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## DEFINITIONS AND CONVENTIONS

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

“2017 Measures for Classification”	the 2017 Measures for Classification of Large, Medium, SMEs for the Purpose of Statistics (《統計上大中小微型企業劃分辦法(2017)》) jointly promulgated by NBS on December 28, 2017, which was promulgated to supplement the Classification Standards of Small and Medium Enterprises (中小企業劃型標準規定) jointly promulgated by MIIT, NBS, NDRC and MOF on June 18, 2011
“Added-value of financial industry”	the total value of national wealth created by the financial sector in the national economy through the provision of financial services over a certain period of time
“App(s)”	a software application developed specifically for use on small wireless computing devices
“Articles of Association” or “Articles”	the articles of association of our Bank, which was passed by our Shareholders at the Shareholders’ meeting on April 25, 2019 and approved by the CBIRC Dongguan Office on June 16, 2020, which will become effective upon the Listing, as amended, supplemented or otherwise modified from time to time
“Asset Management Guiding Opinion”	the Guiding Opinion on Regulating Asset Management Business of Financial Institutions (《關於規範金融機構資產管理業務的指導意見》(銀發[2018]106號)) jointly issued by PBoC, CBIRC, CSRC and SAFE on April 27, 2018
“ATM(s)”	automated teller machine(s)
“Bank” or “our Bank”	Dongguan Rural Commercial Bank Co., Ltd. (東莞農村商業銀行股份有限公司), a joint stock company established on December 22, 2009 in the PRC with limited liability, and if the context requires, includes its predecessor and its branches and sub-branches but, for the avoidance of doubt, excluding its subsidiaries
“Banking (Disclosure) Rules”	the Banking (Disclosure) Rules, Chapter 155M of the Laws of Hong Kong, as amended, supplemented or otherwise modified from time to time

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“Banking Ordinance”	the Banking Ordinance, Chapter 155 of the Laws of Hong Kong, as amended, supplemented or otherwise modified from time to time
“Basel I”	the Basel Capital Accord promulgated in 1988
“Basel II”	the revised Basel Capital Accord promulgated in 2004
“Basel III”	the revised Basel Capital Accord promulgated in December 2010
“Board of Directors”	the board of Directors of our Bank
“Board of Supervisors”	the board of Supervisors of our Bank
“building ownership certificates”	building ownership certificates in the PRC (中華人民共和國房屋所有權證)
“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
“CAGR”	compound annual growth rate
“Canvest Investment”	Guangdong Canvest Investment Co., Ltd.* (廣東粵豐投資有限公司), a company wholly-owned by Mr. Guo Huiqiang (郭惠強先生) incorporated on November 27, 2002 in the PRC with limited liability and a 5.21% Shareholder as at the Latest Practicable Date
“Capital Adequacy Ratio Measures”	the Measures on the Administration of Capital Adequacy Ratios of Commercial Banks (商業銀行資本充足率管理辦法) promulgated by CBRC on February 23, 2004, 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 (Trial) (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
“CBIRC”	the China Banking and Insurance Regulatory Commission (中國銀行保險監督管理委員會), a regulatory authority established by merging the former CBRC and former CIRC in accordance with the Notice of the State Council on the Setup of Institutions (Guo Fa

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	<p>[2018] No.6) (國務院關於機構設置的通知 (國發 [2018]6 號) ) issued by the State Council on March 24, 2018, and, if the context requires, includes its predecessors, namely CBRC and CIRC</p>
“CBIRC Guangdong Office”	<p>the China Banking and Insurance Regulatory Commission Guangdong Office (中國銀行保險監督管理委員會廣東監管局), and if the context requires, includes its predecessor, namely the China Banking Regulatory Commission Guangdong Office</p>
“CBRC”	<p>the China Banking Regulatory Commission (中國銀行業監督管理委員會), which has merged with CIRC to establish the CBIRC in accordance with the Notice of the State Council on the Setup of Institutions (Guo Fa [2018] No.6) (國務院關於機構設置的通知 (國發 [2018]6 號) ) issued by the State Council on March 24, 2018</p>
“CCASS”	<p>the Central Clearing and Settlement System established and operated by HKSCC</p>
“CCASS Clearing Participant”	<p>a person admitted to participate in CCASS as a direct clearing participant or a general clearing participant</p>
“CCASS Custodian Participant”	<p>a person admitted to participate in CCASS as a custodian participant</p>
“CCASS Investor Participant”	<p>a person admitted to participate in CCASS as an investor participant who may be an individual or joint individuals or a corporation</p>
“CCASS Participant”	<p>a CCASS Clearing Participant, a CCASS Custodian Participant or a CCASS Investor Participant</p>
“CCICR”	<p>China Chengxin International Credit Rating Co., Ltd., a nationwide joint-stock non-bank financial institution engaged in credit rating, financial bond information and information service that established in October 1992 upon the approval of the PBoC</p>
“Chaoyang RCB”	<p>Guangdong Chaoyang Rural Commercial Bank Co., Ltd. (廣東潮陽農村商業銀行股份有限公司), a joint stock company incorporated on December 27, 2020 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank</p>

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“Chaoyang RCCU”	Shantou City Chaoyang Rural Credit Cooperative Union* (汕頭市潮陽農村信用合作聯社), the predecessor of Chaoyang RCB. For details, please see “History, Development and Corporate Structure — Material Acquisition during the Track Record Period — Establishment of Chaoyang RCB”
“CIRC”	the China Insurance Regulatory Commission (中國保險監督管理委員會), which has merged with CBRC to establish the CBIRC in accordance with the Notice of the State Council on the Setup of Institutions (Guo Fa [2018] No.6) (國務院關於機構設置的通知 (國發[2018] 6號)) issued by the State Council on March 24, 2018
“city commercial bank(s)”	city commercial bank(s) established upon the approval of CBIRC and other regulatory authorities pursuant to the PRC Company Law and the PRC Commercial Banking Law
“close associate(s)”	has the meaning ascribed to it under the Listing Rules
“commercial banks”	all of the domestic banking institutions in the PRC, other than policy banks, which includes large commercial banks, nationwide joint-stock commercial banks, city commercial banks and urban credit cooperatives, rural financial institutions, foreign 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
“connected person(s)”	has the meaning ascribed to it under the Listing Rules
“connected transaction(s)”	has the meaning ascribed to it under the Listing Rules
“core connected person(s)”	has the meaning ascribed to it under the Listing Rules
“Core Indicators (Trial)”	the Core Indicators for the Risk Management of Commercial Banks (Trial) (商業銀行風險監管核心指標(試行)), as promulgated by CBRC on December 31, 2005 and effective on January 1, 2006, as amended, supplemented or otherwise modified from time to time

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“Corporate Governance Standards”	the Corporate Governance Standards of Banking and Insurance Institutions (銀行保險機構公司治理準則), as promulgated by the CBIRC on June 2, 2021
“COVID-19”	a newly identified coronavirus that causes infectious respiratory diseases
“CSRC”	China Securities Regulatory Commission (中國證券監督管理委員會)
“C&T Partners”	C&T Partners (江蘇世紀同仁律師事務所), the legal advisors of our Bank as to PRC laws
“December 2020 Notice”	the Notice on Continuous Implementation of Deferral of Repayment of Principal and Interest of Inclusive Loans to Micro- and Small-Sized Enterprises and Provision of Credit Loans to Micro- and Small-Sized Enterprises (《關於繼續實施普惠小微企業貸款延期還本付息政策和普惠小微企業信用貸款支持政策有關事宜的通知》)(銀發[2020]324號) jointly issued by PBoC, CBIRC, MOF, NDRC and MIIT on December 31, 2020.
“Deferral Notices”	collectively, the March 2020 Notice, the June 2020 Notice, the December 2020 Notice and the March 2021 Notice
“Director(s)”	the director(s) of our Bank
“Domestic Share(s)”	ordinary share(s) issued by our Bank in the PRC
“Domestic Shareholder(s)”	holder(s) of Domestic Share(s)
“Dongguan Dalang Dongying County Bank”	Dongguan Dalang Dongying County Bank Company Limited (東莞大朗東盈村鎮銀行股份有限公司), a company incorporated on June 25, 2012 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank
“Extreme Conditions”	extreme conditions caused by a super typhoon as announced by the government of Hong Kong
“GDP”	gross domestic product
“GFA”	gross floor area
“Global Offering”	the Hong Kong Public Offering and the International Offering

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“Greater Bay Area”	Guangdong-Hong Kong-Macao Greater Bay Area, which includes Hong Kong, Macau Special Administrative Region and Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province
“Green Application Form(s)”	the application form(s) to be completed by the White Form eIPO Service Provider, Computershare Hong Kong Investor Services Limited, under the Hong Kong Public Offering
“Group” or “we” or “us”	our Bank and its subsidiaries
“H Share Registrar”	Computershare Hong Kong Investor Services Limited
“H Share(s)”	ordinary share(s) issued by our Bank outside the PRC
“H Shareholder(s)”	holder(s) of H Share(s)
“Hezhou Babu Dongying County Bank”	Hezhou Babu Dongying County Bank Company Limited (賀州八步東盈村鎮銀行股份有限公司), a company incorporated on August 8, 2012 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank
“HK\$” or “HKD” or “Hong Kong Dollars”	Hong Kong Dollars, the lawful currency of Hong Kong
“HKMA”	the Hong Kong Monetary Authority
“HKSCC”	the Hong Kong Securities Clearing Company Limited, a wholly-owned subsidiary of Hong Kong Exchanges and Clearing Limited
“HKSCC Nominees”	HKSCC Nominees Limited, a wholly-owned subsidiary of HKSCC
“Hong Kong” or “HK”	the Hong Kong Special Administrative Region of the People’s Republic of China
“Hong Kong Offer Shares”	the 114,810,000 H Shares initially offered by our Bank (subject to adjustment) pursuant to the Hong Kong Public Offering
“Hong Kong Public Offering”	the offer of the Hong Kong Offer Shares by our Bank for subscription by the public in Hong Kong at the Offer Price and on, and subject to, the terms and conditions of this prospectus and the Green Application Form, as further described in “Structure of the Global Offering — The Hong Kong Public Offering”

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“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Hong Kong Underwriters”	the underwriters of the Hong Kong Public Offering listed in “Underwriting — Hong Kong Underwriters”
“Hong Kong Underwriting Agreement”	the Hong Kong underwriting agreement dated September 15, 2021 entered into between our Bank, the Joint Sponsors, the Joint Global Coordinators and the Hong Kong Underwriters relating to the Hong Kong Public Offering, as further described in “Underwriting — Underwriting Arrangements”
“Huizhou Zhongkai Dongying County Bank”	Huizhou Zhongkai Dongying County Bank Company Limited (惠州仲愷東盈村鎮銀行股份有限公司), a joint stock company incorporated on December 13, 2010 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank
“IFRS”	International Financial Reporting Standards and International Accounting Standards (“IAS”), which include the related standards, amendments and interpretations issued by the International Accounting Standards Board (“IASB”)
“International Offer Shares”	the 1,033,281,000 H Shares initially offered by our Bank pursuant to the International Offering together, where relevant, with any additional H Shares that may be issued or sold pursuant to any exercise of the Over-allotment Option, subject to adjustment as described in “Structure of the Global Offering”
“International Offering”	the conditional placing of the International Offer Shares by the International Underwriters with professional and institutional investors for cash at the Offer Price, outside the United States only in offshore transactions in accordance with Regulation S, as further described in “Structure of the Global Offering”
“International Underwriters”	the group of underwriters who are expected to enter into the International Underwriting Agreement to underwrite the International Offering
“International Underwriting Agreement”	the underwriting agreement relating to the International Offering, which is expected to be entered into among our Bank and the International Underwriters, as further described in “Underwriting”

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“Joint Bookrunners”	the joint bookrunners as named in the section headed “Directors, Supervisors and Parties Involved in the Global Offering”
“Joint Global Coordinators”	the joint global coordinators as named in the section headed “Directors, Supervisors and Parties Involved in the Global Offering”
“Joint Lead Managers”	the joint lead managers as named in the section headed “Directors, Supervisors and Parties Involved in the Global Offering”
“Joint Sponsors”	China Merchants Securities (HK) Co., Limited, CMB International Capital Limited, ABCI Capital Limited and ICBC International Capital Limited
“June 2020 Notice”	the Notice on the Further Implementation of Periodic Deferment of Repayment on Principal and Interest for Loans to Micro-, Small- and Medium- Sized Enterprises (《關於進一步對中小微企業貸款實施階段性延期還本付息的通知》) (銀發[2020]122號) jointly issued by CBIRC, PBoC and other PRC regulatory authorities on June 1, 2020
“large commercial banks”	Industrial and Commercial Bank of China Limited, Agricultural Bank of China Limited, Bank of China Limited, China Construction Bank Corporation, Bank of Communications Co., Ltd. and Postal Savings Bank of China Co., Ltd., collectively
“large enterprise(s)”	enterprise(s) other than those classified as medium, small or micro enterprises under the 2017 Measures for Classification. For example, industrial enterprises with 1,000 or more employees and annual operating income of RMB0.4 billion or more shall be classified as large enterprises
“Latest Practicable Date”	September 7, 2021, being the latest practicable date for the purpose of ascertaining certain information contained in this prospectus prior to its publication
“Listing”	the listing of our H Shares on the main board of the Hong Kong Stock Exchange
“Listing Date”	the date, expected to be Wednesday, September 29, 2021, on which dealings in the H Shares first commence on the main board of the Hong Kong Stock Exchange



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“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended, supplemented or otherwise modified from time to time
“LPR”	Loan Prime Rate
“Mandatory Provisions”	the Mandatory Provisions for Inclusion in the Articles of Association of Companies Incorporated in the PRC 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 State Commission for Restructuring the Economic System on August 27, 1994, effective on the same date, as amended, supplemented or otherwise modified from time to time
“March 2020 Notice”	the Notice on Temporary Deferral of Repayment of Principal and Interest of Loans to Micro-, Small- and Medium-Sized Enterprises (Yin Bao Jian Fa [2020] No. 6) 《關於對中小微企業貸款實施臨時性延期還本付息的通知》(銀保監發[2020]6號) jointly issued by CBIRC, PBoC and other relevant PRC governmental authorities on March 1, 2020
“March 2021 Notice”	the Notice on the Further Extension of Deferral of Repayment of Principal and Interest of Inclusive Loans to Micro- and Small-Sized Enterprises and Provision of Credit Loans (《關於進一步延長普惠小微企業貸款延期還本付息政策和信用貸款支持政策實施期限有關事宜的通知》)(銀發[2021]81號) jointly issued by PBoC, CBIRC, MOF, NDRC and MIIT on March 29, 2021
“medium enterprise(s)”	enterprise(s) classified as medium enterprise(s) based on the number of its/their employees, operating income and total assets under the 2017 Measures for Classification. For example, industrial enterprises with less than 1,000 employees or annual operating income of less than RMB0.4 billion shall be classified as micro, small and medium enterprises, among which those with 300 or more employees and annual operating income of RMB20 million or more shall be classified as medium enterprises
“micro enterprise(s)”	enterprise(s) classified as micro enterprise(s) based on the number of its/their employees, operating income and total assets under the 2017 Measures for Classification. For example, industrial enterprises with less than 20

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	employees or annual operating income of less than RMB3.0 million shall be classified as micro enterprises
“MIIT”	the Ministry of Industry and Information Technology (中華人民共和國工業和信息化部)
“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)
“nationwide joint-stock commercial banks”	China CITIC Bank Corporation Limited, China Everbright Bank Co., Ltd., Huaxia Bank Co., Limited, China Guangfa Bank Co., Ltd., Ping An Bank Co., Ltd., China Merchants Bank Co., Ltd., Shanghai Pudong Development Bank Co., Ltd., Industrial Bank Co., Ltd., China Minsheng Bank Corp., Ltd., Evergrowing Bank Co., Ltd., Zheshang Bank Co., Ltd. and China Bohai Bank Co., Ltd., collectively
“NBS”	the National Bureau of Statistics of the PRC (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)
“non-performing loan(s)” or “NPL(s)”	loans classified as substandard, doubtful and loss under our five-level loan classification system, with reference to the Guidelines of Risk-based Classification of Loans issued by CBRC in 2007
“non-performing loan ratio” or “NPL ratio”	the percentage ratio calculated by dividing non-performing loans by total loans
“Offer Price”	the final price per Offer Share in Hong Kong Dollars (exclusive of brokerage fee of 1%, SFC transaction levy of 0.0027% and Hong Kong Stock Exchange trading fee of 0.005%) at which the H Shares are to be subscribed for and issued pursuant to the Global Offering. For details, please see “Structure of the Global Offering”
“Offer Shares”	the Hong Kong Offer Shares and the International Offer Shares together, where relevant, any additional H Shares to be issued pursuant to the exercise of the Over-allotment Option

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“Over-allotment Option”	the option to be granted by our Bank to the International Underwriters exercisable by the Joint Global Coordinators on behalf of the International Underwriters pursuant to which our Bank may be required to allot and issue up to an aggregate of 172,213,000 additional H Shares (representing approximately 15% of the Offer Shares initially offered), at the Offer Price, solely to cover over-allocations in the International Offering, if any, details of which are described in “Underwriting — 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, and for the purpose of this prospectus only, except where the context requires, excluding Hong Kong, Macau Special Administrative Region and Taiwan
“PRC Banking Supervision and Regulatory Law”	the Banking Supervision and Regulatory Law of the People’s Republic of China (中華人民共和國銀行業監督管理法), which was promulgated by the 6th session of the Standing Committee of the 10th National People’s Congress on December 27, 2003 and 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 13th session of the Standing Committee of the 8th 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), which was promulgated by the 5th session of the Standing Committee of the 8th National People’s Congress on December 29, 1993 and became effective on July 1, 1994, as amended in 2018, supplemented or otherwise modified from time to time
“PRC GAAP”	the PRC Accounting Standards and Accounting Regulations for Business Enterprises (企業會計準則) promulgated by the MOF on February 15, 2006 and its supplementary regulations, as amended, supplemented or otherwise modified from time to time

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“PRC Legal Advisor”	C&T Partners, our legal advisors on PRC laws
“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), which was promulgated by the 3rd session of the 8th National People’s Congress on March 18, 1995 and became effective on the same date, as amended, supplemented or otherwise modified from time to time
“Prefecture-level city”	for the purpose of this prospectus, unless otherwise specified, the prefecture-level city does not include provincial capitals, municipalities and cities proposed to be upgraded to municipalities
“Price Determination Date”	the date, expected to be on or around Wednesday, September 22, 2021, but in any event no later than Friday, September 24, 2021, on which the Offer Price is fixed for the purposes of the Global Offering
“Price Determination Agreement”	the agreement expected to be entered into between the Joint Global Coordinators (on behalf of the Underwriters) and us on the Price Determination Date to fix the Offer Price
“R&D”	research and development
“Regulation S”	Regulation S under the U.S. Securities Act
“Related Party” or “Related Parties”	has the meaning ascribed to it under the Administrative Measures for the Related Party Transactions between Commercial Banks and their Insiders or Shareholders (商業銀行與內部人和股東關聯交易管理辦法) promulgated by the CBRC, the PRC GAAP, and/or IFRS
“Related Party Transaction(s)”	has the meaning ascribed to it under the Administrative Measures for the Related Party Transactions between Commercial Banks and their Insiders or Shareholders promulgated by the CBRC, the PRC GAAP, and/or IFRS
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“SAFE”	the State Administration of Foreign Exchange of the PRC (中華人民共和國國家外匯管理局)

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“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), being the predecessor of the SAMR. After the reorganization, it is now unified as the SAMR, which includes related functions of industry and commerce
“SAMR”	the State Administration of Market Regulation of the PRC (中華人民共和國國家市場監督管理總局)
“Sannong”	a short-hand reference to the Chinese pronunciation of the phrase “agriculture, rural areas and farmers (三農)” For the purposes of this prospectus, Sannong means government policies aiming at agriculture modernization, rural development and the improvement of living conditions of farmers
“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)
“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
“Share(s)”	ordinary share(s) in our share capital, including Domestic Share(s) and H Share(s)
“Shareholder(s)”	holder(s) of Share(s), including Domestic Shareholder(s) and H Shareholder(s)
“SHIBOR”	the Shanghai Interbank Offered Rate
“small enterprise(s)”	enterprise(s) classified as small enterprise(s) based on the number of its/their employees, operating income and total assets under the 2017 Measures for Classification. For example, industrial enterprises with less than 300 employees or operating income of less than RMB20 million shall be classified as small or micro enterprises, among which those with 20 or more employees and operating income of RMB3 million or more shall be classified as small enterprises

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“SME(s)”	collective term for small enterprise(s) and micro enterprise(s) defined in the 2017 Measures for Classification
“Special Regulations”	the Special Regulations of the State Council on the Overseas Offering and the 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), which was promulgated by the State Council on August 4, 1994, as amended, supplemented or otherwise modified from time to time
“sq. m”	square meter
“Stabilizing Manager”	ABCI Securities Company Limited
“State Council”	the State Council of the PRC (中華人民共和國國務院)
“Supervisor(s)”	the supervisor(s) of our Bank
“Takeovers Code”	The Codes on Takeovers and Mergers and Share Buy-backs issued by the SFC
“Track Record Period”	the three years ended December 31, 2018, 2019 and 2020 and the three months ended March 31, 2021
“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”	United States dollars, the lawful currency of the United States of America
“U.S. Securities Act”	the United States Securities Act of 1933, as amended, and the rules and regulations promulgated thereunder
“Village Group(s)”	a collective reference of share cooperative, economic cooperative, economic union, joint stock economic union, professional cooperative, village committee and resident committee
“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 Service Provider at <b>www.eipo.com.hk</b>

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“White Form eIPO Service Provider”	Computershare Hong Kong Investor Services Limited
“Yunfu Xinxing Dongying County Bank”	Yunfu Xinxing Dongying County Bank Company Limited (雲浮新興東盈村鎮銀行股份有限公司), a joint stock company incorporated on December 23, 2011 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank
“Zhanjiang RCB”	Zhanjiang Rural Commercial Bank Co., Ltd. (湛江農村商業銀行股份有限公司), a joint stock company incorporated on October 26, 2019 in the PRC with limited liability and a non-wholly owned subsidiary of our Bank

*Certain amounts and percentage figures included in this prospectus have been subject to rounding adjustments. Accordingly, figures shown as totals in certain tables may not be an arithmetic aggregation of the figures preceding them.*

*Unless the context otherwise requires, the terms including “associate(s)”, “close associate(s)” and “substantial shareholder(s)” shall have the meanings ascribed to them under the Listing Rules.*

*For the ease of reference, in this prospectus, unless otherwise indicated, we use the terms “loans and advances to customers”, “loans” and “loans to customers” synonymously.*

- \* The English names of the Chinese nationals, companies, entities, departments, facilities, certificates, titles and the like are translation of their Chinese names and are included in this prospectus for identification purpose only and should not be regarded as their official English translation. In the event of any inconsistency, the Chinese name prevails.