

PROXY FORM FOR ANNUAL GENERAL MEETING

¹ Number of shares to which this Proxy relates	
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I/We², _____
of _____,

Shareholder(s) of Liu Chong Hing Bank Limited (the "Bank"), hereby appoint³ the Chairman of the Meeting or, failing him,
_____ of _____

as my/our proxy to attend, act and vote for me/us and on my/our behalf at the Annual General Meeting of Shareholders of the Bank to 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 am⁴** and at any adjournment thereof on the resolutions referred to in the Notice of the Annual General Meeting (with or without modification) as indicated below:

RESOLUTIONS	FOR ⁵	AGAINST ⁵	ABSTAIN ⁵
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 the following persons as Directors:			
(i) Mr Peter Alan Lee VINE			
(ii) Dr Robin Yau Hing CHAN			
(iii) Mr Timothy George FRESHWATER			
(iv) Mr Andrew LIU			
(v) Mr SUN Jiakang			
(vi) Mr Dominic Bing Hoi LAM			
(vii) Mr Christopher Kwun Shing LIU			
(viii) Mr Alfred Cheuk Yu CHOW			
and fix their and the other directors' remuneration.			
4. To re-appoint Messrs Deloitte Touche Tohmatsu as Auditors and to authorise the Directors to fix their remuneration.			
5. To grant a general mandate to the Directors to repurchase shares in the Bank.			
6. To grant a general mandate to the Directors to issue additional shares in the Bank.			
7. To authorise the Directors to issue additional shares in the Bank with a nominal amount not exceeding that of the number of shares repurchased pursuant to Resolution 5.			

Dated this _____ day of _____ 2003

Signature ⁶ _____

NOTES:

- Please insert the number of shares registered in your name(s). If no number is inserted (or if a number larger than your registered shareholding is inserted), this form of proxy will be deemed to relate to all the shares in the Bank registered in your name(s).
- Please insert full name(s) and address(es) in BLOCK LETTERS.
- If any proxy other than the Chairman of the Meeting is preferred, strike out the relevant reference and insert the name and address of the proxy desired in the space provided. A member may appoint one or more proxies to attend and vote in his stead. A proxy need not be a member of the Bank. ANY ALTERATIONS MADE TO THIS FORM OF PROXY MUST BE DULY INITIALLED.
- To be valid, this form of proxy, together with the power of attorney or other authority (if any) under which it is signed, or a notarially certified copy of that power of attorney or authority, must be deposited with the Bank's Registered Office at 24 Des Voeux Road Central, Hong Kong not less than 48 hours before the time appointed for the Meeting or any adjournment thereof. Delivery of this form appointing a proxy shall not preclude a shareholder from attending and voting in person at the Meeting or poll concerned, in which event this proxy form shall be deemed to be revoked.
- IMPORTANT : IF YOU WISH TO VOTE OR ABSTAIN FROM VOTING, PLEASE PLACE AN "X" IN THE APPROPRIATE BOX.** If you do not indicate how you wish your proxy to vote, your proxy will exercise his discretion as to whether to vote for or against the resolutions or to abstain from voting. Your proxy will be entitled to vote at his discretion on any resolutions properly put to the Meeting besides those referred to in the Notice convening the Meeting.
- This form of proxy must be signed under the hand of the appointor or his attorney duly authorised in writing, or if the appointor is a corporation, either under its seal or under the hand of its duly authorised officer or attorney. In the case of joint shareholders, the vote of the senior who tenders a vote, whether in person or by proxy, shall prevail over the vote(s) of the other joint shareholder(s). For this purpose, seniority shall be determined by the order in which the names stand in the Register of Members, the first named being the senior.