

## MAJOR EVENTS 2004

**JAN** Hang Seng begins offering renminbi services at its Shenzhen Branch to foreign passport holders; foreign-invested enterprises; and citizens of Hong Kong, Macau and Taiwan.

**FEB** Renminbi services, including deposits, exchange and remittances, are introduced in Hong Kong branches of Hang Seng.

**MAR** Hang Seng's first Macau branch is officially opened to serve the trade finance needs of customers.

**APR** Shenzhen Branch receives approval to offer renminbi services to domestic companies in the Mainland.

Hang Seng becomes the first bank in Hong Kong to sign a Delegated Underwriting Arrangement with Hong Kong Mortgage Corporation, enabling the Bank to offer expedited mortgage services.

**MAY** Hang Seng completes its 15.98% acquisition of Industrial Bank after making a payment of RMB1,726 million (approximately HK\$1,626 million) in April.

**JUN** A first interim dividend of HK\$1.10 per share is paid under the Bank's new programme of quarterly dividends.

Hang Seng receives QFII Investment Quota, allowing the Bank to begin investing in the Mainland stock market and develop A-share related services.

Hang Seng receives approval to open a sub-branch in Shenzhen.

An Online Warrant Supermarket is introduced to help investors make informed investment decisions in trading warrants.

**JUL** Launch of "A Share Investment Services" enables Hong Kong and overseas investors to invest directly in A shares and related investments in mainland China, after the Bank receives a QFII investment quota.

Fuzhou branch receives approval to offer renminbi services to foreign passport holders; foreign-invested enterprises; and citizens of Hong Kong, Macau and Taiwan.

**SEP** Hang Seng Investment launches Hang Seng Index Exchange Traded Fund.

Eight Hong Kong Olympic athletes are awarded a total of HK\$1.56 million under the Hang Seng Athlete Incentive Awards Scheme for their outstanding performance at the 2004 Athens games.

Twelve disabled athletes from Hong Kong are awarded a total of HK\$962,000 for their outstanding performance at the Paralympic Games in Athens.

**OCT** New sub-branch opens in Gubei, Shanghai.

Hang Seng Investment launches Hang Seng Hong Kong Property Equity Fund.

New renminbi credit card is issued for frequent travellers to the Mainland.

Express Loan Centres are opened in four MTR stations.

**NOV** Hang Seng receives approval from the China Banking Regulatory Commission to start preparation work for opening a new branch in Beijing.

Equity Linked Investment products are launched.

**DEC** Hang Seng Bank's strategic partner, Industrial Bank, introduces its first international dual currency credit card bearing the Hang Seng logo.

The "Hang Seng 'M.I. Kid' World-Record 'Orkidstra'" event is held – over 6,000 primary and secondary school children set a new Guinness World Record for the largest number of people playing the recorder simultaneously in one location.

