

---

## DEFINITIONS AND GLOSSARY

---

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

“Anci District Huimin Village and Township Bank”	Huimin Village Bank Company Limited of Anci, Langfang (廊坊市安次區惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 6, 2011, in which the Bank holds a 51% equity interest. The remaining nine shareholders hold 49% equity interest in Anci District Huimin Village and Township Bank
“Anping Huimin Village and Township Bank”	Anping Huimin Village Bank Co., Ltd. (安平惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 24, 2013, in which the Bank holds a 36% equity interest. The remaining 30 shareholders hold 64% equity interest in Anping Huimin Village and Township Bank. The Bank and five other shareholders (holding an aggregate of 39.16% equity interest in Anping Huimin Village and Township Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Anping Huimin Village and Township Bank. Anping Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Application Form(s)”	<b>WHITE, YELLOW and GREEN</b> application forms or, where the context so requires, any of them, relating to the Hong Kong Public Offering
“Baicheng Taobei Huimin Village and Township Bank”	Baicheng Taobei Huimin Village Bank Co., Ltd. (白城洮北惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on November 23, 2015, in which the Bank holds a 49% equity interest. The remaining 14 shareholders hold 51% equity interest in Baicheng Taobei Huimin Village and Township Bank. The Bank and six other shareholders (holding an aggregate of 18% equity interest in Baicheng Taobei Huimin Village and Township Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Baicheng Taobei Huimin Village and Township Bank. Baicheng Taobei Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Bank”	Jilin Jiutai Rural Commercial Bank Corporation Limited, a joint stock company incorporated in the PRC on

---

## DEFINITIONS AND GLOSSARY

---

	December 16, 2008 with limited liability in accordance with PRC laws, including its predecessors, but excluding its subsidiaries
“Banking (Disclosure) Rules”	the Banking (Disclosure) Rules, Chapter 155M of the Laws of Hong Kong, as the same may be amended, supplemented or otherwise modified from time to time
“Banking Ordinance”	the Banking Ordinance, Chapter 155 of the Laws of Hong Kong, as the same may be amended, supplemented or otherwise modified from time to time
“Basel Accords”	Basel I, Basel II and Basel III, collectively
“Basel I”	the 1988 Basel Capital Accord
“Basel II”	the Revised Basel Capital Framework promulgated in June 2004
“Basel III”	the Revised Basel Capital Framework promulgated in December 2010
“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 to the public
“CAGR”	compound annual growth rate
“Capital Adequacy Measures”	the Administrative Measures on the Capital Adequacy Ratio of Commercial Banks (商業銀行資本充足率管理辦法) promulgated by CBRC on February 23, 2004 and effective as of March 1, 2004 and amended on July 3, 2007, which was later abolished by the Capital Administrative Measures on January 1, 2013
“Capital Administrative Measures”	the Administrative Measures for the Capital of Commercial Banks (Provisional) (商業銀行資本管理辦法(試行)) promulgated by CBRC on June 7, 2012 and effective on January 1, 2013
“CBRC”	the China Banking Regulatory Commission (中國銀行業監督管理委員會)
“CBRC Jilin Bureau”	the China Banking Regulatory Commission Jilin Bureau (中國銀行業監督管理委員會吉林監管局)
“CCASS”	the Central Clearing and Settlement System established and operated by HKSCC

---

## DEFINITIONS AND GLOSSARY

---

“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
“Changbai Mountain Rural Commercial Bank”	Changbai Mountain Rural Commercial Bank Co., Ltd. (長白山農村商業銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 14, 2011, in which the Bank holds a 38.80% equity interest. The other 21 shareholders hold 61.20% equity interest in Changbai Mountain Rural Commercial Bank. The Bank and other three shareholders (holding an aggregate of 27.9% equity interest in Changbai Mountain Rural Commercial Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meeting and shareholders’ general meetings of Changbai Mountain Rural Commercial Bank. Changbai Mountain Rural Commercial Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Changchun Gaoxin Huimin Village and Township Bank”	Changchun Gaoxin Huimin Village Bank Co., Ltd. (長春高新惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on September 24, 2013, in which the Bank holds a 50% equity interest. The remaining eight shareholders hold 50% equity interest in Changchun Gaoxin Huimin Village and Township Bank. The Bank and another shareholder (holding 1.85% equity interest in Changchun Gaoxin Huimin Village and Township Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Changchun Gaoxin Huimin Village and Township Bank. Changchun Gaoxin Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Changchun Nanguan Huimin Village and Township Bank”	Changchun Nanguan Hui Min Village Bank Co., Ltd. (長春南關惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on January 11, 2011, in which the Bank holds a 51.20% equity interest. The remaining 35 shareholders hold 48.80% equity interest in Changchun Nanguan Huimin Village and Township Bank

---

## DEFINITIONS AND GLOSSARY

---

“Changchun New Area”	a new area approved to be established by the State Council on February 3, 2016 in order to facilitate Jilin province’s economic development and the complete revitalization of Northeast China, consisting of Chaoyang District (朝陽區), Kuancheng District (寬城區), Erdao District (二道區) and certain areas in Jiutai District (九台區) in Changchun
“CIRC”	the China Insurance Regulatory Commission (中國保險監督管理委員會)
“city commercial banks”	banks that are approved by the CBRC to be incorporated under the PRC Company Law and the PRC Commercial Banking Law with branches set up at the municipal level or above
“Classification Standards of Small and Medium Enterprises”	The Classification Standards of Small and Medium Enterprises (中小企業劃型標準規定) jointly promulgated by the PRC Ministry of Industry and Information Technology, NBSC, NDRC and MOF on June 18, 2011
“commercial banks”	all the banking institutions in the PRC other than policy banks, including the Large Commercial Banks, the national joint-stock commercial banks, city commercial banks, rural financial institutions, foreign-owned banks and other banking institutions
“Companies Ordinance”	the Companies Ordinance, Chapter 622 of the Laws of Hong Kong, as amended, supplemented or otherwise modified from time to time
“Companies (Winding Up and Miscellaneous Provisions) Ordinance”	the Companies (Winding Up and Miscellaneous Provisions) Ordinance, Chapter 32 of the Laws of Hong Kong, as amended, supplemented or otherwise modified from time to time
“Core Indicators (Provisional)”	the Core Indicators for Risk Supervision of Commercial Banks (Provisional) (商業銀行風險監管核心指標(試行)) promulgated by the CBRC on December 31, 2005 and effective on January 1, 2006, as amended, supplemented or otherwise modified from time to time
“County Area”	areas designated as counties or county-level cities under China’s administrative division system. As an administrative division unit, a county or county-level city is generally directly below and under the direct supervision of its corresponding municipal-level or provincial-level government. County Areas include more economically developed county centers, towns and the vast rural areas within their administrative jurisdictions. As of

---

## DEFINITIONS AND GLOSSARY

---

	<p>December 31, 2014, County Areas accounted for 93.80% of the total area and 74.60% of the total population of China. In 2014, County Areas accounted for 57.20% of the total GDP of China</p>
“CSRC”	<p>the China Securities Regulatory Commission (中國證券監督管理委員會)</p>
“Da’an Huimin Village and Township Bank”	<p>Da’an Huimin Village Bank Co., Ltd. (大安惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on January 26, 2011, in which the Bank holds a 51.46% equity interest. The remaining 12 shareholders hold 48.54% equity interest in Da’an Huimin Village and Township Bank</p>
“Domestic Shares”	<p>ordinary shares issued by the Bank in the PRC, with a nominal value of RMB1.00 each, which are subscribed for or credited as paid in Renminbi</p>
“Fuyu Huimin Village and Township Bank”	<p>Fuyu Huimin Village Bank Co., Ltd. (扶餘惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 14, 2015, in which the Bank holds a 49% equity interest. The remaining 15 shareholders hold 51% equity interest in Fuyu Huimin Village and Township Bank. The Bank and two other shareholders (holding an aggregate of 3% equity interest in Fuyu Huimin Village and Township Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Fuyu Huimin Village and Township Bank. Fuyu Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary</p>
“Gaomi Huimin Village and Township Bank”	<p>Gaomi Huimin Village and Township Bank Co., Ltd. (高密惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on May 25, 2011, in which the Bank holds a 71.43% equity interest. The remaining 35 shareholders hold 28.57% equity interest in Gaomi Huimin Village and Township Bank</p>
“GDP”	<p>gross domestic product</p>
“GFA”	<p>gross floor area</p>
“Global Offering”	<p>the Hong Kong Public Offering and the International Offering</p>

---

## DEFINITIONS AND GLOSSARY

---

“Green application form”	the application form to be completed by the White Form eIPO Service Provider, Computershare Hong Kong Investor Services Limited
“Group”	Jilin Jiutai Rural Commercial Bank Corporation Limited, a joint stock company incorporated in the PRC on December 16, 2008 with limited liability in accordance with PRC laws, and its predecessors and subsidiaries, on a consolidated basis
“Guangzhou Huangpu Huimin Village and Township Bank”	Guangzhou Huangpu Huimin Village and Township Bank Co., Ltd. (廣州黃埔惠民村鎮銀行股份有限公司) (formerly known as Guangzhou Luogang Huimin Village Bank Co., Ltd. (廣州蘿崗惠民村鎮銀行股份有限公司)), a joint stock company with limited liability incorporated in the PRC on February 7, 2014, in which the Bank holds a 51% equity interest. The remaining six shareholders hold 49% equity interest in Guangzhou Huangpu Huimin Village and Township Bank, among which, Jilin Province Longyuan Agricultural Production Group Co., Ltd. (吉林省隆源農業生產資料集團有限公司) is a connected person of the Group
“H Share Registrar”	Computershare Hong Kong Investor Services Limited
“H Shares”	the ordinary shares to be issued by the Bank in Hong Kong with a nominal value of RMB1.00 each, which are to be subscribed for and traded in HK dollars
“Hanshan Huimin Village and Township Bank”	Hanshan Huimin Town Bank Co., Ltd. (含山惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on December 30, 2010, and a wholly-owned subsidiary of the Group
“Heyang Huimin Village and Township Bank”	Heyang Huimin Village Bank Co., Ltd. (合陽惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 16, 2013, in which the Bank holds a 51% equity interest. The remaining five shareholders hold 49% equity interest in Heyang Huimin Village and Township Bank
“HK\$” or “HK dollars”	the lawful currency of Hong Kong
“HKMA”	the Hong Kong Monetary Authority
“HKSCC”	Hong Kong Securities Clearing Company Limited, a wholly-owned subsidiary of Hong Kong Exchanges and Clearing Limited

---

## DEFINITIONS AND GLOSSARY

---

“HKSCC Nominees”	HKSCC Nominees Limited, a wholly-owned subsidiary of HKSCC
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong Listing Rules”	the Rules Governing the Listing of Securities on the Hong Kong Stock Exchange, as may be amended and supplemented or otherwise modified from time to time
“Hong Kong Offer Shares”	66,000,000 H Shares (subject to reallocation) 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”
“Hong Kong Stock Exchange” or “Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Hong Kong Underwriters”	the underwriters listed in the section headed “Underwriting—Hong Kong Underwriters”
“Hong Kong Underwriting Agreement”	the underwriting agreement relating to the Hong Kong Public Offering dated on or around December 29, 2016 entered into among, <i>inter alia</i> , the Bank, the Hong Kong Underwriters and the Sole Sponsor, as described in the section headed “Underwriting”
“Huadian Huimin Village and Township Bank”	Huadian Huimin Village Bank Co., Ltd. (樺甸惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on October 29, 2013, in which the Bank holds a 51% equity interest. The remaining 13 shareholders hold 49% equity interest in Huadian Huimin Village and Township Bank
“Huidong Huimin Village and Township Bank”	Huidong Huimin Village Bank Co., Ltd. (惠東惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on November 21, 2014, in which the Bank holds a 35% equity interest. The remaining ten shareholders hold 65% equity interest in Huidong Huimin Village and Township Bank. The Bank and three other shareholders (holding an aggregate of 30% equity interest in Huidong Huimin Village and Township Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Huidong Huimin Village and Township Bank. Huidong Huimin

---

## DEFINITIONS AND GLOSSARY

---

	Village and Township Bank is deemed to be under the Bank's control and to be the Group's subsidiary
“IFRS”	the International Accounting Standards, International Financial Reporting Standards, amendments and the related interpretations issued by the International Accounting Standards Board
“independent third party(ies)”	party(ies) who, as far as the Bank's directors are aware, after having made all reasonable enquiries, are not connected persons of the Group within the meaning of the Hong Kong Listing Rules
“International Offer Shares”	594,000,000 H Shares (subject to reallocation and the Over-allotment Option) offered in the International Offering
“International Offering”	conditional placement by the International Underwriters of the International Offer Shares. The International Offering will be made outside the United States in offshore transactions in accordance with Regulation S or other exemptions from the registration requirement of the U.S. Securities Act
“International Underwriting Agreement”	the international underwriting agreement relating to the International Offering, expected to be entered into on or about January 5, 2017, among, the Selling Shareholders, the Bank and the International Underwriters
“International Underwriters”	the underwriters of the International Offering who are expected to enter into the International Underwriting Agreement
“Jilin Chuanying Huimin Village and Township Bank”	Jilin Chuanying Huimin Village Bank Co., Ltd. (吉林船營惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on January 21, 2016, in which the Bank holds a 46% equity interest. The remaining 26 shareholders hold 54% equity interest in Jilin Chuanying Huimin Village and Township Bank. The Bank and another shareholder (holding 5% equity interest in Jilin Chuanying Huimin Village and Township Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders' general meetings of Jilin Chuanying Huimin Village and Township Bank. Jilin Chuanying Huimin Village and Township Bank is deemed to be under the Bank's control and to be the Group's subsidiary



---

## DEFINITIONS AND GLOSSARY

---

“Jilin Chuncheng Rural Commercial Bank”	<p>Jilin Chuncheng Rural Commercial Bank Co., Ltd. (吉林春城農村商業銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on October 12, 2015, in which the Bank holds a 30% equity interest. The remaining 38 shareholders hold 70% equity interest in Jilin Chuncheng Rural Commercial Bank, among which, Jilin Province Trust Co., Ltd. (吉林省信託有限責任公司) and Jishi Media Co., Ltd. (吉視傳媒股份有限公司) are connected persons of the Bank. The Bank and four other shareholders (holding an aggregate of 40% equity interest in Jilin Chuncheng Rural Commercial Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Jilin Chuncheng Rural Commercial Bank. Jilin Chuncheng Rural Commercial Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary. As Jilin Province Trust Co., Ltd., the Bank’s substantial shareholder, holds 10% equity interests in Jilin Chuncheng Rural Commercial Bank, Jilin Chuncheng Rural Commercial Bank is a connected person of the Group</p>
“Jilin Dehui Rural Commercial Bank”	<p>Jilin Dehui Rural Commercial Bank Co., Ltd. (吉林德惠農村商業銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 30, 2013, in which the Bank holds a 45% equity interest. The remaining six shareholders hold 55% equity interest in Jilin Dehui Rural Commercial Bank among which four are connected persons of the Bank. The Bank and two other shareholders (holding an aggregate of 20% equity interest in Jilin Dehui Rural Commercial Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Jilin Dehui Rural Commercial Bank. Jilin Dehui Rural Commercial Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary. As Jilin Province Trust Co., Ltd., the Bank’s substantial shareholder, holds 10% equity interests in Jilin Dehui Rural Commercial Bank, Jilin Dehui Rural Commercial Bank is a connected person of the Group</p>
“Jilin Fengman Huimin Village and Township Bank”	<p>Jilin Fengman Huimin Village Bank Co., Ltd. (吉林豐滿惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 16, 2013, in which the Bank holds a 51% equity interest. The remaining 15 shareholders hold 49% equity interest in Jilin Fengman Huimin Village and Township Bank</p>

---

## DEFINITIONS AND GLOSSARY

---

“Jilin Gongzhuling Rural Commercial Bank”	Jilin Gongzhuling Rural Commercial Bank Co., Ltd. (吉林公主嶺農村商業銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on October 12, 2015, in which the Bank holds a 30% equity interest. The remaining 53 shareholders hold 70% equity interest in Jilin Gongzhuling Rural Commercial Bank among which two are connected persons of the Bank. The Bank and three other shareholders (holding an aggregate of 30% equity interest in Jilin Gongzhuling Rural Commercial Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Jilin Gongzhuling Rural Commercial Bank. Jilin Gongzhuling Rural Commercial Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary. As Jilin Province Trust Co., Ltd., the Bank’s substantial shareholder, holds 10% equity interests in Jilin Gongzhuling Rural Commercial Bank, Jilin Gongzhuling Rural Commercial Bank is a connected person of the Group
“Jilin Shulan Rural Commercial Bank”	Jilin Shulan Rural Commercial Bank Co., Ltd. (吉林舒蘭農村商業銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on August 15, 2011. From December 31, 2014 to December 10, 2015, the Bank held 10% equity interest in Jilin Shulan Rural Commercial Bank and it was deemed to be under the Bank’s control and was a subsidiary of the Group. On December 10, 2015, the Bank disposed its entire equity interest in Jilin Shulan Rural Commercial Bank to an independent third party. As of the Latest Practicable Date, the Bank did not held any equity interest in Jilin Shulan Rural Commercial Bank
“Jingmen Dongbao Huimin Village and Township Bank”	Jingmen Dongbao Huimin Village Bank Co., Ltd. (荊門東寶惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 21, 2011, in which the Bank holds a 51% equity interest. The remaining six shareholders hold 49% equity interest in Jingmen Dongbao Huimin Village and Township Bank
“Joint Bookrunners”	Guotai Junan Securities (Hong Kong) Limited, CCB International Capital Limited, ABCI Capital Limited and Haitong International Securities Company Limited
“Joint Global Coordinators”	Guotai Junan Securities (Hong Kong) Limited and CCB International Capital Limited

---

## DEFINITIONS AND GLOSSARY

---

“Joint Lead Managers”	Guotai Junan Securities (Hong Kong) Limited, CCB International Capital Limited, ABCI Securities Company Limited, Haitong International Securities Company Limited and Yuanta Securities (Hong Kong) Company Limited
“large commercial banks”	Agricultural Bank of China Limited, Bank of China Limited, Bank of Communications Co., Ltd., China Construction Bank Corporation and Industrial and Commercial Bank of China Limited, and their respective predecessors, collectively
“large enterprises”	enterprises other than those classified as medium enterprises, small enterprises or micro enterprises under the Classification Standards of Small and Medium Enterprises
“Latest Practicable Date”	December 20, 2016, being the latest practicable date for ascertaining certain information in this prospectus before its publication
“Leizhou Huimin Village and Township Bank”	Leizhou Huimin Village Bank Co., Ltd. (雷州惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on March 25, 2015, in which the Bank holds a 45% equity interest. The remaining seven shareholders hold 55% equity interest in Leizhou Huimin Village and Township Bank. The Bank and three other shareholders (holding an aggregate of 20% equity interest in Leizhou Huimin Village and Township Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Leizhou Huimin Village and Township Bank. Leizhou Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Liaoyuan Rural Commercial Bank”	Liaoyuan Rural Commercial Bank Limited Liability Company (遼源農村商業銀行有限責任公司), a company with limited liability incorporated in the PRC on November 15, 2012, and a wholly-owned subsidiary of the Group
“Lingshui Dasheng Village and Township Bank”	Lingshui Dasheng Company Bank Co., Ltd. (陵水大生村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on May 16, 2011, in which the Bank holds a 20% equity interest. The remaining 30 shareholders hold 80% equity interest in Lingshui Dasheng Village and Township Bank. The Bank and 11 other shareholders (holding an aggregate of 41.6% equity interest in Lingshui Dasheng Village and Township Bank) entered into agreements to act in concert with

---

## DEFINITIONS AND GLOSSARY

---

	respect to their voting rights to be exercised at board meetings and shareholders' general meetings of Lingshui Dasheng Village and Township Bank. Lingshui Dasheng Village and Township Bank is deemed to be under the Bank's control and to be the Group's subsidiary
"Listing"	the listing of the H Shares on the Hong Kong Stock Exchange
"Listing Date"	the date on which dealing in the H Shares commences on the Hong Kong Stock Exchange
"Lujiang Huimin Village and Township Bank"	Lu Jiang Hui Min Town Bank Co., Ltd. (廬江惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on December 28, 2010, in which the Bank holds a 60% equity interest. The remaining 49 shareholders hold 40% equity interest in Lujiang Huimin Village and Township Bank
"Mandatory Provisions"	the Mandatory Provisions for Articles of Association of Companies to be Listed Overseas (到境外上市公司章程必備條款), which were promulgated by the former Securities Commission of the State Council and the former State Restructuring Commission on August 27, 1994, effective on the same date, as amended, supplemented or otherwise modified from time to time
"medium enterprises"	medium-sized enterprises classified under the Classification Standards of Small and Medium Enterprises
"micro enterprises"	micro-sized enterprises classified under the Provisions for Classification Standards of Small and Medium Enterprises
"MOF"	the Ministry of Finance of the PRC (中華人民共和國財政部)
"NAO"	the National Audit Office of the PRC (中華人民共和國審計署)
"national joint-stock commercial banks"	China CITIC Bank, China Everbright Bank, Huaxia Bank, China Guangfa Bank, Ping An Bank (formerly named as Shenzhen Development Bank), China Merchants Bank, Shanghai Pudong Development Bank, Industrial Bank, China Minsheng Bank, Evergrowing Bank, China Zheshang Bank and China Bohai Bank
"NBSC"	the National Bureau of Statistics of China (中華人民共和國國家統計局)
"NDRC"	the 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)

---

## DEFINITIONS AND GLOSSARY

---

“Northeast China”	the three provinces of Heilongjiang, Jilin and Liaoning in northeast China
“NPC”	the National People’s Congress of the PRC (中華人民共和國全國人民代表大會)
“NPLs” or “non-performing loans”	non-performing loans, and for the purpose of this prospectus, means such loans that are classified as substandard, doubtful and loss according to the five-category loans classification system the Bank and each subsidiary bank adopted pursuant to applicable PRC guidelines
“NPL ratio” or “non-performing loan ratio”	the percentage ratio calculated by dividing non-performing loans by total loans
“NSSF”	the National Council for Social Security Fund of the PRC (全國社會保障基金理事會)
“Offer Price”	the final Hong Kong dollar offer price per H Share (exclusive of any brokerage, SFC transaction levy and Hong Kong Stock Exchange trading fee) at which the H Shares are to be subscribed and issued pursuant to the Global Offering, to be determined as described in the section headed “Structure of the Global Offering”
“Offer Shares”	the H Shares offered in the Global Offering
“Over-allotment Option”	the option to be granted by the Bank and the Selling Shareholders to the International Underwriters exercisable by the Sole Representative (for itself and on behalf of the International Underwriters) pursuant to which the Bank and the Selling Shareholders may be required to allot and issue or sell up to an aggregate of 99,000,000 additional H Shares (representing approximately 15% of the initial Offer Shares) at the Offer Price, solely to cover over-allocations in the International Offering, if any, details of which are described in “Underwriting—Underwriting Arrangements and Expenses—The International Offering”
“PBOC”	the People’s Bank of China (中國人民銀行), the central bank of the PRC
“PRC” or “China”	the People’s Republic of China, but for the purposes of this prospectus only, excluding Hong Kong, Macau and Taiwan, unless otherwise indicated
“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 6 <sup>th</sup>

---

## DEFINITIONS AND GLOSSARY

---

	session of the Standing Committee of the 10 <sup>th</sup> 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 13 <sup>th</sup> session of the Standing Committee of the 8 <sup>th</sup> 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 5 <sup>th</sup> session of the Standing Committee of the 8 <sup>th</sup> National People's Congress on December 29, 1993 and became effective on July 1, 1994, as amended, supplemented or otherwise modified from time to time
“PRC GAAP”	the PRC Accounting Standards for Business Enterprises (中國企業會計準則) promulgated by MOF on February 15, 2006 and its supplementary regulations, as amended, supplemented or otherwise modified from time to time
“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), as enacted by the 3 <sup>rd</sup> meeting of the 8 <sup>th</sup> Standing Committee of the NPC on March 18, 1995, effective on the same date, as the same may be amended, supplemented or otherwise modified from time to time
“PRC Securities Law”	the Securities Law of the PRC (中華人民共和國證券法), as enacted by the 6 <sup>th</sup> meeting of the 9 <sup>th</sup> Standing Committee of the NPC on December 29, 1998 and became effective on July 1, 1999, as amended, supplemented or otherwise modified from time to time
“Price Determination Date”	the date, expected to be on or about Thursday, January 5, 2017 on which the Offer Price is to be agreed between the Sole Representative (for itself and on behalf of the Joint Bookrunners and the Underwriters) and the Bank (for itself and on behalf of the Selling Shareholders) for the purpose of the Global Offering
“Qianan Huimin Village and Township Bank”	Qianan Huimin Village Bank Co., Ltd. (乾安惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on December 28, 2010, in which the Bank holds a 50.67% equity interest. The remaining 20 shareholders hold 49.33% equity interest in Qianan Huimin Village and Township Bank

---

## DEFINITIONS AND GLOSSARY

---

“Qingdao Pingdu Huimin Village and Township Bank”	Qingdao Pingdu Huimin Village Bank Co., Ltd. (青島平度惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 23, 2010, in which the Bank holds a 58.82% equity interest. The remaining 94 shareholders hold 41.18% equity interest in Qingdao Pingdu Huimin Village and Township Bank
“Qingyuan Qingxin Huimin Village and Township Bank”	Qingyuan Qingxin Huimin Village Bank Co., Ltd. (清遠清新惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on January 23, 2014, in which the Bank holds a 51% equity interest. The remaining six shareholders hold 49% equity interest in Qingyuan Qingxin Huimin Village and Township Bank, among which, Jilin Province Longyuan Agricultural Production Group Co., Ltd. (吉林省隆源農業生產資料集團有限公司) is a connected person of the Group
“RMB” or “Renminbi”	the lawful currency of the PRC
“Regulation S”	Regulation S under the U.S. Securities Act
“SAFE”	the State Administration of Foreign Exchange of the PRC (中華人民共和國國家外匯管理局)
“SAIC”	the 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 60,000,000 H Shares converted from Domestic Shares initially 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 converted from Domestic Shares which may be sold by the Selling Shareholders pursuant to the exercise of the Over-allotment Option
“Sanya Phoenix Village and Township Bank”	Sanya Phoenix County Bank Co., Ltd. (三亞鳳凰村鎮銀行股份有限公司) (formerly known as Sanya Golden Phoenix County Village and Township Bank Co., Ltd. (三亞金鳳凰村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on May 16, 2011, in which the Bank holds a 20% equity interest. The remaining 10 shareholders hold 80% equity interest in Sanya Phoenix Village and Township Bank. The Bank and four other shareholders (holding an aggregate of 33% equity interest in Sanya Phoenix Village and Township Bank) entered into agreements to act in concert with

---

## DEFINITIONS AND GLOSSARY

---

	respect to their voting rights to be exercised at board meetings and shareholders' general meetings of Sanya Phoenix Village and Township Bank. Sanya Phoenix Village and Township Bank is deemed to be under the Bank's control and to be the Group's subsidiary
“SASAC”	the 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”	the State Administration of Taxation of the PRC (中華人民共和國國家稅務總局)
“Selling Shareholders”	the state-owned shareholders, collectively, who are required to reduce their shareholding pursuant to the relevant PRC laws and regulations relating to reduction of state-owned shares as further listed out in the section headed “Appendix VII—Statutory and General Information—D. Other Information—12. Selling Shareholders”
“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
“Shares”	ordinary shares in the share capital of the Bank with a nominal value of RMB1.00 each
“Shareholder(s)”	holder(s) of the Shares
“SHIBOR”	Shanghai Interbank Offered Rate, a daily reference rate published by the National Interbank Funding Center
“Shuangcheng Huimin Village and Township Bank”	Shuangcheng Huimin Village Bank Co., Ltd. (雙城惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on January 25, 2010, in which the Bank holds a 75% equity interest. The remaining 26 shareholders hold 25% equity interest in Shuangcheng Huimin Village and Township Bank
“small enterprises”	small-sized enterprises classified under the Provisions for SME Classification Standards
“SME”	micro enterprises, small enterprises and medium enterprises classified under the Provisions for Classification Standards of Small and Medium Enterprises
“Sole Representative”	Guotai Junan Securities (Hong Kong) Limited



---

## DEFINITIONS AND GLOSSARY

---

“Sole Sponsor”	Guotai Junan Capital Limited, a licensed corporation under the SFO permitted to engage in type 6 (advising on corporate finance) regulated activity under the SFO, acting as the sole sponsor to the Listing
“Songyuan Ningjiang Huimin Village and Township Bank”	Songyuan Ningjiang Huimin Village Bank Company Limited (松原寧江惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on January 19, 2011, in which the Bank holds a 40.80% equity interest. The remaining 55 shareholders hold 59.20% equity interest in Songyuan Ningjiang Huimin Village and Township Bank. The Bank and two other shareholders (holding an aggregate of 11.52% equity interest in Songyuan Ningjiang Huimin Village and Township Bank) entered into agreements to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Songyuan Ningjiang Huimin Village and Township Bank. Songyuan Ningjiang Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Special Regulations”	the Special Regulations on the Overseas Offering and 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”	Guotai Junan Securities (Hong Kong) Limited, a licensed corporation under the SFO permitted to engage in type 1 (dealing in securities) and type 4 (advising on securities) regulated activities
“Taonan Huimin Village and Township Bank”	Taonan Huimin Village Bank Co., Ltd. (洮南惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 11, 2015, in which the Bank holds a 49% equity interest. The remaining 12 shareholders hold 51% equity interest in Taonan Huimin Village and Township Bank. The Bank and four other shareholders (holding an aggregate of 30% equity interest in Taonan Huimin Village and Township Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Taonan Huimin Village and Township Bank. Taonan Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“three rurals”	a short term for the issues related to agriculture, rural areas and rural households

---

## DEFINITIONS AND GLOSSARY

---

“Tianjin Binhai Huimin Village and Township Bank”	Tianjin Binhai Huimin Village Bank Co., Ltd. (天津濱海惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on June 11, 2014, in which the Bank holds a 47% equity interest. The remaining 11 shareholders hold 53% equity interest in Tianjin Binhai Huimin Village and Township Bank. The Bank and another shareholder (holding 5% equity interest in Tianjin Binhai Huimin Village and Township Bank) entered into an agreement to act in concert with respect to their voting rights to be exercised at board meetings and shareholders’ general meetings of Tianjin Binhai Huimin Village and Township Bank. Tianjin Binhai Huimin Village and Township Bank is deemed to be under the Bank’s control and to be the Group’s subsidiary
“Tongcheng Huimin Village and Township Bank”	Tongcheng Huimin Village Bank Co., Ltd. (通城惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on September 19, 2012, and a wholly owned subsidiary of the Group
“Track Record Period”	the period comprising the three years ended December 31, 2013, 2014 and 2015 and the six months ended June 30, 2016
“Underwriters”	the Hong Kong Underwriters and the International Underwriters
“Underwriting Agreements”	the Hong Kong Underwriting Agreement and the International Underwriting Agreement
“US\$”, “USD” or “U.S. dollars”	the lawful currency of the United States
“village and township banks”	banking financial institutions that are incorporated in rural areas and approved by the CBRC in accordance with applicable laws and regulations with the main business focused on serving local farmers and agriculture and supporting agricultural development. The shareholders of village and township banks include PRC and foreign financial institutions, PRC non-financial institution enterprise legal persons and PRC individuals
“Wenan County Huimin Village and Township Bank”	Huimin Village Bank of Wenan (文安縣惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on December 23, 2011, in which the Bank holds a 51% equity interest. The remaining six shareholders hold 49% equity interest in Wenan County Huimin Village and Township Bank

---

## DEFINITIONS AND GLOSSARY

---

“White Form eIPO”	the application for Hong Kong Offer Shares to be issued in the applicant’s own name by submitting applications online through the designated website of White Form eIPO at <a href="http://www.eipo.com.hk">www.eipo.com.hk</a>
“White Form eIPO Service Provider”	Computershare Hong Kong Investor Services Limited
“Wuchang Huimin Village and Township Bank”	Wuchang Huimin Village Bank Co., Ltd. (五常惠民村鎮銀行有限責任公司), a company with limited liability incorporated in the PRC on November 11, 2010, in which the Bank holds a 66.67% equity interest. The remaining 25 shareholders hold 33.33% equity interest in Wuchang Huimin Village and Township Bank
“Wuhua Huimin Village and Township Bank”	Wuhua Huimin Village Bank Co., Ltd. (五華惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on January 13, 2014, in which the Bank holds a 51% equity interest. The remaining seven shareholders hold 49% equity interest in Wuhua Huimin Village and Township Bank
“Yun’an Huimin Village and Township Bank”	Yun’an Huimin Village Bank Co., Ltd. (雲安惠民村鎮銀行股份有限公司), a joint stock company with limited liability incorporated in the PRC on January 27, 2014, in which the Bank holds a 61% equity interest. The remaining four shareholders hold 39% equity interest in Yun’an Huimin Village and Township Bank

In this prospectus:

- *references to “outlets” include branches, sub-branches and other establishments;*
- *unless the context otherwise requires, the terms “associate”, “connected person”, “connected transaction”, “controlling shareholder”, “subsidiary” and “substantial shareholder” have the meanings given to such terms in the Hong Kong Listing Rules;*
- *unless otherwise indicated, the terms “loans and advances to customers”, “loans” and “loans to customers”, the terms “deposits”, “deposits from customers” and “due to customers” and the terms “net profit” and “profit for the year/period” are used synonymously;*
- *unless otherwise indicated, the discussions on loans are based on the Group’s gross loans and advances to customers, before taking into account the related allowance for impairment losses, rather than the Group’s net loans and advances to customers. The Group’s loans and advances to customers are reported net of the allowance for impairment losses on the Group’s consolidated statements of financial position;*
- *any discrepancies in any table between totals and sums of the amounts listed are due to rounding; and*
- *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.*