

**Nomura International (Hong Kong) Limited**

30/F Two International Finance Centre  
8 Finance Street, Central, Hong Kong

Telephone (852) 2536 1111  
Facsimile (852) 2536 1888  
Website [www.nomura.com](http://www.nomura.com)

The Board of Directors  
Yuexiu Financial Holdings Limited  
28/F, Yue Xiu Building,  
160 Lockhart Road,  
Wanchai  
Hong Kong

January 15, 2014

Dear Sirs,

Composite offer and response document in relation to the voluntary cash Partial Offer by Nomura on behalf of Yuexiu Financial Holdings Limited to acquire a maximum of 326,250,000 shares in the capital of Chong Hing Bank Limited (representing 75% of its issued share capital) (the "Composite Document")

We refer to the Composite Document jointly issued by Yuexiu, the Offeror and CHB on January 15, 2014. Capitalized terms used but not otherwise defined herein shall have the same meanings as those defined in the Composite Document.

We hereby give, and confirm that we have not withdrawn, our consent to the issue of the Composite Document with the inclusion therein of the references to our name and qualifications in the form and context in which they are respectively included therein.

Yours faithfully,

For and on behalf of  
Nomura International (Hong Kong) Limited



Name: *Erik Tung*

Title: *Managing Director*