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## FUTURE PLANS AND USE OF PROCEEDS

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### FUTURE PLANS

Please see “Business — Our Business Strategies” to this prospectus for detailed description of our future plans.

### USE OF PROCEEDS

Assuming an Offer Price of HK\$7.92 (being the low end of the proposed Offer Price range), after deduction of underwriting commissions and estimated expenses payable by us in connection with the Global Offering, we estimate that the net proceeds of the Global Offering will be approximately HK\$8,845.3 million (assuming the Over-allotment Option is not exercised) or approximately HK\$10,181.9 million (assuming the Over-allotment Option is fully exercised).

Assuming an Offer Price of HK\$8.32 (being the mid-point of the proposed Offer Price range), after deduction of underwriting commissions and estimated expenses payable by us in connection with the Global Offering, we estimated that net proceeds of the Global Offering will be approximately HK\$9,295.4 million (assuming the Over-allotment Option is not exercised) or approximately HK\$10,699.4 million (assuming the Over-allotment Option is fully exercised).

Assuming an Offer Price of HK\$8.71 (being the high end of the proposed Offer Price range), after deduction of underwriting commissions and estimated expenses payable by us in connection with the Global Offering, we estimated that net proceeds of the Global Offering will be approximately HK\$9,734.1 million (assuming the Over-allotment Option is not exercised) or approximately HK\$11,204.0 million (assuming the Over-allotment Option is fully exercised).

We intend to use the net proceeds of the Global Offering (after deduction of underwriting commissions and estimated expenses payable by the Group in connection with the Global Offering) for strengthening our capital base to support the sustainable growth of our business. Net proceeds from the Global Offering can supplement our core tier-one capital and thereby enhance our capital adequacy indicators including core tier-one capital adequacy ratio, tier-one capital adequacy ratio and capital adequacy ratio. We will prudently plan the investment of the Global Offering proceeds and strengthen supervision to improve the efficiency of its use. We will further optimize our asset portfolios to prioritize our investments in loan placement, and properly allocate our investments in high-quality liquid assets such as treasury bonds and policy financial bonds.