
FUTURE PLANS AND USE OF PROCEEDS

FUTURE PLANS

See “Business – Our Strategies” for a detailed description of our future plans.

USE OF PROCEEDS

We estimate the net proceeds of the Global Offering accruing to us (after deduction of underwriting fees and estimated expenses payable by us in relation to the Global Offering, assuming an Offer Price of HK\$4.05, being the mid-point of the proposed Offer Price range of HK\$3.83 to HK\$4.27) to be approximately HK\$20,137 million, if neither the Offer Size Adjustment Option nor the Over-allotment Option is exercised, or HK\$23,177 million, if either the Offer Size Adjustment Option or the Over-allotment Option is exercised in full, or HK\$26,217 million if both the Offer Size Adjustment Option and the Over-allotment Option are exercised in full.

We intend to use the net proceeds from the Global Offering (after deduction of fees and expenses in relation to the Global Offering) to supplement our core capital base, to increase capital adequacy, to strengthen our ability to resist risks as well as to strengthen our profitability and to support growth of our business.