

Conversion of shares into GDRs

Set out below are the key steps that need to be taken if you wish to convert your Liberty Bank shares (the "Shares") into the relevant number of GDRs:

1. Please advise your broker, Liberty Securities of the number of Shares that you would like to convert;
2. Please note that each GDR represents 500 Shares so the number of Shares you wish to convert must be a multiple of 500;
3. Liberty Securities will need you to fill in the appropriate forms necessary to:
 - a. register the title for the agreed number of Shares to be transferred from you to Bank of New York Nominees Ltd ("BNY Nominees");
 - b. open a custody account for you with the custodian authorised to hold the GDRs; and
 - c. instruct BNY Nominees to issue the GDRs in your name;
4. Liberty Securities, acting on behalf of a Power of Attorney from BNY Nominees, will register the title with the registrar;
5. Once the title in respect of the Shares has been registered, BNY Nominees will issue the GDRs in your name.

The conversion fees are set out in the section below:

Fees charged by Bank of New York Mellon in connection with issuance, cancellation or other actions in respect of Liberty Bank GDRs:

- (i) **for the issue of GDRs** or the cancellation of GDRs: **US\$5.00 or less per 100 GDRs** (or portion thereof) issued or cancelled;
- (ii) for issuing GDR certificates in definitive registered form in replacement for mutilated, defaced, lost, stolen or destroyed GDR certificates: a sum per GDR certificate which is determined by the Depositary to be a reasonable charge to reflect the work, costs and expenses involved;
- (iii) for issuing GDR certificates in definitive registered form (other than pursuant to paragraph (ii) above): the greater of US\$1.50 per GDR certificate (plus printing costs) or such other sum per GDR certificate which is determined by the Depositary to be a reasonable charge to reflect the work plus costs (including, but not limited to, printing costs) and expenses involved;
- (iv) in respect of any issue of rights or distribution of Shares (whether or not evidenced by GDRs) or other securities or other property (other than cash) upon exercise of any rights, any free distribution, stock dividend or other distribution: US\$5.00 or less per 100 outstanding GDRs (or portion thereof) for each such issue of rights, dividend or distribution;
- (v) **subject to a total aggregate remuneration amount of US\$0.03 per GDR** (or portion thereof) per calendar year:
 - (A) for receiving and paying any cash dividend or other cash distribution on or in respect of the Deposited Shares: a fee of US\$0.03 or less per GDR for each such dividend or distribution;
 - (B) a fee of US\$0.03 or less per GDR (or portion thereof) per calendar year for depositary services which shall be payable as provided in paragraph (vi) below; and
 - (C) for any inspections by the Depositary (or the Custodian or their respective agents) of the register of shareholders of the Company: a fee of US\$0.01 per GDR per annum, which shall be payable as provided in paragraph (vi) below, and
- (vi) any other charge payable by the Depositary, any of the Depositary's agents, including the Custodian, or the agents of the Depositary's agents, in connection with the servicing of Deposited Shares or other Deposited Property (which charge shall be assessed against Holders as of the date or dates set by the Depositary and shall be payable at the sole discretion of the Depositary by billing such Holders for such charge or deducting such charge from one or more cash dividends or other cash distributions), together with all expenses (including currency conversion expenses), transfer and registration fees, taxes, duties and charges payable by the Depositary, any Agent or the Custodian, or any of their agents, in connection with any of the above.

Sale or purchase of GDRs

Please inform Liberty Securities if you wish to buy or sell Liberty Bank GDRs. Liberty Securities will advise you of the most convenient approach based on your individual situation.