

as at 13 March 2003

HEAD OFFICE, BRANCHES, SUBSIDIARIES AND AFFILIATES

| | | Telephone |
|----------------------------------|--|------------------|
| HEAD OFFICE | 24 Des Voeux Road Central, Hong Kong | 2841 7417 |
| HONG KONG ISLAND BRANCHES | | |
| Aberdeen | 166-168 Aberdeen Main Road | 2553 9472 |
| Causeway Bay | 488 Jaffe Road | 2893 6225 |
| Centre Street | 234 Des Voeux Road West | 2548 3954 |
| Happy Valley | 1-9 Yuk Sau Street | 2575 3201 |
| North Point | 376 King's Road | 2570 0585 |
| Sai Ying Pun | 81-85 Des Voeux Road West | 2547 6513 |
| Shau Kei Wan | 203-205 Shau Kei Wan Road | 2560 6277 |
| Sheung Wan | 163 Wing Lok Street | 2543 0653 |
| Wan Chai | 265-267 Hennessy Road | 2511 3931 |
| Western | 347-349 Des Voeux Road West | 2547 3809 |
| KOWLOON BRANCHES | | |
| Castle Peak Road | 285-287 Castle Peak Road | 2387 2421 |
| Cho Yiu Chuen | Block C, G/F, King Cho Road | 2742 2211 |
| How Ming Street | 114 How Ming Street | 2342 6386 |
| Hung Hom | 85-87 Ma Tau Wai Road | 2364 0098 |
| Kowloon City | 31-33 Nga Tsin Wai Road | 2382 7392 |
| Kwong Tin Estate | No. 205, Shopping Centre, Kwong Tin Estate | 2717 2414 |
| Kwun Tong | 31-33 Mut Wah Street | 2342 7328 |
| Lai Chi Kok Road | 139 Lai Chi Kok Road | 2391 1573 |
| Mongkok | 591 Nathan Road | 2385 5111 |
| San Po Kong | 55-57 Yin Hing Street | 2325 5303 |
| Sham Shui Po | 144-148 Tai Po Road | 2777 4441 |
| Shun Lee Estate | Lee Yat House, Shun Lee Estate | 2342 7141 |
| Tak Tin Estate | No. 207, Shopping Centre, Tak Tin Estate | 2775 1175 |
| To Kwa Wan | 34-34A Tam Kung Road | 2711 4404 |
| Tsim Sha Tsui | 16 Granville Road | 2369 4091 |
| Tsz Wan Shan | 60-64 Sheung Fung Street | 2327 0913 |
| NEW TERRITORIES BRANCHES | | |
| Fanling | 2 Wo Lung Street, Luen Wo Market, Fanling | 2675 6203 |
| Heng On Estate | Level 3, Commercial Centre, Heng On Estate Ma On Shan, Sha Tin | 2641 1911 |
| Sheung Shui | 71 San Fung Avenue, Sheung Shui | 2670 6295 |
| Sheung Tak Estate | No. 237, Sheung Tak Shopping Centre Sheung Tak Estate, Tseung Kwan O | 2178 1203 |
| Tin Tsz Estate | Shop No. 110, 1/F, Tin Tsz Shopping Centre Tin Tsz Estate, Tin Shui Wai | 2616 4618 |
| Tsuen Wan | 364 Sha Tsui Road, Tsuen Wan | 2408 7481 |
| Tuen Mun Glorious Garden | Shop No. 82, Glorious Garden 45 Lung Mun Road, Tuen Mun | 2453 0181 |
| Wan Tau Tong Estate | Shop Nos. 11-12A, Wan Loi House Wan Tau Tong Estate, Tai Po | 2656 4313 |
| Yuen Long | 99-109 Castle Peak Road, Yuen Long | 2475 5307 |

HEAD OFFICE, BRANCHES, SUBSIDIARIES AND AFFILIATES

Telephone

GUANGZHOU REPRESENTATIVE OFFICE

Guangzhou 18/F, Tower A, Guangdong International Hotel (020) 8331 1292
339 Huanshi Dong Lu, Guangzhou (020) 8331 1748
People's Republic of China

MACAU BRANCH

Macau No. 693, Avenida da Praia Grande (853) 339 982
Edificio Tai Wah, R/C
Macau

SAN FRANCISCO BRANCH

San Francisco International Building, 601 California Street (415) 433 6404
San Francisco, California 94108-2804
United States of America

SHANGHAI REPRESENTATIVE OFFICE

Shanghai Rooms 1013-1015, Donghai Plaza Tower 3 (21) 6279 4172
1486 Nanjing Road (West)
Shanghai 200040
People's Republic of China

SHANTOU BRANCH

Shantou Jin Shan Hotel East Wing (754) 862 5818
Jin Sha East Road, Central Section (754) 862 5228
Shantou, Guangdong
People's Republic of China

SUBSIDIARIES

Liu Chong Hing Bank (International) Limited
Liu Chong Hing Banking Corporation, Cayman
Liu Chong Hing Data Processing Limited
Liu Chong Hing Finance Limited
Liu Chong Hing (Management) Limited
Liu Chong Hing (Nominees) Limited
Chong Hing Securities Limited
Chong Hing Commodities and Futures Limited
Gallbraith Limited
Right Way Investments Limited

AFFILIATES

Liu Chong Hing Investment Limited
COSCO Pacific Limited
The Bank of Tokyo-Mitsubishi, Ltd