

## MAJOR AWARDS AND RATINGS

- Named "Best Domestic Bank in Hong Kong" by *The Asset* magazine for the fifth consecutive year.
- Won the *Reader's Digest* SuperBrands Gold Award in the Banking category for Quality, Value, Trustworthiness, Strong Image and Understanding of Customer Needs.
- Named a Caring Company by the Hong Kong Council of Social Service.
- Won the Hong Kong Award for Services: Customer Service Award from the Hong Kong Retail Management Association.
- Won a Gold award in the 6th China Golden Awards for Excellence in Public Relations by the China International Public Relations Association for the "Hang Seng Bank – Help The Police Fight Youth Crime Competition 2002".
- Won a Bronze Award for the Bank's 2003 Annual Report in the 2004 Hong Kong Management Association Best Annual Reports Competition.
- Won a Bronze Award for the Bank's 2003 Annual Report in the 2004 International ARC Awards Competition.
- Ranked No. 1 in *FinanceAsia's* Asia's Best Companies 2004 poll in the Most Committed to Strong Dividend Policy category.
- Named the Best Overall Domestic Bank in Hong Kong in *Asiamoney's* 2004 Cash Management Poll.
- Named the Best Overall Domestic/Local FX Bank in Hong Kong in *Asiamoney's* 14th Annual FX Poll.
- Ranked by *Yazhou Zhoukan* in its Asia Banks 300 survey as No. 5 for profits and No. 8 for return on assets among all banks in Asia.
- Ranked No. 195 in the *BusinessWeek* Global 1000 in terms of market capitalisation as at 30 May 2004.
- Affirmed by Moody's Investors Service: long-term foreign currency deposit rating of A1 (constrained by the Hong Kong Special Administrative Region's country ceiling); long-term local currency deposit rating of Aa3; short-term local currency deposit rating of Prime 1; short-term foreign currency deposit rating of Prime 1; and Bank Financial Strength Rating of B – the highest rating among Moody's rated Hong Kong banks.
- Affirmed Individual rating of A/B and Support rating of 1 by Fitch.
- Affirmed the Api credit rating by Standard & Poor's, the highest rating based on public information for banks in Hong Kong.

(Left) Sealing the deal – Mr Vincent Cheng presents a cheque to Mr Gao Jianping of Industrial Bank to mark the beginning of Hang Seng's partnership.

(Middle) Hang Seng opens its second Shanghai sub-branch in Gubei, further strengthening the Bank's network in the Yangtze River Delta.

(Right) History in the making – the "Hang Seng 'M.I. Kid' World-Record 'Orkidstra'" sets a new Guinness World Record.