

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the annual general meeting of the shareholders of Liu Chong Hing Bank Limited (the “Bank”) for the year 2003 will be held in the Conference Room, 16th Floor, Liu Chong Hing Bank Building, 24 Des Voeux Road Central, Hong Kong on Wednesday, 23 April 2003 at 11 am for the following purposes:

- (1) To receive and adopt the Financial Statements and the Reports of the Directors and Auditors for the year ended 31 December 2002.
- (2) To consider and declare the final cash dividend for the year ended 31 December 2002 of HK\$0.35 per share.
- (3) To re-elect Mr Peter Alan Lee VINE, Dr Robin Yau Hing CHAN, Mr Timothy George FRESHWATER, Mr Andrew LIU, Mr SUN Jiakang, Mr Dominic Bing Hoi LAM, Mr Christopher Kwun Shing LIU and Mr Alfred Cheuk Yu CHOW as directors, and fix their and the other directors’ remuneration.
- (4) To re-appoint Deloitte Touche Tohmatsu as auditors, and authorise the directors to fix the auditors’ remuneration.

As special business, to consider and, if thought fit, pass with or without modification the following ordinary resolutions:

(5) **THAT**

- (a) the exercise by the directors during the Relevant Period of all the powers of the Bank to purchase Shares, subject to and in accordance with all applicable laws, be and is hereby generally and unconditionally approved;
- (b) the aggregate nominal amount of Shares which may be purchased on The Stock Exchange of Hong Kong Limited or any other stock exchange recognised for this purpose by the Securities and Futures Commission of Hong Kong and The Stock Exchange of Hong Kong Limited under the Hong Kong Code on Share Repurchases pursuant to the approval in paragraph (a) above shall not exceed 10 per cent of the aggregate nominal amount of Shares in issue at the date of the passing of this resolution, and the said approval be and is hereby limited accordingly; and
- (c) for the purpose of this resolution:
“Relevant Period” means the period from the passing of this resolution until whichever is the earliest of:
 - (i) the conclusion of the next annual general meeting of the Bank;
 - (ii) the expiration of the period within which the next annual general meeting of the Bank is required by law to be held; or
 - (iii) the revocation or variation of the authority given under this resolution by ordinary resolution of the shareholders in general meeting.

“Shares” means shares of all classes in the capital of the Bank including, without limitation, shares of HK\$0.50 each of the Bank.