

Notice of Annual General Meeting

NOTICE IS HEREBY GIVEN that the Fifty-sixth Annual General Meeting of the Members of the Bank will be held at its Registered Office, 12 Queen's Road Central, Hong Kong on Monday, 23rd April 2007 at 11:00 a.m. to transact the following business:

- (1) To receive and consider the audited financial statements and the Reports of the Directors and of the Auditors for the year ended 31st December 2006;
- (2) To declare Dividend in respect of the year 2006;
- (3) To elect Directors;
- (4) To approve the payment of Directors' fees for the year ended 31st December 2006;
- (5) To re-appoint Auditors and to authorise the Directors to fix their remuneration.

A Member entitled to attend and vote at the Meeting is entitled to appoint a proxy to attend and vote instead of him. A proxy need not also be a Member.

The Register of Members of the Bank will be closed from Monday, 16th April 2007 to Monday, 23rd April 2007, both days inclusive.

By Order of the Board
Tony Kam-hung Mak
Corporate Secretary

Hong Kong, 28th February 2007