



MAJOR AWARDS AND RATINGS

Named **Best Domestic Bank in Hong Kong** by *The Asset* for the sixth consecutive year.



Ranked as the **Strongest Bank in Asia** in *The Asian Banker 300*.

Named **Best Hong Kong Company** in terms of **Commitment to Strong Dividend Policy** by *FinanceAsia* in its Asia's Best Companies 2005 poll.

Ranked as the **220th Largest Listed Company in the World** in terms of **Market Capitalisation** in the 2005 FT Global 500.

Won the **Excellence in Wealth Management Award** at *The Asian Banker's* Excellence in Retail Financial Services Awards 2005.

2004 Annual Report won an **Honors Award** at the 2005 International ARC Awards Competition.



Highly Commended in the categories of **Best Annual Report and Other Corporate Literature**; **Best Corporate Governance**; and **Best Website** at *Investor Relations Magazine's* Hong Kong & Taiwan Awards 2005.

Awarded a **Certificate of Merit for Outstanding Achievements and Performance in Customer Service** at the 2005 Hong Kong Awards for Industries.

Moody's Investors Service **affirmed Hang Seng's A1 long-term and Prime 1 short-term foreign currency deposit ratings and Aa3 long-term and Prime 1 short-term local currency deposit ratings**, as well as its **bank financial strength rating of B** – the highest rating among Moody's rated Hong Kong banks.

Standard & Poor's **affirmed Hang Seng's AA- long-term and A-1+ short-term local currency counterparty ratings and raised its long-term and short-term foreign currency counterparty ratings to A+ and A-1** respectively. Standard & Poor's also **assigned a B+ bank fundamental strength rating**, the highest such rating assigned to Hong Kong banks.

Hang Seng's HK\$2.5 billion subordinated notes issue was assigned **ratings of A1 and A+** by Moody's and Standard & Poor's respectively.

Fitch **affirmed Hang Seng's individual rating of A/B and support rating of 1**.

Standard & Poor's **affirmed Hang Seng Insurance Co Ltd's and Hang Seng Life Ltd's A+ insurer financial strength and counterparty credit rating**.

A.M. Best **affirmed Hang Seng Insurance Co Ltd's and Hang Seng Life Ltd's A+ (Superior) financial strength rating**.



FTSE **affirmed Hang Seng's status as a constituent company of the FTSE4Good Index Series**, designed to recognise companies that meet global corporate responsibility standards.

Named a **Caring Company** by the Hong Kong Council of Social Service for the third consecutive year.

