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## FUTURE PLANS AND USE OF PROCEEDS

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### FUTURE PLANS

For details of our future plans, see the section headed “Business—Our Strategies” in this prospectus.

### USE OF PROCEEDS

We estimate that the net proceeds from the Global Offering which we will receive, assuming an Offer Price of HK\$6.00 per Offer Share (being the mid-point of the Offer Price range stated in this prospectus), will be approximately HK\$4,669.8 million, after deduction of underwriting fees and commissions and estimated expenses payable by us in connection with the Global Offering and assuming the Over-allotment Option is not exercised.

We are primarily engaged in financial leasing business which is asset and capital intensive. Therefore, we intend to use the net proceeds primarily to support the ongoing growth of our financial leasing business. We currently operate our business by targeting six industries which we believe to have sustainable growth potential, namely the healthcare, education, infrastructure construction, shipping, printing and machinery industries. We intend to use the net proceeds as follows:

- approximately 30%, or HK\$1,400.9 million, will be used as working capital for our financial leasing business in the shipping industry in order to further strengthen our offshore ship leasing business; and
- the remaining 70%, or HK\$3,268.9 million, will be used as working capital for our financial leasing business in the healthcare, education, infrastructure construction, printing and machinery industries, respectively, with an allocation for each industry receiving approximately 10% to 15% of the total, or HK\$326.9 million to HK\$490.3 million.

We will not use any portion of the net proceeds to repay related party borrowings.

Measures on the Administration of Foreign Investment in the Leasing Industry promulgated by MOFCOM in 2005 require that the risky assets of a foreign-invested financial leasing company, which are determined by the total amount of residual assets after deducting cash, bank deposits, PRC treasury securities and entrusted leased assets from the total assets of the enterprise, shall generally not exceed 10 times the company’s net assets. We will use the net proceeds to strengthen our capital base in order to continue expanding our business while in strict compliance with the measures.

In the event the Over-allotment Option is exercised in full and assuming an Offer Price of HK\$6.00 per Offer Share (being the mid-point of the Offer Price range stated in this prospectus), we will receive additional net proceeds of approximately HK\$713.8 million and we intend to use this additional net proceeds as working capital for our target industries on a pro rata basis.

If the Offer Price is fixed at HK\$6.80 per Offer Share (being the high end of the Offer Price range stated in this prospectus) and assuming the Over-allotment Option is not exercised, we will receive additional net proceeds of approximately HK\$634.5 million and we intend to use this additional net proceeds as working capital for our target industries on a pro rata basis.

If the Offer Price is fixed at HK\$5.20 per Offer Share (being the low end of the Offer Price range stated in this prospectus) and assuming the Over-allotment Option is not exercised, the net proceeds we receive will be reduced by approximately HK\$634.5 million and we will reduce the working capital for our target industries accordingly on a pro rata basis.

To the extent that the net proceeds from the Global Offering are not immediately used for the above purposes, we presently intend to deposit such net proceeds into short-term interest-bearing deposits and/or money market instruments.