



WING LUNG BANK LIMITED

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Annual General Meeting of the shareholders of the Bank will be held on the 21st floor of Wing Lung Bank Building, 45 Des Voeux Road Central, Hong Kong on Saturday, 24 April 2004 at 10.30 am for the purpose of:

Ordinary Business

1. Receiving and considering the Statement of Accounts and the Reports of the Directors and of the Auditors for the year ended 31 December 2003 and declaring a final dividend;
2. Electing Directors of the Bank and fixing their fees;
3. Appointing Auditors of the Bank and authorising the Directors to fix their remuneration;

Special Business

Considering and, if thought fit, passing the following resolutions as ordinary resolutions:

4. Granting a general mandate to the Directors to issue additional shares not exceeding 20% of the issued share capital;
5. Granting a general mandate to the Directors to repurchase shares not exceeding 10% of the issued share capital;
6. Extending the general mandate under item 4. hereof by increasing the number of shares permitted to be issued equivalent to the number of shares repurchased under item 5. hereof.

The Register of Members of the Bank will be closed from 16 April 2004 to 24 April 2004, both days inclusive, during which period no transfer of shares will be registered.

By Order of the Board
MARIA WAN-SIN FUNG
Secretary

Hong Kong, 25 February 2004

Notes:

1. In order to qualify for the final dividend, all transfers, accompanied by the relevant share certificates, must be lodged with the Bank's Registrars, Computershare Hong Kong Investor Services Limited for registration not later than 4 pm on Thursday, 15 April 2004.
2. A shareholder entitled to attend and vote at the Meeting is entitled to appoint one or more proxies to attend and vote instead of him. A proxy need not also be a shareholder of the Bank.
3. An instrument of proxy and the power of attorney or other authority (if any) under which it is signed, or a notarially certified or office copy of such instrument, power or authority, must, to be valid, be deposited at the Registered Office of the Bank not less than 24 hours before the time of the Meeting.
4. The proposed resolutions of items 4. to 6. will be included in the Notice of Annual General Meeting in the Annual Report to be dispatched to shareholders on or about 26 March 2004.

Please also refer to the published version of this announcement in South China Morning Post dated 26 February 2004.