
DEFINITIONS AND CONVENTIONS

In this prospectus, unless the context otherwise requires, the following terms shall have the meanings set out below.

“Application Form(s)”	WHITE, YELLOW and GREEN application form(s) or, where the context so requires, any of them, relating to the Hong Kong Public Offering
“Articles of Association” or “Articles”	the articles of association of the Bank, the version of which was passed by our shareholders at the extraordinary shareholders’ meeting on July 10, 2013 and was approved by the CBRC Anhui Office on August 9, 2013, which will become effective upon the Listing, as the same may be amended, supplemented or otherwise modified from time to time
“ATM”	automated teller machine
“Bank,” “we” or “us”	Huishang Bank Corporation Limited (徽商銀行股份有限公司), a joint stock company incorporated in Anhui Province, the PRC with limited liability in accordance with PRC laws, and, if the context requires, includes its predecessors, subsidiaries, branches and sub-branches
“Banking Ordinance”	the Banking Ordinance, Chapter 155 of the Laws of Hong Kong, as amended, supplemented or otherwise modified from time to time
“Basel I”	1988 Basel Capital Accord
“Basel II”	the Revised Basel Capital Framework promulgated in June 2004
“Basel III”	the Basel Capital Accord promulgated in December 2010
“Board”	the board of Directors of our Bank, as described in “Appendix VII—Summary of the Articles of Association” of this prospectus
“building ownership certificates”	building ownership certificates in the PRC (中華人民共和國房屋所有權證)
“Business Day”	any day (other than a Saturday, Sunday or public holiday) on which banks in Hong Kong are generally open for normal banking business
“CAGR”	compound annual growth rate
“CBRC”	China Banking Regulatory Commission (中國銀行業監督管理委員會)

DEFINITIONS AND CONVENTIONS

“CBRC Anhui Office”	China Banking Regulatory Commission Anhui Office (中國銀行業監督管理委員會安徽監管局)
“CCASS”	the Central Clearing and Settlement System established and operated by HKSCC
“CCASS Clearing Participant”	a person admitted to participate in CCASS as a direct clearing participant or a general clearing participant
“CCASS Custodian Participant”	a person admitted to participate in CCASS as a custodian participant
“CCASS Investor Participant”	a person admitted to participate in CCASS as an investor participant who may be an individual or joint individuals or a corporation
“CCASS Participant”	a CCASS Clearing Participant, a CCASS Custodian Participant or a CCASS Investor Participant
“CCB”	China Construction Bank
“Central China”	a region as defined under the Plan on Promoting the Rise of Central China (促進中部地區崛起規劃) promulgated in September 2009 by the State Council, consisting of Anhui, Henan, Hubei, Hunan, Jiangxi and Shanxi
“China” or “PRC”	the People’s Republic of China, but for the purpose of this prospectus only, excluding Hong Kong, Macau and Taiwan
“CIRC”	China Insurance Regulatory Commission (中國保險監督管理委員會)
“city commercial banks”	banks with branches at municipal or higher levels created with the approval of the CBRC from predecessor urban credit cooperatives pursuant to the PRC Company Law and the PRC Commercial Banking Law. According to the CBRC Annual Report 2012, as of December 31, 2012, there were a total of 144 city commercial banks in China
“Companies Ordinance”	the Companies Ordinance (Chapter 32 of the Laws of Hong Kong), as amended, supplemented or otherwise modified from time to time
“connected person(s)”	has the meaning ascribed to it under the Listing Rules
“connected transaction(s)”	has the meaning ascribed to it under the Listing Rules
“Core Indicators (Provisional)”	the Core Indicators for the Risk Management of Commercial Banks (Provisional) (商業銀行風險監管核心指標(試行)), as

DEFINITIONS AND CONVENTIONS

	promulgated by the CBRC on December 31, 2005 and effective on January 1, 2006, as amended, supplemented or otherwise modified from time to time
“Corporate Governance Guidelines”	the Guidelines on Corporate Governance of Commercial Banks (商業銀行公司治理指引), as promulgated by the CBRC on July 19, 2013 and effective on the same date, as amended, supplemented or otherwise modified from time to time
“CPC”	the Communist Party of China
“CSRC”	China Securities Regulatory Commission (中國證券監督管理委員會)
“Director(s)”	the director(s) of Huishang Bank Corporation Limited
“Domestic Shares”	ordinary shares issued by our Bank in the PRC, with a nominal value of RMB1.00 each, which are subscribed for and paid for in RMB
“Eastern Coastal Region”	for the purpose of this prospectus, a region in the PRC comprising Beijing, Tianjin, Hebei, Shanghai, Jiangsu, Zhejiang, Fujian, Shandong, Guangdong and Hainan
“Five Largest State-owned Commercial Banks”	(i) Agricultural Bank of China; (ii) Bank of China; (iii) Bank of Communications; (iv) CCB; and (v) ICBC, if the context requires, including their respective predecessors
“GDP”	gross domestic product
“Global Offering”	the Hong Kong Public Offering and the International Offering
“Green Application Form(s)”	the application form(s) to be completed by the White Form eIPO Service Provider , Computershare Hong Kong Investor Services Limited
“H Share Registrar”	Computershare Hong Kong Investor Services Limited
“H Shares”	overseas-listed shares in the share capital of our Bank, with a nominal value of RMB1.00 each, which are to be subscribed for and traded in Hong Kong dollars and are to be listed and traded on the Hong Kong Stock Exchange
“Hefei Economic Circle”	a region as defined under the Twelfth Five-Year Plan, comprising cities of Hefei, Huainan and Lu’an in Anhui
“HK\$” or “Hong Kong dollars”	Hong Kong dollars, the lawful currency of Hong Kong

DEFINITIONS AND CONVENTIONS

“HKSCC”	Hong Kong Securities Clearing Company Limited, a wholly-owned subsidiary of Hong Kong Exchanges and Clearing Limited
“HKSCC Nominees”	HKSCC Nominees Limited, a wholly-owned subsidiary of HKSCC
“Hong Kong”	Hong Kong Special Administrative Region of the PRC
“Hong Kong-listed Chinese Commercial Banks”	the nine Chinese commercial banks listed on the Hong Kong Stock Exchange as of the Latest Practicable Date, consisting of the Five Largest State-owned Commercial Banks, China Merchants Bank, China CITIC Bank, China Minsheng Banking Corporation and Chongqing Rural Commercial Bank
“Hong Kong Offer Shares”	H Shares (subject to adjustment) offered in the Hong Kong Public Offering
“Hong Kong Public Offering”	the offer for subscription of the Hong Kong Offer Shares in Hong Kong at the Offer Price and on, and subject to, the terms and conditions of this prospectus and the Application Forms, as further described in the section headed “Structure of the Global Offering—The Hong Kong Public Offering” in this prospectus
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Hong Kong Underwriters”	the underwriters of the Hong Kong Public Offering listed in the section headed “Underwriting—Hong Kong Underwriters” in this prospectus
“Hong Kong Underwriting Agreement”	the underwriting agreement dated October 30, 2013 entered into by among others, the Hong Kong Underwriters and us relating to the Hong Kong Public Offering, as further described in the section headed “Underwriting—Underwriting Arrangements and Expenses—Hong Kong Public Offering—Hong Kong Underwriting Agreement” in this prospectus
“ICBC”	Industrial and Commercial Bank of China
“IFRS”	International Financial Reporting Standards and International Accounting Standards (“IAS”), which include the related standards, amendments and interpretations issued by the International Accounting Standards Board (“IASB”)
“International Offer Shares”	H Shares offered in the International Offering

DEFINITIONS AND CONVENTIONS

“International Offering”	conditional placement by the International Purchasers of the International Offer Shares. The offer and sale of initially 2,351,497,000 H Shares (subject to adjustment and the Over-allotment Option), of which 2,238,722,000 H Shares are to be issued and offered for sale by us and 112,775,000 H Shares are to be offered by the Selling Shareholders. The International Offering will be made (i) in the United States to Qualified Institutional Buyers in reliance on Rule 144A or another exemption from the registration requirements of the U.S. Securities Act and (ii) outside the United States in offshore transactions in accordance with Regulation S under the U.S. Securities Act
“International Purchasers”	the underwriters of the International Offering who are expected to enter into the International Purchase Agreement
“International Purchase Agreement”	the underwriting agreement relating to the International Offering which is expected to be entered into by, among others, the Joint Global Coordinators, the International Purchasers, the Selling Shareholders and us on or around the Price Determination Date
“Joint Bookrunners”	CLSA Limited, UBS AG, Hong Kong Branch, J.P. Morgan Securities (Asia Pacific) Limited (in relation to the Hong Kong Public Offering), J.P. Morgan Securities plc (in relation to the International Offering), Morgan Stanley Asia Limited (in relation to the Hong Kong Public Offering), Morgan Stanley & Co. International plc (in relation to the International Offering), BOCI Asia Limited, Haitong International Securities Company Limited, CCB International Capital Limited, ICBC International Capital Limited, Nomura International (Hong Kong) Limited, The Hongkong and Shanghai Banking Corporation Limited, China International Capital Corporation Hong Kong Securities Limited, BOCOM International Securities Limited, China Everbright Securities (HK) Limited, Citigroup Global Markets Asia Limited (in relation to the Hong Kong Public Offering), Citigroup Global Markets Limited (in relation to the International Offering), Guotai Junan Securities (Hong Kong) Limited, Essence International Securities (Hong Kong) Limited, China Merchants Securities (HK) Co., Limited, ABCI Capital Limited and Guoyuan Securities Brokerage (Hong Kong) Limited
“Joint Global Coordinators”	UBS AG, Hong Kong Branch, CITIC Securities Corporate Finance (HK) Limited, J.P. Morgan Securities (Asia Pacific) Limited, Morgan Stanley Asia Limited, BOCI Asia Limited, Haitong International Securities Company Limited

DEFINITIONS AND CONVENTIONS

“Joint Lead Managers”	CLSA Limited, UBS AG, Hong Kong Branch, J.P. Morgan Securities (Asia Pacific) Limited (in relation to the Hong Kong Public Offering), J.P. Morgan Securities plc (in relation to the International Offering), Morgan Stanley Asia Limited (in relation to the Hong Kong Public Offering), Morgan Stanley & Co. International plc (in relation to the International Offering), BOCI Asia Limited, Haitong International Securities Company Limited, CCB International Capital Limited, ICBC International Securities Limited, Nomura International (Hong Kong) Limited, The Hongkong and Shanghai Banking Corporation Limited, China International Capital Corporation Hong Kong Securities Limited, BOCOM International Securities Limited, China Everbright Securities (HK) Limited, Citigroup Global Markets Asia Limited (in relation to the Hong Kong Public Offering), Citigroup Global Markets Limited (in relation to the International Offering), Guotai Junan Securities (Hong Kong) Limited, Essence International Securities (Hong Kong) Limited, China Merchants Securities (HK) Co., Limited, ABCI Securities Company Limited, Guoyuan Securities Brokerage (Hong Kong) Limited and China Frontier Capital Investment Limited
“Joint Sponsors”	CITIC Securities Corporate Finance (HK) Limited, UBS Securities Hong Kong Limited, J.P. Morgan Securities (Far East) Limited, Morgan Stanley Asia Limited and BOCI Asia Limited
“Large Enterprises”	enterprises other than enterprises classified as Medium, Small or Micro Enterprises under Notice on Issuing Provisions on Classification Standards for Small and Medium-sized Enterprises (關於印發中小企業劃型標準規定的通知) issued jointly by MIIT, NBS, NDRC and MOF and came into effect as of June 18, 2011
“Latest Practicable Date”	October 23, 2013, being the latest practicable date for the purpose of ascertaining certain information contained in this prospectus prior to its publication
“Listed Chinese Commercial Banks”	the 17 Chinese commercial banks listed in the PRC and/or Hong Kong as of the Latest Practicable Date, consisting of the Hong Kong-listed Chinese Commercial Banks, Hua Xia Bank, Industrial Bank, Ping An Bank, Shanghai Pudong Development Bank, China Everbright Bank, Bank of Beijing, Bank of Nanjing and Bank of Ningbo

DEFINITIONS AND CONVENTIONS

“Listing”	the listing of our H Shares on the Hong Kong Stock Exchange
“Listing Date”	the date, expected to be on or about November 12, 2013, on which dealings in the H Shares first commence on the Hong Kong Stock Exchange
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended, supplemented or otherwise modified from time to time
“Mandatory Provisions”	the Mandatory Provisions for Inclusion in the Articles of Association of Companies Incorporated in the PRC to be Listed Overseas (到境外上市公司章程必備條款), which were promulgated by the Securities Commission of the State Council and the State Restructuring Commission on August 27, 1994, effective on the same date, as amended, supplemented or otherwise modified from time to time
“Medium Enterprises”	enterprises classified as medium enterprises under Notice on Issuing Provisions on Classification Standards for Small and Medium-sized Enterprises (關於印發中小企業劃型標準規定的通知) issued jointly by MIIT, NBS, NDRC and MOF and came into effect as of June 18, 2011, as measured by a number of criteria such as the number of employees, sales and total assets which vary from industry to industry. For example, industrial enterprises with less than 1,000 employees or sales of less than RMB400 million are classified as “SMEs,” among which, enterprises with 300 or more employees and sales of RMB20 million or more are classified as “Medium Enterprises”
“Micro Enterprises”	enterprises classified as micro enterprises under Notice on Issuing Provisions on Classification Standards for Small and Medium-sized Enterprises (關於印發中小企業劃型標準規定的通知) issued jointly by MIIT, NBS, NDRC and MOF and came into effect as of June 18, 2011, as measured by a number of criteria such as the number of employees, sales and total assets which vary from industry to industry. For example, industrial enterprises with less than 1,000 employees or sales of less than RMB400 million are classified as “SMEs,” among which, enterprises with less than 20 employees or sales of less than RMB3 million are classified as “Micro Enterprises”
“MIIT”	Ministry of Industry and Information Technology of the PRC (中華人民共和國工業和信息化部)
“MOF”	Ministry of Finance of the PRC (中華人民共和國財政部)
“NAO”	National Audit Office of the PRC (中華人民共和國審計署)

DEFINITIONS AND CONVENTIONS

“Nation-wide Joint Stock Commercial Banks”	China Bohai Bank, China Everbright Bank, China Merchants Bank, China Minsheng Banking Corporation, China Zheshang Bank, China CITIC Bank, Evergrowing Bank, China Guangfa Bank, Hua Xia Bank, Industrial Bank, Shanghai Pudong Development Bank and Ping An Bank
“NBS”	National Bureau of Statistics of the PRC (中華人民共和國國家統計局)
“NDRC”	National Development and Reform Commission of the PRC (中華人民共和國國家發展和改革委員會)
“New Capital Adequacy Regulations (Provisional)”	Regulation Governing the Capital Management of Commercial Banks (Provisional) (商業銀行資本管理辦法(試行)), as promulgated by the CBRC on June 7, 2012 and effective on January 1, 2013, as amended, supplemented or otherwise modified from time to time
“New Shares”	the 2,500,000,000 H Shares to be issued and offered for sale by the Bank in the Global Offering (assuming the Over-allotment Option is not exercised); and, where relevant, any additional H Shares which may be issued and offered for sale by the Bank pursuant to the exercise of the Over-allotment Option
“non-performing loans” or “NPL”	for the purpose of this prospectus, is used synonymously with “impaired loans and advances” in Note 46.1.5(g) to the Accountant’s Report in Appendix I to this prospectus
“NSSF”	National Council for Social Security Fund of the PRC (全國社會保障基金理事會)
“Offer Price”	the final price per H Share in Hong Kong dollars (exclusive of brokerage of 1%, Hong Kong SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%) at which the H Shares are to be subscribed for and issued pursuant to the Global Offering, to be determined as further described in the section headed “Structure of the Global Offering—Pricing and Allocation” in this prospectus
“Offer Shares”	the H Shares offered in the Global Offering and, where relevant, any additional H Shares issued and sold pursuant to the exercise of the Over-allotment Option
“Over-allotment Option”	the option to be granted by our Bank and the Selling Shareholders to the International Purchasers and the Joint Bookrunners exercisable by the Joint Global Coordinators on behalf of the Joint Bookrunners and the International Purchasers pursuant to the International Purchase

DEFINITIONS AND CONVENTIONS

Agreement, to be exercisable at any time from the day on which trading of the Shares commences on the Hong Kong Stock Exchange until 30 days after the last day for the lodging of applications under the Hong Kong Public Offering, to require our Bank and the Selling Shareholders to allot and issue or to sell up to an aggregate of 391,916,000 additional H Shares (representing approximately 15% of the initial Offer Shares), at the Offer Price under the International Offering solely to cover over-allocations in the International Offering, if any, details of which are described in the section headed “Underwriting—Over-allotment and Stabilization” in this prospectus

“PBOC”	The People’s Bank of China (中國人民銀行), the central bank of the PRC
“PBOC Hefei Central Sub-branch”	the Hefei Central Sub-branch of the PBOC (中國人民銀行合肥中心支行), which assumes the function of a central bank within its jurisdiction
“Pearl River Delta”	for the purpose of this prospectus, an economic area in the PRC comprising Guangdong Province and Fujian Province
“PRC Banking Supervision and Regulatory Law”	the Banking Supervision and Regulatory Law of the PRC (中華人民共和國銀行業監督管理法), promulgated by the 6th session of the Standing Committee of the 10th National People’s Congress on December 27, 2003 which became effective on February 1, 2004, as amended, supplemented or otherwise modified from time to time
“PRC Commercial Banking Law”	the Commercial Banking Law of the PRC (中華人民共和國商業銀行法), which was promulgated by the 13th session of the Standing Committee of the 8th National People’s Congress on May 10, 1995 and became effective on July 1, 1995, as amended, supplemented or otherwise modified from time to time
“PRC Company Law”	the Company Law of the PRC (中華人民共和國公司法), as enacted by the 5th session of the Standing Committee of the 8th National People’s Congress on December 29, 1993, which became effective on July 1, 1994, as amended, supplemented or otherwise modified from time to time
“PRC GAAP”	generally accepted accounting principles in the PRC
“PRC-listed City Commercial Banks”	the three city commercial banks listed in the PRC as of the Latest Practicable Date, consisting of Bank of Beijing, Bank of Nanjing and Bank of Ningbo.

DEFINITIONS AND CONVENTIONS

“PRC PBOC Law”	the Law of the People’s Bank of China of the PRC (中華人民共和國中國人民銀行法), which was promulgated by the 3rd session of the Standing Committee of the 8th National People’s Congress on March 18, 1995 and became effective on the same date, as amended, supplemented or otherwise modified from time to time
“Price Determination Agreement”	the agreement to be entered into among our Bank (on behalf of ourselves and the Selling Shareholders) and the Joint Global Coordinators (on behalf of the Joint Bookrunners and the Underwriters) on the Price Determination Date to record and fix the Offer Price
“Price Determination Date”	the date, expected to be on or around November 6, 2013 but no later than November 11, 2013 on which the Offer Price is fixed for the purposes of the Global Offering
“Promoters”	the promoters that established our Bank on April 4, 1997. At the time of our establishment, our Promoters comprised 31 credit cooperatives and 10 shareholders
“Qualified Institutional Buyers”	qualified institutional buyers as defined in Rule 144A
“Regulation S”	Regulation S under the U.S. Securities Act
“related party” or “related parties”	has the meaning ascribed to it under the Administrative Measures for the Related Party Transactions between the Commercial Banks and their Insiders or Shareholders (商業銀行與內部人和股東關聯交易管理辦法) promulgated by the CBRC, Accounting Standards for Business Enterprises (企業會計準則) promulgated by the MOF, and/or IFRS
“related party transaction(s)”	has the meaning ascribed to it under the Administrative Measures for the Related Party Transactions between the Commercial Banks and their Insiders or Shareholders (商業銀行與內部人和股東關聯交易管理辦法) promulgated by the CBRC, Accounting Standards for Business Enterprises (企業會計準則) promulgated by the MOF, and/or IFRS
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“ROAA”	return on average assets
“ROAE”	return on average equity
“Rule 144A”	Rule 144A under the U.S. Securities Act
“SAFE”	State Administration of Foreign Exchange of the PRC (中華人民共和國國家外匯管理局)

DEFINITIONS AND CONVENTIONS

“SAIC”	State Administration for Industry and Commerce of the PRC (中華人民共和國國家工商行政管理總局)
“Sale Shares”	the 112,775,000 H Shares to be sold by the Selling Shareholders in the Global Offering (assuming the Over-allotment Option is not exercised); and, where relevant, any additional H Shares which may be sold by the Selling Shareholders pursuant to the exercise of Over-allotment Option; for more information, see “Share Capital—Transfer of Shares to NSSF” in this prospectus. The Selling Shareholders will convert an equal number of Domestic Shares held by them to be offered for sale as the Sale Shares, subject to any adjustments as provided in “Structure of the Global Offering—The Selling Shareholders” in this prospectus; references to “Sale Shares” shall include, where the context requires, the Domestic Shares from which the Sale Shares are converted
“SASAC”	State-owned Assets Supervision and Administration Commission of the State Council (中華人民共和國國務院國有資產監督管理委員會)
“SAT”	State Administration of Taxation of the PRC (中華人民共和國國家稅務總局)
“Selling Shareholders”	collectively, Anhui Energy Group Company Ltd., Anhui Credit Guaranty Group Company Ltd. and Anhui Guoyuan Holding (Group) Company Ltd.
“SFC”	the Securities and Futures Commission of Hong Kong
“SFO”	the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong), as amended, supplemented or otherwise modified from time to time
“Shareholder(s)”	the holder(s) of the shares of Huishang Bank Corporation Limited
“Small Business(es)”	Small Enterprises and Micro Enterprises
“Small Enterprises”	enterprises classified as small enterprises under Notice on Issuing Provisions on Classification Standards for Small and Medium-sized Enterprises (關於印發中小企業劃型標準規定的通知) issued jointly by MIIT, NBS, NDRC and MOF and came into effect as of June 18, 2011, as measured by a number of criteria such as the number of employees, sales and total assets which vary from industry to industry. For example, industrial enterprises with less than 1,000 employees or sales of less than RMB400 million are

DEFINITIONS AND CONVENTIONS

	classified as “SMEs,” among which, enterprises with 20 or more but less than 300 employees, and sales of RMB3 million or more but less than RMB20 million are classified as “Small Enterprises”
“SME” or “SMEs”	Medium Enterprises, Small Enterprises and Micro Enterprises
“Special Regulations”	the Special Regulations on the Overseas Offering and the listing of Shares by Joint Stock Limited Companies (國務院關於股份有限公司境外募集股份及上市的特別規定), as promulgated by the State Council on August 4, 1994
“Stabilizing Manager”	UBS AG, Hong Kong Branch
“State Council”	the State Council of the PRC (中華人民共和國國務院)
“subsidiary(ies)”	has the meaning ascribed to it under the Listing Rules
“Supervisor(s)”	the supervisor(s) of our Bank
“Track Record Period”	the three years of 2010, 2011 and 2012 and the six months ended June 30, 2013
“Twelfth Five-Year Plan”	the Twelfth Five-Year Plan of Anhui Province for the Provincial Economic and Social Development (安徽省國民經濟和社會發展第十二個五年規劃綱要) approved by the 4th session of the 11th Provincial People’s Congress of Anhui in January 2011
“Underwriters”	collectively, the Hong Kong Underwriters and the International Purchasers
“Underwriting Agreements”	collectively, the Hong Kong Underwriting Agreement and the International Purchase Agreement
“US\$” or “U.S. dollars”	United States dollars, the lawful currency of the United States
“U.S. Securities Act”	the United States Securities Act of 1933, as amended, and the rules and regulations promulgated thereunder
“Wanbei City Cluster”	a region as defined under the Twelfth Five-Year Plan, comprising cities of Bengbu, Fuyang, Bozhou, Huaibei and Suzhou in Anhui
“Wanjiang City Belt”	a region as defined under the Plan for the Wanjiang City Belt Industrial Relocation Model Zone (皖江城市帶承接產業轉移示範區規劃) which was approved by

DEFINITIONS AND CONVENTIONS

	the State Council and came into effect in January 2010, comprising 59 counties and cities in Anhui
“Western China”	a region as defined under the Notice of the State Council on the Implementation of Several Western Development Policy Measures (國務院關於實施西部大開發若干政策措施的通知), comprising 12 provinces, autonomous regions and municipalities, namely, Shaanxi, Gansu, Ningxia, Qinghai, Xinjiang, Sichuan, Chongqing, Yunnan, Guizhou, Tibet, Guangxi and Inner Mongolia
“White Form eIPO”	the application for Hong Kong Public Offer Shares to be issued in the applicant’s own name by submitting applications online through the designated website of White Form eIPO at www.eipo.com.hk
“White Form eIPO Service Provider”	Computershare Hong Kong Investor Services Limited
“Yangtze River Delta”	for the purpose of this prospectus, an economic area in the PRC comprising Shanghai, Jiangsu Province and Zhejiang Province

Certain amounts and percentage figures included in this prospectus have been subject to rounding adjustments. Accordingly, figures shown as totals in certain tables may not be an arithmetic aggregation of the figures preceding them.

If there is any inconsistency between the Chinese names of entities or enterprises established in China and their English translations, the Chinese names shall prevail.

Comparison of our financial performance with that of the Hong Kong-listed Chinese Commercial Banks, the Listed Chinese Commercial Banks and PRC-listed City Commercial Banks are based on their publicly available financial information.