



OUR
PERFORMANCE

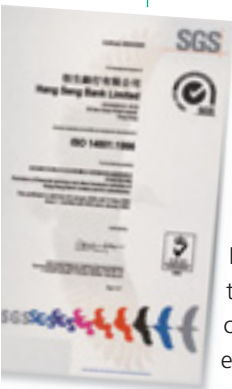


MAJOR EVENTS 2005



1

JAN



JAN

Hang Seng becomes the first Hong Kong financial institution to receive ISO 14001 certification for its sound environmental practices.

To further tap the business potential of the Pearl River Delta region, Hang Seng opens its first Shenzhen sub-branch.

Hang Seng begins offering Hong Kong dollar withdrawal services via its Hong Kong ATM network to China UnionPay cardholders from mainland China.

Hang Seng extends the combined age of the property and mortgage loan tenor from 40 to 60 years for key residential estates and extends its 95% "Top Up" Mortgage Plan to secondary market properties.



FEB

Hang Seng and Japan Airlines jointly launch a credit card.



2

FEB



3

MAR

MAR

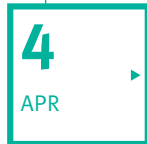
Hang Seng Insurance Company Limited and Hang Seng Life Limited respectively celebrate their 40th and 10th anniversaries.



Hang Seng begins offering mortgage services for residential properties that have been rehabilitated under the Urban Renewal Authority and Hong Kong Housing Society schemes.

APR

Hang Seng's Fuzhou branch relocates to larger premises to capitalise on growing business opportunities in Fujian Province.



4

APR

MAY

Hang Seng announces a first interim dividend of HK\$1.10 per share.



5

MAY

JUN

Hang Seng makes its debut subordinated notes issue with a HK\$2.5 billion offering, the largest-ever outstanding Hong Kong dollar subordinated notes issue.

The Hang Seng FTSE / Xinhua China 25 Index Exchange-traded Fund is launched and listed on the Stock Exchange of Hong Kong.



Hang Seng launches two new Capital-guaranteed China Equity Funds.

Hang Seng extends its 95% "Top Up" Mortgage Plan to Government Home Ownership Scheme flats that are eligible for sale on the open market.

Hang Seng expands its personal loan services with the launch of an e-Loan Centre.



JUL

Hang Seng launches a Commercial Card for small and medium-sized enterprise (SME) customers.



AUG

Hang Seng opens a Dongguan representative office, further strengthening the Bank's presence in the Pearl River Delta region.



Hang Seng announces a second interim dividend of HK\$1.10 per share.

Hang Seng expands its Cash Dollars Credit Card Reward scheme to better meet customer needs.



SEP

Hang Seng opens a Beijing branch to build on opportunities created by the further liberalisation of financial markets on the Mainland.

Hang Seng launches two Capital-guaranteed MidCap Funds.

Hang Seng's investment quota under its Mainland QFII securities investment business permit is doubled to US\$100 million.

Hang Seng launches an RMB forward foreign exchange contracts service at its Shanghai, Guangzhou, Shenzhen and Fuzhou branches.



OCT

The number of Hang Seng outlets in Shanghai increases to four with the opening of Xujiahui sub-branch.



Hang Seng announces an expanded range of products and services designed specifically for SMEs.

NOV

Hang Seng announces a third interim dividend of HK\$1.10 per share.

Hang Seng is among the first group of banks to launch retail RMB non-deliverable forward contracts in Hong Kong.



DEC

Hang Seng offers business customers RMB deposit accounts.

Hang Seng's Fuzhou branch receives approval to expand its services to domestic enterprises and Mainland residents.

