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## FORWARD-LOOKING STATEMENTS

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This prospectus contains forward-looking statements and information. Such forward-looking statements relate to events that are subject to significant risks and uncertainties, including the risks described in the section headed “Risk Factors” in the prospectus. These forward-looking statements include (but are not limited to) words and expressions such as “aim,” “expect,” “believe,” “plan,” “intend,” “estimate,” “project,” “seek,” “anticipate,” “may,” “will,” “should,” “would” and “could” or similar words, expressions or statements or the negative thereof, in particular, in the sections headed “Business” and “Financial Information” in this prospectus in relation to future events, including our strategies, plans, objectives, goals, targets, future financial, business or other performance and development, the future development of our industry and the future development of the general economy of our key markets, as well as the national and global economy.

These statements are based on numerous assumptions regarding our present and future business strategy and the environment in which we will operate in the future and the information currently available to our management. These forward-looking statements reflect our current views with respect to future events and are not a guarantee of future performance, which is subject to known and unknown risks, uncertainties, assumptions and other factors, some of which are beyond our control, and may cause our actual results, performance or achievements, or industry results to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. These risks and uncertainties include, but are not limited to, those discussed under “Risk Factors” and elsewhere in this prospectus and the following:

- general political and economic conditions, including those related to the PRC and Anhui province;
- macroeconomic measures taken by the PRC government to manage economic growth;
- future development, trend and environment of the industry and market in which we operate;
- exchange rate fluctuations and evolving legal systems pertaining to the PRC and the industry and markets in which we operate;
- regulatory environment of the PRC and the industry in which we operate;
- market competition we face for our products, and action and development of competitors;
- our business prospect;
- our business plans, strategies and goals and our ability to successfully implement these business plan, strategies and goals;
- our expansion plan and change in estimated capital expenditure;
- our financial conditions, operating results and performance;
- our ability to reduce costs;
- fluctuation in our service fee and commission income; and
- our dividend policy.

We caution you not to place undue reliance on these forward-looking statements, which reflect our management’s view only as of the date of this prospectus. We undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. In light of these risks, uncertainties and assumptions, the forward-looking events discussed in this prospectus might not occur. All forward-looking statements contained in this prospectus are qualified by reference to the cautionary statements set out in this section.