



招商銀行

CHINA MERCHANTS BANK

招商銀行股份有限公司

CHINA MERCHANTS BANK CO., LTD.

(a joint stock company incorporated in the People's Republic of China with limited liability)

(stock code: 3968)

19 February 2008

To the Shareholders

Dear Sir/Madam,

Election of Language of Corporate Communication

Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, we are writing to seek your election in relation to the following matters regarding the corporate communication ("Corporate Communication") of China Merchants Bank Co., Ltd. (the "Company") to be despatched in the future.

Corporate Communication includes any document(s) to be issued by us for your information or action, including but not limited to:

- (a) the annual report;
- (b) the interim report;
- (c) a notice of meeting;
- (d) a listing document;
- (e) a circular; and
- (f) a proxy form.

You may choose to receive either:

- (1) a printed English version only; or
- (2) a printed Chinese version only; or
- (3) both the printed English and Chinese versions of the Corporate Communication of the Company prepared in separate English and Chinese versions.

Please cross the appropriate box in the enclosed Reply Form and sign and return the same with the envelope provided to the Company's H Share Registrar, Computershare Hong Kong Investor Services Limited, Rooms 1806-1807, 18th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. Please note that you are entitled to change the choice at any time by reasonable notice in writing to the Company's H Share Registrar.

If we do not receive the Reply Form from you by 10 March 2008 and until you inform the Company's H Share Registrar by reasonable notice in writing, only a printed Chinese version of the Corporate Communication will be sent if you are a shareholder who is a natural person with a Chinese name and has an address in Hong Kong appearing on the H Share Register of Members of the Company. Otherwise, we will only send you a printed English version of the Corporate Communication.

Please note that: (a) both the printed English and Chinese versions of the Corporate Communication will be available from the Company or the Company's H Share Registrar on request; and (b) both the English and Chinese versions of the Corporate Communication will be available, from its date of despatch, on the Company's website at www.cmbchina.com and the website of The Stock Exchange of Hong Kong Limited.

Should you have any queries relating to this letter, please contact us during business hours (9:00 a.m. to 6:00 p.m. Monday to Friday, except public holidays) by calling our hotline at (852) 2862 8699.

Yours faithfully,

For and on behalf of

China Merchants Bank Co., Ltd.

Lan Qi Seng Sze Ka Mee, Natalia

Joint Company Secretaries