
FORWARD LOOKING STATEMENTS

This prospectus contains certain forward-looking statements and information relating to us that are based on the beliefs of, assumptions made by and information currently available to our management. When used in this prospectus, the words “aim”, “anticipate”, “believe”, “could”, “predict”, “potential”, “continue”, “expect”, “going forward”, “intend”, “may”, “ought to”, “plan”, “project”, “seek”, “should”, “will”, “would” and the negative forms of these words and other similar expressions, as they relate to us or our management, are intended to identify forward-looking statements. Such statements reflect the current views of our management with respect to future events, operations, liquidity and capital resources, some of which may not materialize or may change. These statements are subject to certain risks, uncertainties and assumptions, including the other risk factors as described in this prospectus. You are strongly cautioned that reliance on any forward-looking statements involves known and unknown risks and uncertainties. The risks and uncertainties facing us which could affect the accuracy of forward-looking statements include, but are not limited to, the following:

- overall political and economic conditions;
- changes or fluctuations in interest rates, foreign exchange rates, equity pricing or other rates or prices, including changes or fluctuations in industries and markets in China and in which our Bank operates;
- overall economic, market and business conditions of Dongguan or China and any related changes;
- changes in the regulatory environment and overall prospect of industries and markets in which our Bank operates;
- future development, trends and environment of industries and markets in which our Bank operates;
- products, actions and development of our competitors;
- our operation and business prospects (including our existing and new product development plans);
- our Bank’s business development strategies and plans to achieve these strategies;
- our Bank’s existing risk management system and our ability to improve relevant systems;
- our Bank’s dividend policy;
- our Bank’s financial condition, operating results and performance;
- our Bank’s business volume, business nature, potential and future development; and
- development of the capital market.

Subject to the requirements of applicable laws, rules and regulations, we do not intend to update or otherwise revise the forward-looking statements in this prospectus, whether as a result of new information, future events or otherwise. As a result of these and other risks, uncertainties and assumptions, the forward-looking events and circumstances discussed in this prospectus might not occur in the way we expect, or at all. Accordingly, you should not place undue reliance on any forward-looking information. The forward-looking statements in this prospectus are qualified by reference to the cautionary statements set out in this section.