



WING HANG BANK, LIMITED

永亨銀行有限公司

(Incorporated in Hong Kong with limited liability)

(於香港註冊成立之有限公司)

(Stock Code 股票代號: 302)

29 March 2012

Dear Non-registered Holder(s),^(Note 1)

Wing Hang Bank, Limited (the "Bank")

Notification of Publication of 2011 Annual Report, Circular and Notice of Annual General Meeting (the "Current Corporate Communications")

The English and Chinese versions of the Bank's Current Corporate Communications are available on the Bank's website at www.whbhk.com and the website of The Hong Kong Exchanges and Clearing Limited ("HKEx") at www.hkexnews.hk. You may access the Current Corporate Communications by clicking "Investor Relations" under "Corporate Overview" on the home page of the Bank's website.

If you wish to receive the printed version(s) of the Current Corporate Communications and all future Corporate Communications^(Note 2) of the Bank, please provide reasonable prior notice through: (i) writing to the Bank c/o the Bank's Share Registrar, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong, or (ii) completing the Request Form on the reverse side and returning it by using the pre-paid postage mailing label at the bottom of the Request Form (no stamp is needed if posted in Hong Kong), or (iii) sending an e-mail with a scanned copy of the completed Request Form to winghang.ecom@computershare.com.hk. The Request Form may also be downloaded from the Bank's website at www.whbhk.com or the HKEx's website at www.hkexnews.hk.

Should you have any queries relating to the above, please contact us by calling the service hotline at (852) 2862 8688 during business hours (9:00 a.m. to 6:00 p.m., Monday to Friday, excluding Hong Kong public holidays).

Yours faithfully,
For and on behalf of the board of directors of
Wing Hang Bank, Limited
LEUNG Chiu Wah
Company Secretary

Note 1: This Letter is addressed to Non-registered Holder(s) of the shares in the Bank ("Non-registered Holder" means such person or company whose shares are held in the Central Clearing and Settlement System and who has notified the Bank from time to time through Hong Kong Securities Clearing Company Limited that he/she/it wishes to receive the Corporate Communications). If you have sold or transferred your shares in the Bank, please disregard this letter and the Request Form on the reverse side.

Note 2: Corporate Communications include but not limited to (a) directors' reports, annual accounts together with copies of the auditors' reports and, where applicable, summary financial reports; (b) interim reports and, where applicable, summary interim reports; (c) notices of meetings; (d) listing documents; (e) circulars; and (f) proxy forms.

各位非登記持有人^(附註 1)：

永亨銀行有限公司 (「本銀行」)

2011 年年報、通函及股東週年大會通告 (「本次公司通訊」) 之發佈通知

本銀行之本次公司通訊 (英文及中文版) 已上載於本銀行網站 www.whbhk.com 及香港交易及結算所有限公司 (「香港交易所」) 網站 www.hkexnews.hk。閣下可在本銀行網站主頁的「集團概況」項下按「投資者關係」閱覽本次公司通訊。

倘閣下欲收取本銀行之本次公司通訊及所有日後公司通訊^(附註 2) 的印刷本，閣下有權隨時預先給予本銀行合理時間的書面通知，透過(i)本銀行股份過戶登記處，香港中央證券登記有限公司，地址為香港灣仔皇后大道東 183 號合和中心 17M 樓寄送，或(ii)填妥本函背面的申請表格，並使用申請表格下方的已預付郵費郵寄標籤寄回 (如在香港投寄，毋須貼上郵票)，或(iii)將已填妥的申請表格的掃描副本電郵至 winghang.ecom@computershare.com.hk。申請表格亦可於本銀行網站 www.whbhk.com 或香港交易所網站 www.hkexnews.hk 下載。

如閣下對上述事項有任何疑問，請於辦公時間內 (星期一至星期五，上午 9 時正至下午 6 時正，香港公眾假期除外) 致電本銀行服務熱線(852) 2862 8688 查詢。

代表董事會
永亨銀行有限公司
公司秘書
梁超華

2012 年 3 月 29 日

附註 1：此函件為致本銀行非登記持有人 (「非登記持有人」指所持有的本銀行股份存放於中央結算及交收系統的人士或公司，透過香港中央結算有限公司不時向本銀行發出通知，表示欲收取公司通訊)。倘閣下已出售或轉讓所持有的本銀行股份，則毋須理會本函件及背面的申請表格。

附註 2：公司通訊包括但不限於：(a) 董事會報告、本銀行的年度賬目連同核數師報告及(如適用)財務摘要報告；(b) 中期報告及(如適用)中期摘要報告；(c) 會議通告；(d) 上市文件；(e) 通函；及(f) 代表委任表格。

WHBH-29032012-1(0)

Request Form 申請表格

To: Wing Hang Bank, Limited (the "Bank")
c/o Computershare Hong Kong Investor Services Limited
17M Floor, Hopewell Centre,
183 Queen's Road East, Wanchai, Hong Kong

致: 永亨銀行有限公司 (「本銀行」)
經香港中央證券登記有限公司
香港灣仔皇后大道東 183 號
合和中心 17M 樓

I/We would like to receive all future Corporate Communications^(*) of the Bank as indicated below:

本人/我們希望以下列方式收取 貴行之全部公司通訊^(*) (「公司通訊」):

(Please mark **ONLY ONE (X)** of the following boxes)

(請從下列選擇中, 僅在其中一個空格內劃上「X」號)

- to read the **Website Version** of all future Corporate Communications published on the Bank's website in place of receiving printed copies; **OR**
瀏覽在本銀行網站發表之全部公司通訊**網上版本**, 以代替印刷本; **或**
- to receive the **printed English version** of all future Corporate Communications **ONLY**; **OR**
僅收取全部公司通訊之**英文印刷本**; **或**
- to receive the **printed Chinese version** of all future Corporate Communications **ONLY**; **OR**
僅收取全部公司通訊之**中文印刷本**; **或**
- to receive **both printed English and Chinese versions** of all future Corporate Communications.
同時收取全部公司通訊之**英文及中文印刷本**。

Signature:

簽名 _____

Contact telephone number:

聯絡電話號碼 _____

Date:

日期 _____

Notes 附註:

- Terms used in this Request Form shall bear the same meanings as those defined in the Letter to Non-registered Holder(s) dated 29 March 2012.
本申請表格中所用詞彙與日期為2012年3月29日致非登記持有人之函件所界定者具有相同涵義。
- This Request Form is to be completed by Non-registered Holder(s) of the shares in the Bank ("Non-registered Holder" means such person or company whose shares are held in the Central Clearing and Settlement System and who has notified the Bank from time to time through Hong Kong Securities Clearing Company Limited that he/she/it wishes to receive the Corporate Communications).
本申請表格應由本銀行非登記股份持有人(「非登記持有人」指所持有的本銀行股份存放於中央結算及交收系統的人士或公司, 透過香港中央結算有限公司不時向本銀行發出通知, 表示欲收取公司通訊)。
Please complete all your details clearly.
請 閣下清楚填妥所有資料。
- This form will be void if the following happens: (i) more than one box in each Part is marked "X"; or (ii) none of the boxes are marked "X"; or (iii) the form is not signed or is otherwise incorrectly completed.
如在本申請表格作出(i)超過一項選擇、或(ii)未有作出選擇、或(iii)未有簽署、或在其他方面填寫不正確, 則本回條將會作廢。
- For the avoidance of doubt, we do not accept any special written instructions on this Request Form.
為免存疑, 本銀行不接受任何在本申請表格上的額外手寫指示。

^{*}Corporate Communications include but not limited to (a) directors' reports, annual accounts together with copies of the auditors' reports and, where applicable, summary financial reports; (b) interim reports and, where applicable, summary interim reports; (c) a notices of meetings; (d) listing documents; (e) circulars; and (f) proxy forms.

公司通訊包括但不限於: (a) 董事會報告、年度財務報表連同核數師報告及如適用, 財務摘要報告; (b) 中期報告及如適用, 中期摘要報告; (c) 會議通告; (d) 上市文件; (e) 通函; 及(f) 代表委任表格。

郵寄標籤 MAILING LABEL

香港中央證券登記有限公司
Computershare Hong Kong Investor Services Limited
簡便回郵號碼 Freepost No. 37
香港 Hong Kong

閣下寄回此回覆表格時, 請將郵寄標籤剪貼於信封上。

如在本港投寄毋須貼上郵票。

Please cut the mailing label and stick this on the envelope
to return this Reply Form to us.

No postage stamp necessary if posted in Hong Kong.

WHBH-29032012-1(10)