

No. 2295




CERTIFICATE OF INCORPORATION ON CHANGE OF NAME

Whereas Tai Yau Bank, Limited
was incorporated in Hong Kong as a limited company under the Companies Ordinance
on the Eighteenth day of April, 1947;

And whereas by special resolution of the Company and with the approval of the
Registrar of Companies, it has changed its name;

Now therefore I hereby certify that the Company is a limited company incorporated
under the name of Tai Yau Bank, Limited 大有銀行有限公司

Given under my hand this Eight day of July
One Thousand Nine Hundred and Seventyseven


Leslie FOO
for Registrar of Companies,
Hong Kong.