there was no additional information relating to the Directors or Supervisors that is required to be disclosed pursuant to Rules 13.51(2)(h) to (v) of the Listing Rules as of the Latest Practicable Date.

SENIOR MANAGEMENT

The following table sets forth certain information of the senior management of our Bank:

Name	Age	Date of joining our Bank	Date of appointment as senior management	Position	Responsibilities
Mr. Fu Qiang (傅強先生)	51	November 2018	December 25, 2018	Deputy secretary to the party committee, executive Director and president	Responsible for the comprehensive operation management of our Bank and in charge of assets and liabilities management department, internal control and compliance department, corporate culture department and rural revitalization financial services center
Mr. Ye Jianguang (葉建光先生)	48	July 1994 ¹	June 18, 2013	Member of the party committee, executive Director, vice president, chief risk officer, secretary to the Board of Directors and joint company secretary	In charge of the human resources department, credit approval department, comprehensive risk management and compliance department and the general office

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Name	Age	Date of joining our Bank	Date of appointment as senior management	Position	Responsibilities
Mr. Chen Wei (陳偉先生)	49	July 1996 ²	September 27, 2018	Member of the party committee, executive Director and vice president	In charge of the business department, financial market department, strategic customer department, investment banking and wealth management department, small and micro finance department, international banking department, finance department and security and protection department
Ms. Chen Dongmei (陳冬梅女士)	49	July 1993 ³	June 18, 2013	Member of the party committee, vice president and chief information officer	In charge of the retail banking department, consumer finance and credit card department, private banking department, digital finance department, IT department and business management department, and assist with corporate culture department

Notes:

1. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of the Bank, in July 1994; left December 2014 and rejoined our Bank in August 2016.*
2. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of the Bank, in July 1996; left March 2016 and rejoined our Bank in August 2016.*
3. *Joined Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), which merged with 32 rural credit cooperatives at town (district) level in Dongguan in November 2005 and became Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of the Bank, in July 1993.*

Mr. Fu Qiang (傅強先生), deputy secretary to the party committee, executive Director and president of our Bank. For the biography of Mr. Fu Qiang, please see “— Directors — Executive Directors”.

Mr. Ye Jianguang (葉建光先生), a member of the party committee, executive Director, vice president, chief risk officer, secretary to the Board of Directors and joint company secretary of our Bank. For the biography of Mr. Ye Jianguang, please see “— Directors — Executive Directors”.

Mr. Chen Wei (陳偉先生), a member of the party committee, executive Director and vice president of our Bank. For the biography of Mr. Chen Wei, please see “— Directors — Executive Directors”.

Ms. Chen Dongmei (陳冬梅女士), aged 49, a member of the party committee, vice president and chief information officer of our Bank.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Ms. Chen held various positions at Dongguan Rural Credit Cooperatives Association* (東莞農村信用合作社聯合社), the predecessor of the Bank, from July 1993 to December 2006, including deputy section head of financial and accounting department, assistant manager of the business department and assistant manager of finance and accounting department. From December 2006 to March 2010, she served as the manager of finance and accounting department of Dongguan Rural Credit Cooperatives Union (東莞市農村信用合作聯社), the predecessor of the Bank. From March 2010 to June 2013, Ms. Chen was the general manager of financial department of our Bank, and has subsequently been appointed as our assistant president, member of the party committee, vice president and chief information officer.

Ms. Chen graduated from the faculty of finance and accounting of Guangdong University of Finance and Economics (廣東商學院) in June 1993, majoring in auditing, and obtained a bachelor's degree in economics. In November 1997, she was accredited as an intermediary financial economist qualification by the State Council of Personnel of the PRC. Ms. Chen was accredited as a wealth management planner by the Ministry of Labour and Social Security of the PRC in August 2006 and was accredited as an auditor by the Guangdong Provincial Department of Human Resources and Social Security (廣東省人力資源和社會保障廳) in October 2010.

JOINT COMPANY SECRETARIES

Mr. Ye Jianguang (葉建光先生), was appointed as one of the joint company secretaries of our Bank on April 1, 2021. For the biography of Mr. Ye, please see “— Directors — Executive Directors”.

Mr. Wong Wai Chiu (黃偉超先生) was appointed as one of the joint company secretaries of our Bank on April 1, 2021. Mr. Wong is the associate director of SWCS Corporate Services Group (Hong Kong) Limited and has extensive compliance and listed corporate secretarial experience including acting as the company secretary, information technology senior management and senior law enforcement officer in the areas of regulatory compliance and enforcement, internal control, corporate governance, company secretarial work, trust, financial crime investigation and forensics accounting in insurer, the Independent Commission Against Corruption and the Hong Kong Stock Exchange.

Mr. Wong is a fellow of The Hong Kong Chartered Governance Institute (formerly known as The Hong Kong Institute of Chartered Secretaries), a fellow of The Chartered Governance Institute of the United Kingdom, a member of CPA Australia and a certified trust practitioner of the Hong Kong Trustees' Association Limited.

Mr. Wong has been admitted the degree of Bachelor of Social Sciences by The University of Hong Kong, granted a Postgraduate Diploma in English and Hong Kong Law (Common Professional Examination) from the Manchester Metropolitan University, awarded a Master of Arts in Arbitration and Dispute Resolution degree from City University of Hong Kong and Master of Applied Science degree from the University of Technology, Sydney.

COMMITTEES UNDER THE BOARD OF DIRECTORS

There are six committees set up under our Board of Directors, namely the Strategic Decision and Sannong Committee, the Comprehensive Risk Management Committee, the Nomination and Remuneration Committee, the Related Party Transaction Control Committee, the Audit Committee and the Consumer Rights Protection Committee. The committees have their respective written terms of reference.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

The following table sets forth the membership of each of the committees under the Board of Directors:

Name	Strategic Decision and Sannong Committee	Comprehensive Risk Management Committee	Nomination and Remuneration Committee	Related Party Transaction Control Committee	Audit Committee	Consumer Rights Protection Committee
<i>Executive Director</i>						
Mr. Wang Yaoqiu	C					
Mr. Fu Qiang	M					C
Mr. Ye Jianguang		C		M		
Mr. Chen Wei						
<i>Non-executive Director</i>						
Mr. Lai Chun Tung	M					
Mr. Wang Junyang	M	M				
Mr. Cai Guowei						M
Mr. Ye Jinqun			M			
Mr. Chen Haitao	M					M
Mr. Zhang Qingxiang		M				
Mr. Chen Weiliang					M	
<i>Independent non-executive Director</i>						
Mr. Yip Tai Him			C			
Mr. Xu Zhi		M			C	
Mr. Shi Wenfeng			M	C		
Mr. Tan Fulong			M	M		
Ms. Liu Yuou				M	M	
Ms. Xu Tingting					M	M

Key:

C Chairman of the relevant committee

M Member of the relevant committee

Strategic Decision and Sannong Committee

The Strategic Decision and Sannong Committee consists of five Directors, namely Mr. Wang Yaoqiu (王耀球先生) (chairman), Mr. Fu Qiang (傅強先生), Mr. Lai Chun Tung (黎俊東先生), Mr. Wang Junyang (王君揚先生) and Mr. Chen Haitao (陳海濤先生). The primary duties of the Strategic Decision and Sannong Committee include:

- to determine the operation and management goals and long-term development and strategic plans of our Bank;
- to consider and propose major investment and financing proposals that are subject to the approval of the Board of Directors according to the Articles of our Bank;
- to consider and propose major capital activities and asset operation that are subject to the approval of the Board of Directors according to the Articles of our Bank;

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- to consider and propose other important matters significant to the development of our Bank;
- to supervise and review the implementation of the annual operation plan and investment proposals of our Bank;
- to devise strategies for promoting green credit of the Bank, review its objectives and reports from the senior management before submission to the Board for approval;
- to formulate business development strategies and plans for “Sannong” business in accordance with the “Sannong” development policies introduced by the government and regulatory authorities; to review annual resources allocation plans for “Sannong” business, and to evaluate and supervise the implementation of such plans by the management;
- to supervise the formulation of “Sannong” business plan and related systems;
- to supervise the development of new financial services and products for “Sannong” business; and
- to deal with other matters as authorized by the Board of Directors.

Comprehensive Risk Management Committee

The Comprehensive Risk Management Committee consists of four Directors, namely Mr. Ye Jianguang (葉建光先生) (chairman), Mr. Wang Junyang (王君揚先生), Mr. Zhang Qingxiang (張慶祥先生) and Mr. Xu Zhi (許智先生). The primary duties of the Comprehensive Risk Management Committee include:

- to study and adopt the economic and financial directions, policies, laws, regulations and rules of the government, the regulatory framework of the regulating authorities, and to provide guidelines on the establishment of comprehensive risk management system, risk strategies and general risk management policies of our Bank;
- to engage intermediaries to review the risk management of our management at operational level in respect of credit, market, operation, liquidity, legal compliance, information technology, reputation and other aspects of our Bank on a regular basis as authorized by the Board of Directors;
- to conduct regular assessment of the overall status and effectiveness of the risk management of our Bank and to propose suggestions for improving risk management and internal control of our Bank;
- to supervise the senior management to take necessary measures to effectively identify, evaluate, monitor and control/mitigate risks in accordance with the regulatory requirements and the risk management requirements of our Bank;
- to ensure that the risk management system of our Bank is effectively reviewed and supervised by the internal audit department;
- to review the asset and liability management policies of our Bank and its implementation;
- to organize and give guidance on risk prevention as authorized by the Board of Directors;

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- to have regular individual discussion with the compliance manager and adopt other effective means to understand the implementation of compliance policies and the and problems arising therefrom, provide opinions and recommendation on a timely basis to the Board of Directors or the senior management and supervise the effective implementation of compliance policies; and
- to deal with other matters as authorized by the Board of Directors.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee consists of a non-executive Director and three independent non-executive Directors, namely Mr. Yip Tai Him (葉棣謙先生) (chairman), Mr. Ye Jinquan (葉錦泉先生), Mr. Shi Wenfeng (施文峰先生) and Mr. Tan Fulong (譚福龍先生). The primary duties of the Nomination and Remuneration Committee include:

- to review the structure, size and composition (including the skills, knowledge and experience) of the Board of Directors annually and make recommendations on any proposed changes to the Board of Directors to complement our corporate strategy;
- to formulate the diversity policy of the Board of Directors and measurable objectives;
- to assess the independence of independent non-executive Directors;
- to determine the procedures and criteria for selection and election of Directors and senior management;
- to identify and recommend qualified candidates for Directors and senior management;
- to conduct preliminary assessment on the qualifications and terms for the appointment of Directors and senior management and provide opinions to the Board of Directors;
- to make recommendations to the Board of Directors on the appointment or re-appointment of Directors and succession planning for Directors, in particular the chairman of our Board of Directors and our president;
- to make recommendations to the Board of Directors on the policy and structure for all Directors and senior management remuneration and on the establishment of a formal and transparent procedure for developing remuneration policy;
- to review the assessment criteria for performance of Directors and senior management, to conduct assessments and to make recommendations accordingly;
- to make recommendations to the Board of Directors on the remuneration packages (including benefits in kind, pension rights and compensation payments, such as any compensation payable for loss or termination of their office or appointment) of the Directors and senior management and to supervise its implementation, provided that no Director or its associate shall participate in determining his/her own salary;
- to consider and approve the employment contract of executive Directors;

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- to review and approve the management's remuneration proposals with reference to the corporate goals and objectives determined by the Board of Directors;
- to consider salaries paid by comparable banks, time commitment and responsibilities and employment conditions elsewhere in our Group;
- to review and approve compensation payable to executive Directors and senior management for any loss or termination of office or appointment to ensure that it is consistent with contractual terms and is otherwise fair and not excessive and to review and approve compensation arrangements relating to dismissal or removal of Directors for misconduct to ensure that they are consistent with contractual terms and are otherwise reasonable and appropriate;
- to review the remuneration management system and policy of our Bank;
- to deal with other matters in relation to the duties of the committee as required by laws and regulations or as authorized by the Board of Directors.

Related Party Transaction Control Committee

The Related Party Transaction Control Committee consists of four Directors, namely Mr. Shi Wenfeng (施文峰先生) (chairman), Mr. Ye Jianguang (葉建光先生), Mr. Tan Fulong (譚福龍先生) and Ms. Liu Yuou (劉宇鷗女士). The primary duties of the Related Party Transaction Control Committee include:

- to implement and manage the policies regarding related party transactions;
- to promptly review related party transactions and to provide opinions accordingly;
- to control the risks of related party transactions; and
- to deal with other matters in relation to the duties of the committee as required by laws and regulations or as authorized by the Board of Directors.

Audit Committee

The Audit Committee consists of three independent non-executive Directors and one non-executive Director, namely Mr. Xu Zhi (許智先生) (chairman), Mr. Chen Weiliang (陳偉良先生), Ms. Liu Yuou (劉宇鷗女士) and Ms. Xu Tingting (許婷婷女士). The primary duties of the Audit Committee include:

- to review the financial and accounting policies, financial position and financial reporting procedures of our Bank and their implementation;
- to review the risk and compliance conditions of our Bank;
- to review and supervise the integrity of the financial statements, annual reports, audited annual financial reports and accounts, interim reports and quarterly report (if published) of our Bank; to review significant financial reporting judgments contained in them; to determine and report on the truthfulness, completeness and accuracy of the information set out in the audited financial reports; and to decide on whether the same should be submitted to the Board of Directors;

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- to liaise with the Board of Directors and senior management and meet, at least twice a year, with the external auditors of our Bank;
- to review the relevant reports before submission to the Board of Directors, with particular focus on: (i) any changes in accounting policies and practices; (ii) major judgmental areas; (iii) significant adjustments resulting from audit; (iv) going concern assumptions and any qualifications; (v) compliance with accounting standards; and (vi) compliance with the Listing Rules and legal requirements in relation to financial reporting; and to consider any significant or unusual items that shall reflect, or may need to be reflected, in the report and accounts, with due consideration given to any matters that have been raised by our staff responsible for the accounting and financial reporting function, internal audit or auditors;
- to review the external auditor's management letter, any material queries raised by the external auditor to management about accounting records, financial accounts or systems of control and management's response; and to ensure that the Board of Directors will provide a timely response to the issues raised in the external auditor's management letter;
- to approve the internal audit regulations, medium-to-long-term audit plans and annual audit plans;
- to submit regular audit reports to the Board of Directors as well as the senior management and the Board of Supervisors;
- to supervise the implementation of remedial measures by the senior management for issues identified during audit and the implementation of audit recommendations;
- to review objections on the audit conclusion raised by the audit subject department;
- to make suggestions to the Board of Directors to hold the internal audit manager and the person-in-charge accountable;
- to make recommendations to the Board of Directors on the appointment, re-appointment, removal or replacement of the external auditor, and to approve the remuneration and terms of engagement of the external auditor, and to handle any issue in relation to the resignation or removal of such external auditor;
- to review and monitor the external auditor's independence, objectivity and the effectiveness of the audit process in accordance with applicable standards; and discuss with the auditor the nature and scope of the audit and reporting obligations before the audit commences;
- to develop and implement policy on engaging an external auditor, including any entity that is under common control, ownership or management with the audit firm or any entity that a reasonable and informed third party knowing all relevant information would reasonably conclude to be part of the audit firm nationally or internationally, to supply non-audit services; and report to the Board of Directors, identifying and making recommendations on any matters where action or improvement is needed;
- to supervise the establishment and implementation of the internal audit system of our Bank and to review the financial information of our Bank and its disclosure;
- to review arrangements that employees of our Bank can use, in confidence, to raise concerns about possible improprieties in financial reporting, internal control or other matters; and to ensure that proper arrangements are in place for fair and independent investigation of these matters and for appropriate follow-up action;

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

- to establish a whistleblowing policy and system for employees and those who deal with our Bank (e.g. customers and suppliers) to raise concerns, in confidence, with the audit committee about possible improprieties in any matter related to our Bank;
- to act as the key representative body for overseeing our relations with the external auditor, responsible for the communication between internal audit and external auditor and to monitor their relationship; ensure co-ordination between the internal and external auditors, and to ensure that the internal audit function is adequately resourced and has appropriate standing within our Bank, and to review and monitor its effectiveness;
- to review the financial control, risk management and internal control system of our Bank;
- to discuss the risk management and internal control systems with management to ensure that management has performed its duty to have effective systems, which should include the adequacy of resources, staff qualifications and experience, training programs and budget of the our Bank's accounting and financial reporting function;
- to consider major investigation findings on risk management and internal control matters as delegated by the Board of Directors or on its own initiative and management's response to these findings;
- to report to the Board of Directors on the matters under paragraph C.3 of the Corporate Governance Code under the Listing Rules; and
- to consider other topics as defined by the Board of Directors and to deal with other matters as authorized by the Board of Directors.

Consumer Rights Protection Committee

The Consumer Rights Protection Committee consists of four Directors, namely Mr. Fu Qiang (傅強先生) (chairman), Mr. Cai Guowei (蔡國偉先生), Mr. Chen Haitao (陳海濤先生) and Ms. Xu Tingting (許婷婷女士). The primary duties of the Consumer Rights Protection Committee include:

- to report to the Board of Directors on consumer rights protection related matters periodically;
- to oversee the establishment and enhancement of consumer rights protection system to ensure that the relevant policies are consistent with our corporate governance, corporate culture development and operational development strategy;
- to supervise the implementation of consumer rights protection related works by the senior management and consumer rights protection department in accordance with regulatory requirements, our strategies and policies and fulfillment status of our objectives;
- to convene consumer rights protection working meetings and to approve the work report by senior management and consumer rights protection department; and
- to deal with other matters as authorized by the Board or as required by the relevant regulatory requirements.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

COMMITTEES UNDER THE BOARD OF SUPERVISORS

The Board of Supervisors has established two committees, namely the nomination committee and supervisory committee, with written terms of reference.

The following table sets forth the membership of each of the committees under the Board of Supervisors:

<u>Name</u>	<u>Nomination Committee</u>	<u>Supervisory Committee</u>
<i>Employee Supervisor</i>		
Mr. Chen Sheng	M	
Ms. Deng Yanwen	M	
Mr. Wu Lixin		M
Mr. Liang Zhifeng		M
<i>Shareholder representative Supervisor</i>		
Mr. Lu Chaoping		
Mr. Wang Zhujin		
Mr. Liang Jiepeng		
Mr. Zou Zhibiao		
<i>External Supervisor</i>		
Ms. Wei Haiying	M	
Mr. Yang Biao	C	
Mr. Zhang Bangyong		C
Ms. Mai Xiuhua		M

Key:

C Chairman of the relevant committee

M Member of the relevant committee

Nomination Committee

The Nomination Committee consists of four Supervisors, namely Mr. Yang Biao (楊彪先生) (chairman), Mr. Chen Sheng (陳勝先生), Ms. Wei Haiying (衛海英女士) and Ms. Deng Yanwen (鄧燕雯女士). The primary duties of the Nomination Committee include:

- to formulate the procedures and criteria of selection of Supervisors, conduct preliminary review of the qualification and conditions of candidates for Supervisors and to make recommendation to the Board of Supervisors;
- to supervise the selection and appointment of Directors;
- to conduct comprehensive evaluation of the performance of Directors, Supervisors and senior management and to report the results to the Board of Supervisors;
- to review the objectivity and reasonableness of the remuneration systems and policies of the Bank and the remuneration packages for senior management; and
- to deal with other matters as authorized by the Board of Supervisors.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Supervisory Committee

The Supervisory Committee consists of four Supervisors, namely Mr. Zhang Bangyong (張邦永先生) (chairman), Ms. Mai Xiuhua (麥秀華女士), Mr. Wu Lixin (伍立新先生) and Mr. Liang Zhifeng (梁志鋒先生). The primary duties of the Supervisory Committee include:

- to formulate the supervision proposal with respect of financial activities of the Bank and to conduct related inspection;
- to supervise the development of prudent business philosophy and values as well as strategies by the Board according to the conditions of the Bank;
- to supervise and inspect the business decision-making, risk management and internal control; and
- to deal with other matters as authorized by the Board of Supervisors.

BOARD DIVERSITY POLICY

Our Bank has adopted a Board Diversity Policy (the “**Board Diversity Policy**”) which stipulates the stance of the Board of Directors on diversification of members of the of Board of Directors and the directions to be implemented and continuously adopted in the course of its realization, to ensure achieving a proper balance in terms of diversity of members of our Board of Directors, which in turn can enhance the operational efficiency of our Board of Directors and maintain high level of corporate governance standard.

According to the Board Diversity Policy, various factors will be considered for the selection of candidates for board members, including but not limited to gender, age, cultural and educational background, professional expertise, skills, knowledge and length of service, to ensure a balanced composition of skills and experience of the Board of Directors in order to provide various perspectives, insights and challenge that enable the Board of Directors to discharge its duties and responsibilities effectively and to make good decision in line with the core businesses and strategy of the Bank.

The Nomination and Remuneration Committee of our Board of Directors shall comprehensively consider the background of the candidates for Directors according to the principles of Board Diversity Policy based on measurable factors when examining candidates for Directors and making recommendation to our Board of Directors. The committee shall review the structure, number and composition of members of our Board of Directors on an annual basis in accordance with the strategies of our Bank and make recommendations for adjustment. The Nomination and Remuneration Committee of our Board of Directors shall also supervise the implementation of the Board Diversity Policy.

REMUNERATION OF DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

Our Bank offers our executive Directors, employees’ representative Supervisors and senior management compensation in the form of salaries, discretionary bonuses, allowance and contributions to pension plans. Our non-executive Directors, independent non-executive Directors, shareholder representative Supervisors and external Supervisors are entitled to fixed compensation.

DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

The total remuneration to our Directors and Supervisors for the years ended December 31, 2018, 2019 and 2020 and the three months ended March 31, 2021 were approximately RMB31.2 million, RMB39.2 million, RMB33.2 million and RMB11.7 million, respectively.

For the years ended December 31, 2018, 2019 and 2020 and the three months ended March 31, 2021, the five highest paid individuals of our Group included three, three, four and two Directors and nil, nil, one and nil Supervisor, respectively, and the emoluments payable to the remaining individuals were approximately RMB7.7 million, RMB8.7 million, RMB10.5 million and 4.2 million, respectively. The five highest paid individuals for the year ended December 31, 2020 included eight individuals as four individuals were tied for fifth place for the year.

It is estimated that remuneration before tax payable to the Directors and Supervisors for 2021 will be approximately RMB30.9 million based on the arrangements in force as at the Latest Practicable Date.

During the Track Record Period, no remuneration was paid or agreed to be paid to the Directors, Supervisors or the five highest paid individuals as an inducement to join or upon joining our Group, and no compensation was paid or agreed to be paid to the Directors, past Directors or the five highest paid individuals for the loss of office as director of members of our Group or other office in connection with the management members. None of the Directors waived or agreed to waive any emoluments.

Save as disclosed above, no other amounts have been paid or are payable in respect of 2018, 2019 and 2020 and the three months ended March 31, 2021 to the Directors, Supervisors or senior management by our Group.

COMPLIANCE ADVISOR

Our Bank have appointed ICBC International Capital Limited as our compliance advisor pursuant to Rule 3A.19 of the Listing Rules. Pursuant to Rule 3A.23 of the Listing Rules, our Bank will promptly consult the compliance advisor (if necessary) in the following circumstances:

- before the publication of any regulatory announcement, circular or financial report;
- where a transaction, which might be a notifiable or connected transaction, is contemplated, including share issues and share repurchases;
- where our Bank proposes to use the proceeds of the Global Offering in a manner that is different from that detailed in this prospectus or where our business, developments or results deviate from any forecasts, estimates or other information in this prospectus; and
- where the Hong Kong Stock Exchange makes an inquiry of our Bank regarding unusual movements in the share price or trading volume of our H Shares, the possible development of a false market in our H Shares or any other matters pursuant to Rule 13.10 of the Listing Rules.

The terms of appointment of our compliance advisor will commence on the Listing Date and end on the date when our Bank distribute the annual report of our financial results for the first full financial year commencing after the Listing Date.