



SOMERLEY LIMITED

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Chong Hing Bank Limited ("CHB")

Ground Floor

Chong Hing Bank Centre

24 Des Voeux Road Central

Hong Kong

15 January 2014

Dear Sirs,

**Composite offer and response document dated the date hereof issued
jointly by CHB, Yue Xiu Enterprises (Holdings) Limited and
Yuexiu Financial Holdings Limited for the voluntary cash partial offer
by Nomura on behalf of Yuexiu Financial Holdings Limited
to acquire a maximum of 326,250,000 CHB Shares
in the capital of Chong Hing Bank Limited
(representing 75% of its issued share capital)
from Qualifying CHB Shareholders (the "Composite Document")**

We, Somerley Limited, refer to the Composite Document. Terms defined in the Composite Document have the same meanings when used in this letter unless otherwise stated.

We hereby give our consent, and confirm that we have not withdrawn our consent, to the issue of the Composite Document with the inclusion of our letter of advice to the CHB Independent Board Committees (the "**Letter**") and references to our name in the form and context in which they are included.

We further consent to the Letter being made available for inspection as part of the Composite Document as described in Appendix V to the Composite Document.

Yours faithfully,
For and on behalf of
Somerley Limited

M. N. Sabine
Chairman