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恒生於二零零三年慶祝成立七十周年，特此向各股東、客戶、員工及友好表示感謝。全賴各界多年來的支持，恒生始能有今天的成就。「感謝」兩字雖然簡單，但卻表達本行由衷的謝意。本行今年的年報以「感謝」為主題，表示我們珍視各界的支持。

With Hang Seng celebrating its 70th anniversary in 2003, we want to say **Thank You** to our various stakeholders. These two simple but heartfelt words express our deep gratitude and appreciation to the people who have helped make the Bank the success it is today. The illustrative theme of this year's annual report acknowledges those who support us as well as how highly we value them.