

**恒生銀行**為香港特別行政區第二大上市銀行，為超逾三分一的香港市民提供服務。「恒生」二字寓意「永恒生長」。●本行致力提高股東回報，加強與客戶關係，及利用先進科技提供優質服務。根據「增值管理」策略，本行的目標為直至二零零三年之五年內，令股東回報最少增加一倍。●本行為滙豐集團主要成員之一，該集團乃全球其中一家最大的銀行及金融服務機構。而本行於一九三三年創立，現以香港及中國內地為業務重心。●本行的股份亦於倫敦掛牌買賣。本行並透過紐約銀行在美國向投資者提供第一級贊助形式的美國預託證券計劃。

**HANG SENG BANK**, whose name in Chinese means "ever-growing", is the second-largest listed bank in the Hong Kong Special Administrative Region and serves more than one-third of its population. ● The Bank is committed to increasing shareholder wealth, growing its relationships with customers and building on new technologies to offer superior service. Under the Managing for Value strategy, the Bank aims at least to double shareholder value in the five years to 2003. ● Hang Seng is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. Founded in 1933, its business focus is Hong Kong and mainland China. ● The Bank's shares are also traded in London. It offers investors in the US a Sponsored Level-1 American Depositary Receipts Programme through The Bank of New York.