

ISO 9001:2008
Certificate No.: CC096
Vigers Building ConsultancyISO 9001:2008
Certificate No.: CC1210
Vigers Appraisal & ConsultingISO 9001:2008
Certificate No.: CC0415
Vigers Property Management Services (PMS)**Chong Hing Bank Limited ("CHB")**Ground Floor
Chong Hing Bank Centre
24 Des Voeux Road Central
Hong Kong

Date : 14th January 2014

Our Ref. : DC/ET/KM/VA18379-2013(L2)

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, Vigers Appraisal and Consulting Limited, refer to the Composite Document. Terms defined in the Composite Document have the same meanings when used in this letter.

We hereby give our consent, and confirm that we have not withdrawn our consent, to the issue of the Composite Document with the inclusion of our property valuation report and valuation certificate as set out in Appendix IV to the Composite Document (the "Report" and the "Certificate") and references to our name in the form and context in which they are included.

We further consent to this letter, the Report and the Certificate being made available for inspection as described in Appendix V to the Composite Document.

Yours faithfully,

For and on behalf of

Vigers Appraisal and Consulting Limited**David W. I. Cheung**
MRICS MHKIS RPS(GP) CREA
Executive Director