

## SUBSTANTIAL SHAREHOLDERS

This section presents certain information regarding the shareholding percentage of our shareholders following the completion of the Global Offering and, where relevant, the A Share Offering.

### Substantial Shareholders

At the Latest Practicable Date, our share capital is RMB 31,113,111,400 comprising 31,113,111,400 shares. The interests of our shareholders in our issued share capital are as follows:

<u>Name</u>	<u>Number of shares</u>	<u>Approximate percentage of issued share capital (%)</u>
CITIC Group .....	24,891,438,919	80.00%
CIFH .....	4,718,909,200	15.17
BBVA .....	<u>1,502,763,281</u>	<u>4.83</u>
Total .....	<u>31,113,111,400</u>	<u>100.00%</u>

Immediately following completion of the Global Offering and the A Share Offering, assuming that the Over-allotment Option is not exercised and BBVA and CIFH exercise their anti-dilution right and top-up right, respectively, our share capital will be RMB 38,300,523,054, comprising 11,595,699,381 H Shares and 26,704,823,673 A Shares, representing 30.28% and 69.72%, respectively, of our share capital. Particulars of the shareholdings are as follows:

<u>Name</u>	<u>Number of shares</u>	<u>Approximate percentage of issued share capital (%)</u>
CITIC Group .....	24,402,891,019	63.71%
CIFH .....	5,810,189,200	15.17
BBVA .....	1,849,915,281	4.83
SSF <sup>(1)</sup> .....	488,547,900	1.28
Other H Share public shareholders <sup>(1)</sup> .....	3,447,047,000	9.00
Other A Share public shareholders .....	<u>2,301,932,654</u>	<u>6.01</u>
Total .....	<u>38,300,523,054</u>	<u>100.00%</u>

- (1) SSF's stated 1.28% shareholding in our bank does not include the shares to be purchased by SSF as a cornerstone investor, which will be 73,260,000 shares assuming an offer price of HK\$5.46 per share, being the mid-point of the proposed price range set out in this prospectus. See "Our Strategic Investor and Other Investors — Cornerstone Investors." When such purchase completes, the shareholding of SSF in our bank will increase to 1.47% and the shareholding in our bank of other H Share public shareholders will be reduced to 8.81%.

## SUBSTANTIAL SHAREHOLDERS

Immediately following the completion of the Global Offering and the A Share Offering, assuming exercise of the Over-allotment Option and the exercise by BBVA and CIFH of their anti-dilution right and top-up right, respectively, our share capital will be RMB 39,033,344,054, comprising 12,401,802,481 H Shares and 26,631,541,573 A Shares, representing 31.77% and 68.23%, respectively, of our share capital. Particulars of the shareholdings are as follows:

<u>Name</u>	<u>Number of shares</u>	<u>Approximate percentage of issued share capital (%)</u>
CITIC Group .....	24,329,608,919	62.33%
CIFH .....	5,855,002,200	15.00
BBVA .....	1,885,311,281	4.83
SSF <sup>(1)(2)</sup> .....	561,830,000	1.44
Other H Share public shareholders <sup>(1)</sup> .....	4,099,659,000	10.50
Other A Share public shareholders .....	<u>2,301,932,654</u>	<u>5.90</u>
<b>Total</b> .....	<u><u>39,033,344,054</u></u>	<u><u>100.00%</u></u>

(1) SSF's stated 1.44% shareholding in our bank does not include the shares to be purchased by SSF as a cornerstone investor, which will be 73,260,000 shares assuming an offer price of HK\$5.46 per share, being the mid-point of the proposed price range set out in this prospectus. See "Our Strategic Investor and Other Investors — Cornerstone Investors." When such purchase completes, the shareholding of SSF in our bank will increase to 1.63% and the shareholding in our bank of other H Share public shareholders will be reduced to 10.32%.

(2) In accordance with relevant PRC regulations regarding disposal of state-owned shares, our state-owned shareholder, CITIC Group, is required to transfer to the SSF, in proportion to its holding in our bank, such number of shares in aggregate equivalent to 10% of the number of the Offer Shares. Please see "Transfer of State-owned Shares" for further details. In addition, SSF has agreed to subscribe, as a cornerstone investor, for such number of H Shares (rounded down to the nearest whole board lot of 1,000 shares) which may be subscribed with approximately HK\$400 million. See "Our Strategic Investor and Other Investors — Cornerstone Investors."

Immediately following the completion of the Global Offering, assuming no exercise of the Over-allotment Option for the Global Offering and without giving effect to the A Share Offering, and the exercise by BBVA and CIFH of their anti-dilution right and top-up right, respectively, our share capital will be RMB 35,998,590,400, comprising 24,402,891,019 A Shares held by CITIC Group and 11,595,699,381 H Shares, representing 67.79% and 32.21%, respectively, of our share capital. Particulars of the shareholdings are as follows:

<u>Name</u>	<u>Number of shares</u>	<u>Approximate percentage of issued share capital (%)</u>
CITIC Group .....	24,402,891,019	67.79%
CIFH .....	5,810,189,200	16.14
BBVA .....	1,849,915,281	5.14
SSF <sup>(1)</sup> .....	488,547,900	1.36
Other H Share public shareholders <sup>(1)</sup> .....	<u>3,447,047,000</u>	<u>9.57</u>
<b>Total</b> .....	<u><u>35,998,590,400</u></u>	<u><u>100.00%</u></u>

(1) SSF's stated 1.36% shareholding in our bank does not include the shares to be purchased by SSF as a cornerstone investor, which will be 73,260,000 shares assuming an offer price of HK\$5.46 per share, being the mid-point of the proposed price range set out in this prospectus. See "Our Strategic Investor and Other Investors — Cornerstone Investors." When such purchase completes, the shareholding of SSF in our bank will increase to 1.56% and the shareholding in our bank of other H Share public shareholders will be reduced to 9.37%.