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二零零三年欣逢恒生銀行七十周年行慶。多年來，本行致力與客戶及股東建立夥伴關係，並提供卓越服務，以協助彼等實現目標，攜手邁向成功。

本年報以一系列有關兄弟姊妹(包括孿生子)、夫婦及業務夥伴之照片，表達多方面的夥伴關係，以強調良好夥伴關係是建基於共通的聯繫，亦闡明恒生為不同年齡階層的人士服務，立意「開拓、超越」，與客戶互惠互利，成為彼等「永恆生長」之銀行。

Hang Seng Bank celebrates its 70th anniversary in 2003. Over the years, it has been building partnerships for success and high standards of excellence to help stakeholders realise their aspirations.

A series of photographs in this annual report – of siblings, including twins, a couple and business associates – expresses the multi-faceted aspects of partnerships and brings home that good partnerships are built from a common bond. They convey how Hang Seng is reaching out to people of all ages, determined to Exceed, Excel as their 'ever-growing bank' to create mutual value.