

---

## CONNECTED TRANSACTIONS

---

Upon the Listing, transactions between us and our connected persons (as defined under the Listing Rules) will constitute connected transactions for us under Chapter 14A of the Listing Rules.

### **Exempt Continuing Connected Transactions**

We provide commercial banking services and products in the ordinary and usual course of our business to members of the public in China, which also includes our connected persons (including our directors, supervisors and/or their respective associates). Set forth below are details of various continuing connected transactions between our Bank and certain of our connected persons (including our directors, supervisors and/or their respective associates). These transactions are entered into on normal commercial terms in the ordinary and usual course of our business, and are exempted from the reporting, annual review disclosure and independent shareholders' approval requirements under Chapter 14A of the Listing Rules.

### **Commercial banking services provided in the ordinary and usual course of business—Deposit taking**

We take deposits in the ordinary and usual course of our business from certain of our connected persons (including our directors, supervisors and/or their respective associates) at normal deposit rates and on normal commercial terms. It is likely that such connected persons will continue to place deposits with us following the Global Offering, which will constitute continuing connected transactions for us under the Listing Rules.

The deposit taking services provided by us to our connected persons in the ordinary and usual course of our business and on normal commercial terms that are comparable or no more favorable than those offered to independent third parties will be exempt continuing connected transactions under Rule 14A.65(4) of the Listing Rules, namely financial assistance provided by a connected person in the form of deposits placed with an issuer for the benefit of the issuer on normal commercial terms (or better to the issuer) where no security over the assets of the issuer is granted in respect of the financial assistance, and thus will be exempt from the reporting, announcement and independent shareholders' approval requirements contained in Rules 14A.35 and 14A.45 to 14A.48 of the Listing Rules.

### **Commercial banking services provided in the ordinary and usual course of business—Loans and credit facilities**

We extend loans and credit facilities in the ordinary and usual course of our business to certain of our connected persons (including our directors, supervisors and/or their respective associates) on normal commercial terms with reference to prevailing market rates. It is likely that our Bank will continue to provide loans and credit facilities to such connected persons following the Global Offering, which will constitute continuing connected transactions for us under the Listing Rules.

The provision of loans and credit facilities by our Bank to our connected persons are in the ordinary and usual course of our business and on normal commercial terms and on comparable terms available to independent third parties. Therefore, these transactions will constitute exempt continuing connected transactions pursuant to Rule 14A.65(1) of the Listing Rules (namely, financial assistance provided by an issuer in its ordinary and usual course of business for the benefit of a connected person on normal commercial terms), and thus, will be exempt from the reporting, announcement and independent shareholders' approval requirements contained in Rules 14A.35 and 14A.45 to 14A.48 of the Listing Rules.

---

## CONNECTED TRANSACTIONS

---

### **Commercial banking services provided in the ordinary and usual course of business—Other banking services and products**

We provide various other commercial banking services and products (including credit/debit cards and wealth management products) in the ordinary and usual course of our business to certain of our connected persons (including our directors, supervisors and/or their respective associates) at normal prescription fees, service fees and charges and on normal commercial terms and conditions. It is likely that our Bank will continue to provide such services and products to such connected persons following the Global Offering, which will constitute continuing connected transactions for us under the Listing Rules.

It is expected that none of the applicable percentage ratios (as defined under Rule 14A.10 of the Listing Rules) in respect of the annual aggregate service and/or product fees paid to us by a particular connected person and its associates will exceed 0.1%. Therefore, these transactions will constitute exempt continuing connected transactions pursuant to Rule 14A.33(3)(a) of the Listing Rules, and thus, will be exempt from the reporting, announcement and independent shareholders' approval requirements contained in Rules 14A.35 and 14A.45 to 14A.48 of the Listing Rules.