

FUTURE PLANS AND USE OF PROCEEDS

FUTURE PLANS AND PROSPECTS

See “Business — Our Strategy”, “Business — Our Principal Business Activities — Corporate Banking”, “Business — Our Principal Business Activities — Personal Banking” and “Business — Our Principal Business Activities — Treasury Operations” for a detailed description of our future plans.

USE OF PROCEEDS

We estimate that the net proceeds of the Global Offering (after deduction of underwriting fees and estimated expenses payable in relation to the Global Offering, assuming an offer price of HK\$5.46 (RMB 5.40) per H Share, which is the mid-point of the proposed offer price range of HK\$5.06 (RMB 5.00) to HK\$5.86 (RMB 5.80) per H Share) to be approximately HK\$25,723 million (RMB 25,443 million) if the Over-allotment Option is not exercised or HK\$29,612 million (RMB 29,289 million) if the Over-allotment Option is exercised in full. We currently intend to use the net proceeds from the Global Offering to strengthen our capital base to support the growth of our business.

See “A Share Offering — Use of Proceeds of A Share Offering” for a description of the use of proceeds of the A Share Offering.