
FORWARD-LOOKING STATEMENTS

This prospectus contains forward-looking statements. Forward-looking statements relate to events that are subject to significant risks and uncertainties, including the risks described in “Risk Factors”. 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 “Business” and “Financial Information” in relation to future events, including the Group’s strategies, plans, objectives, goals, targets, future financial results, business prospects, the future development of the Group’s industry, the general economy of the Group’s key markets and the national and global economy.

These statements are based on numerous assumptions regarding the Group’s present and future business strategy and the environment in which the Group will operate in the future and the information currently available to the Group’s management. These forward-looking statements reflect the Group’s current views with respect to future events and are not a guarantee of future performance, which is subject to risks, uncertainties, assumptions and other factors, some of which are beyond the Group’s control, and may cause the Group’s 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 in Jilin province or the PRC;
- macroeconomic measures taken by the PRC government to manage economic growth;
- future development, trends and environment of the industry and markets in which the Group operates;
- exchange rate fluctuations and evolving legal systems pertaining to the PRC and the industry and markets in which the Group operates;
- regulatory environment of the PRC and the industry in which the Group operates;
- market competition, and actions and development of competitors;
- the Group’s business prospects;
- the Group’s business plans, strategies and goals and the Group’s ability to successfully implement these business plans, strategies and goals;
- the Group’s expansion plan and change in estimated capital expenditure;
- the Group’s financial conditions, operating results and performance;
- the Group’s ability to reduce costs;
- fluctuations in the Group’s service fee and commission income; and
- the Bank’s dividend policy.

You are cautioned not to place undue reliance on these forward-looking statements, which reflect the Group’s management’s view only as of the date of this prospectus. The Bank undertakes 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.