



Chong Hing Bank Limited

(a Hong Kong-incorporated limited liability company)
(Stock Code: 1111)

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the annual general meeting of the shareholders of Chong Hing Bank Limited (the "Bank") for the year of 2007 will be held on the 28th Floor, Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong on Wednesday, 25 April 2007 at 11:30 am for the purposes of conducting the following items of ordinary and special business:

Ordinary business

1. To receive and adopt the Financial Statements and the Reports of the Directors and Auditors for the year ended 31 December 2006.
2. To declare the final dividend for the year ended 31 December 2006.
3. To re-elect directors and fix their and the other directors' remuneration.
4. To re-appoint auditors and authorise the directors to fix the auditors' remuneration.

Special business

5. To grant a general mandate to the directors to repurchase shares in the Bank not exceeding 10 percent of its issued share capital.
6. To grant a general mandate to the directors to allot and issue additional shares in the Bank not exceeding 20 percent of its issued share capital.
7. To extend the general mandate granted under the above-mentioned item 6 by adding the number of shares repurchased under the above-mentioned item 5 to the number of shares permitted to be allotted and issued.

Any other ordinary business

8. To transact any other ordinary business.

By Order of the Board

Michael K W Yeung
Company Secretary

7 March 2007

Notes:

- (i) A shareholder entitled to attend and vote at the annual general meeting in question is entitled to appoint a proxy to attend and vote in his stead. A proxy does not have to be a shareholder of the Bank. Forms of proxy are to be lodged with the registered office of the Bank at Ground Floor, Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong not later than 48 hours before the time for the holding of the annual general meeting in question and any adjournment thereof.
- (ii) The Register of Members of the Bank will be closed from Wednesday, 18 April 2007 to Friday, 20 April 2007 (both days inclusive), during which period no transfer of shares can be registered. In order to qualify for the final dividend in question, all transfer documents, together with the relevant share certificates, must be lodged for registration with the Bank's share registrar and transfer office, Computershare Hong Kong Investor Services Limited of Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Hong Kong, not later than 4:30 pm on Tuesday, 17 April 2007.
- (iii) The Bank's Annual Report 2006 (including an Explanatory Statement on the above-mentioned items 5 through 7, information on the retiring directors to be re-elected at the 2007 annual general meeting, and the procedures for demanding and conducting a poll) will be sent to shareholders by Friday, 30 March 2007.

As of the date of this notice, the executive directors of the Bank are Mr Liu Lit Man (Executive Chairman), Dr Liu Lit Mo (Vice Chairman), Mr Liu Lit Chi (Managing Director & Chief Executive Officer), Mr Don Tit Shing Liu (Executive Director & Deputy Chief Executive Officer), Mr Wilfred Chun Ning Liu, Mr Lau Wai Man, Mr Frank Shui Sang Jin, Mr Andrew Chiu Wing Tsang and Mr George Har Kar Wong; the non-executive directors are Mr Timothy George Freshwater, Mr Toshiaki Arai, Mr Andrew Liu, Dr Sun Jiakang, Mr Christopher Kwun Shing Liu, Mr Alfred Cheuk Yu Chow and Mr Wang Zhi; and the independent non-executive directors are Dr Robin Yau Hing Chan, Mr Wanchai Chiranakhorn and Mr Cheng Yuk Wo.