

OUR
STRATEGY

CORPORATE GOVERNANCE AND OTHER INFORMATION

Hang Seng is committed to high standards of corporate governance and follows the module on “Corporate Governance of Locally Incorporated Authorised Institutions” under the Supervisory Policy Manual issued by the Hong Kong Monetary Authority (HKMA) in September 2001. The Bank also follows all the code provisions set out in the Code on Corporate Governance Practices (the “Code”) contained in Appendix 14 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Listing Rules”) since 30 June 2005.

A. BOARD OF DIRECTORS

A.1 The Board

At 6 March 2006, the Bank’s Board consisted of 15 Directors. The Board has the collective responsibility for leadership and control of, and for promoting the success of, the Bank by directing and supervising the Bank’s affairs. The Board is committed to the Bank’s objectives of consistent growth and development, increase in shareholder value and provision of superior services. The Board sets strategies for the Bank and monitors the performance and activities of the executive management.

A.2 Chairman and Chief Executive

The roles of Chairman of the Board and Chief Executive of the Bank are segregated, with a clear division of responsibilities. The Chairman of the Board is a non-executive Director, while the Chief Executive of the Bank is an executive Director. While the Board is led by the non-executive Chairman, the Chief

Executive exercises all the powers, authorities and discretions of the Executive Committee as may be delegated to him in respect of the Bank and its subsidiaries.

A.3 Board Composition

Hang Seng benefits from the collective experience of its Directors, who come from a variety of different backgrounds. Brief biographical particulars of all Hang Seng Directors, together with information relating to the relationship among them, are set out in the “Biographical Details of Directors” section under the Bank’s 2005 Annual Report. Their diverse range of business, banking and professional expertise ensures that the Board has the skills and experience necessary to both promote the Bank’s success and monitor its affairs.

The Board comprises three executive Directors and 12 non-executive Directors. Of the 12 non-executive Directors, eight are independent non-executive Directors. All the independent non-executive Directors meet the guidelines for assessment of independence, as set out in Rule 3.13 of the Listing Rules.

Induction programmes are arranged for newly appointed Directors. All Directors are given opportunities to update and develop their skills and knowledge.

Hang Seng’s Board held seven meetings in 2005. The attendance records of individual Directors are set out below:

Name	Number of Board meetings held during the Director’s term of office in 2005	Number of meetings attended
Mr Michael R P Smith [#] (<i>Chairman</i>) (<i>Appointed as Chairman on 22 April 2005</i>)	6	6
Mr D G Eldon (<i>Former Chairman</i>) (<i>Retired from the Board after 21 April 2005</i>)	2	2
Mr Raymond C F Or (<i>Vice-Chairman and Chief Executive</i>)	7	6
Mr Vincent H C Cheng (<i>Former Vice-Chairman and Chief Executive</i>) (<i>Retired from the Board after 24 May 2005</i>)	3	3
Mr John C C Chan*	7	7
Mr Patrick K W Chan (<i>Executive Director and Chief Financial Officer</i>) (<i>Appointed as Executive Director on 7 December 2005</i>)	0	0
Dr Y T Cheng*	7	4
Dr Marvin K T Cheung*	7	7
Mr S J Glass [#]	7	7
Mr Jenkin Hui*	7	6
Mr Peter T C Lee*	7	6

Name	Number of Board meetings held during the Director's term of office in 2005	Number of meetings attended
Dr Eric K C Li*	7	5
Dr Vincent H S Lo#	7	4
Mr W K Mok (<i>Retired from the Board after 31 December 2005</i>)	7	5
Mr Joseph C Y Poon (<i>Managing Director and Deputy Chief Executive</i>)	7	7
Dr David W K Sin*	7	6
Mr Richard Y S Tang*	7	7
Mr Peter T S Wong# (<i>Appointed as Director on 25 May 2005</i>)	4	3

* Independent non-executive Directors

Non-executive Directors

A.4 Appointments, Re-election and Removal

The Bank's Articles of Association provide that each Director is required to retire by rotation once every three years and that one-third (or the number nearest to one-third) of the Directors shall retire from office every year during the Bank's Annual General Meeting. This means that a Director's specific term of appointment cannot exceed three years. Retiring Directors shall be eligible for re-election at the Annual General Meeting of the Bank.

Three new Directors were appointed in 2005: Mr Michael R P Smith, Mr Peter T S Wong and Mr Patrick K W Chan, whose appointments were approved by the Board at meetings held on 29 November 2004, 27 April 2005 and 24 November 2005 respectively. Mr Jenkin Hui and Dr Vincent H S Lo attended two out of those three meetings and Dr Y T Cheng attended one. The three meetings were otherwise attended by every other Director who was eligible to attend on the date of each meeting. Hang Seng uses a formal, considered and transparent procedure for the appointment of new Directors. Before a prospective Director's name is formally proposed, the opinions of the existing Directors (including the independent non-executive Directors) are sought. Appointments of Directors are first considered by the Executive Committee. The Executive Committee will make its recommendations to the Board for further decision. In accordance with the requirement under the Banking Ordinance, approval from the HKMA will also be obtained. All new Directors are subject to election by shareholders of the Bank at the next scheduled Annual General Meeting after their appointment becomes effective.

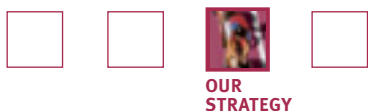
A.5 Responsibilities of Directors

The Bank regularly reminds all Directors of their functions and responsibilities. Through regular Board meetings, all Directors are kept abreast of the conduct, business activities and development of the Bank.

The Bank has adopted a Code for Securities Transactions by Directors on terms no less exacting than the required standards set out in the Model Code for Securities Transactions by Directors of Listed Issuers (set out in Appendix 10 to the Listing Rules). Specific enquiries have been made with all Directors (including those who have ceased to be Directors or who have become Directors during the year ended 31 December 2005) who have confirmed that they complied with the Bank's Code for Securities Transactions by Directors at all the applicable times for the period from 1 January 2005 to 31 December 2005 (both dates inclusive).

A.6 Supply of and Access to Information

All Directors have full and timely access to all relevant information about the Bank so that they can discharge their duties and responsibilities as Directors. There are established procedures for Directors to seek independent professional advice on Bank-related matters where appropriate. All costs associated with obtaining such advice will be borne by the Bank. In addition, each Director has separate and independent access to the Bank's senior management.



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B. REMUNERATION OF DIRECTORS AND SENIOR MANAGEMENT

B.1 The Level and Make-up of Remuneration and Disclosure

A Remuneration Committee was set up by the Bank in February 2005 and, among other things, is responsible for the policy on remuneration of Directors and senior management. The current members of the Remuneration Committee – Mr John C C Chan (Chairman), Mr Jenkin Hui and Mr Peter T C Lee – are all independent non-executive Directors.

The Remuneration Committee held two meetings in 2005. Committee member attendance records are set out below:

Name	Number of meetings attended
Mr John C C Chan (Chairman)	2 out of 2
Mr Jenkin Hui	2 out of 2
Mr Peter T C Lee	2 out of 2

The work of the Remuneration Committee during 2005 included:

- Reviewing the Bank's Remuneration Policy
- Reviewing the Bank's Benefit Policy on Share Plans and the Staff Housing Loan Scheme
- Reviewing the Bank's Incentive Schemes, including the Variable Incentive Scheme and Share Option Schemes
- Reviewing general and special salary increases
- Determining the remuneration packages of a newly appointed Executive Director and other newly appointed members of senior management

The Bank's policy on remuneration is to maintain fair and competitive packages based on business needs and industry practice. For determining the level of fees paid to members of the Board of Directors, market rates and factors such as each Directors' workload and required commitment will be taken into account. The following factors are considered when determining the remuneration packages of Executive Directors:

- Business needs
- General economic situation, including GDP growth and local inflation rates

- Changes in appropriate markets, e.g. supply/demand fluctuations and changes in competitive conditions
- Individual contributions to results as confirmed in the performance appraisal process
- Retention considerations and individual potential

During the process of consideration, no individual Director will be involved in decisions relating to his/her own remuneration.

The present scale of Director's fees, including additional fees for membership of the Audit Committee and Remuneration Committee, is outlined below:

	Amount
Board of Directors:	
Director's annual fees	
Chairman	HK\$200,000
Vice-Chairman	HK\$150,000
Other directors	HK\$125,000
Audit Committee:	
Additional annual fees	
Chairman	HK\$120,000
Other members	HK\$80,000
Remuneration Committee:	
Additional annual fees	
Chairman	HK\$60,000
Other members	HK\$40,000

Information relating to the remuneration of each Director for 2005 is set out in Note 7(m) to the Bank's 2005 Financial Statements.

C. ACCOUNTABILITY AND AUDIT

C.1 Financial Reporting

An annual operating plan is reviewed and approved by the Board every year. Reports on monthly financial results, business performance and variances against the approved annual operating plan are submitted to the Board at each Board meeting for regular monitoring. These assist the Board in making a balanced, clear and comprehensive assessment of the Bank's performance, position and prospects.

Strategic planning cycles are generally from three to five years. The HSBC Group Strategic Plan for 2004 to 2008, *Managing for Growth*, was adopted by Hang Seng's Board in January 2004.

The Directors acknowledge their responsibility for preparing the accounts of the Bank. As at 31 December 2005, the Directors are not aware of any material uncertainties relating to events or conditions which may cast significant doubt upon the Bank's ability to continue as a going concern. Accordingly, the Directors have prepared the financial statements of the Bank on a going-concern basis.

The responsibilities of the external auditors with respect to financial reporting are set out in the Report of the Auditors attached to the Bank's 2005 Financial Statements.

C.2 Internal Controls

The Directors are responsible for internal control at the Bank and its subsidiaries and for reviewing its effectiveness.

The internal control system of the Bank comprises a well-established organisational structure and comprehensive policies and standards. Areas of responsibilities for each business and operational unit are clearly defined to ensure effective checks and balances.

Procedures have been designed for safeguarding assets against unauthorised use or disposition; for maintaining proper accounting records; and for ensuring the reliability of financial information used within the business or for publication. The procedures provide reasonable but not absolute assurance against material errors, losses or fraud. Procedures have also been designed to ensure compliance with applicable laws, rules and regulations.

Systems and procedures are in place in the Bank to identify, control and report on the major types of risks the Bank faces. These risks are monitored by means of reliable and up-to-date management information. Risk management policies and major risk control limits are approved by the Board. Business and functional units are responsible for the assessment of individual types of risk arising under their areas of responsibility and the management of such risks in accordance with the risk management procedures. The relevant risk management reports are submitted to the Credit Committee, Asset and Liability Management Committee, Executive Committee and

Audit Committee, and subsequently to the Board for monitoring the respective types of risk.

More detailed discussions on the policies and procedures for management of each of the major types of risk the Bank faces, including credit, market, liquidity and operational risks, are included in the risk management part of the "Financial Review" section under the Bank's 2005 Annual Report, and in Note 50 to the Bank's 2005 Financial Statements.

The Bank has developed comprehensive procedures (ranging from a money laundering deterrence programme to health and safety rules) to manage reputational risks that may arise as a consequence of its daily operations.

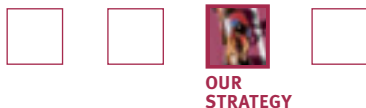
A review of the effectiveness of the Bank's internal control system covering all controls, including financial, operational and compliance and risk management controls, is conducted annually. The review at the end of 2005 was conducted with reference to the COSO (The Committee of Sponsoring Organization) internal control framework, which assesses the Bank's internal control system against the five elements of control environment, risk assessment, control activities, communication and monitoring. The result has been reported to the Audit Committee and the Board. Areas for improvement have been identified and appropriate measures taken.

C.3 Audit Committee

The Audit Committee has clear terms of reference and is accountable to the Board. It assists the Board in meeting its responsibilities for ensuring an effective system of internal control and compliance, and in meeting its external financial reporting obligations. The current members of the Audit Committee – Dr Eric K C Li (Chairman), Mr Richard Y S Tang and Dr Marvin K T Cheung – are all independent non-executive Directors.

The Audit Committee held six meetings in 2005. Committee member attendance records are set out below:

Name	Number of meetings attended
Dr Eric K C Li (<i>Chairman</i>)	6 out of 6
Mr Richard Y S Tang	6 out of 6
Dr Marvin K T Cheung	6 out of 6



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Internal audit plays an important role in the Bank's internal control framework. It monitors the effectiveness of internal control procedures and compliance with policies and standards across all business and operational units. All management letters from external auditors and reports from regulatory authorities will be reviewed by the Audit Committee and all recommendations will be implemented. Management is required to annually provide the internal audit function with written confirmation that it has acted fully on all recommendations made by external auditors and regulatory authorities. The internal audit function also advises management on operational efficiency and other risk management issues. The work of the internal audit function is focused on areas of greatest risk to the Bank as determined by risk assessment. The head of internal audit of the Bank reports to the Chairman and the Audit Committee.

During 2005, fees paid to the Bank's external auditor for audit services totalled HK\$10.8 million, compared with HK\$9.3 million in 2004. For non-audit services, the fees paid amounted to HK\$7.3 million, compared with HK\$5.3 million in 2004. The significant non-audit service assignments covered by these fees include the following:

Nature of service	Fees paid (HK\$m)
Review of regulatory returns and interim review	2.5
Audit preliminary IFRS* reporting	1.5
Drafting services for selected processes documentation for Sarbanes-Oxley 404 project	1.8
Tax services	1.1
Other services	0.4
	<u>7.3</u>

* International Financial Reporting Standards ("IFRS")

Work performed by the Audit Committee during 2005 included:

- Reviewing the Directors' Report and Full-year Accounts for the year ended 31 December 2004 and the annual results announcement
- Reviewing the Interim Accounts for the six months ended 30 June 2005 and the interim results announcement
- Reviewing the recently issued accounting standards, and the progress of implementation work relating to the Sarbanes-Oxley Act 2002 and Basel II
- Developing and implementing a policy on the engagement of external auditors to supply non-audit services
- Reviewing the internal audit plan for 2006
- Reviewing financial control, internal audit, the credit and compliance framework, and the system of internal control, and discussing these with management
- Reviewing regular risk management reports and the operational risk management system, framework and structure
- Monitoring the staffing and resources of the Bank's Internal Audit Department

D. DELEGATION BY THE BOARD

D.1 Management Functions and Board Committees

The Board has set up three committees: the Executive Committee, the Audit Committee and the Remuneration Committee.

The Executive Committee meets each month and operates as a general management committee under the direct authority of the Board. It exercises the powers, authorities and discretions of the Board in so far as they concern the management and day-to-day running of the Bank in accordance with its terms of reference and such other policies and directives as the Board may determine from time to time. The Executive Committee also sub-delegates credit, investment and capital expenditure authorities to its members. The current members of the Executive Committee are Executive Directors Mr Raymond C F Or (Chairman), Mr Joseph C Y Poon and Mr Patrick K W Chan, non-executive Director Mr Peter T S Wong, and General Managers Mr William W Leung and Mrs Dorothy K Y P Sit.

The Audit Committee meets regularly, normally four times a year, with the senior financial, internal audit and compliance management and the external auditors to consider the Bank's financial reporting, the nature and scope of audit reviews and the effectiveness of the systems of internal control and compliance. It is also responsible for the appointment, reappointment, removal and remuneration of external auditors. The Audit Committee reports to the Board following each Audit Committee meeting, drawing the Board's attention to salient points that the Board should be aware of, identifying any matters in respect of which it considers that action or improvement is needed and making relevant recommendations. The current members of the

Audit Committee are Dr Eric K C Li (Chairman), Mr Richard Y S Tang and Dr Marvin K T Cheung, all of whom are independent non-executive Directors of the Bank.

The Remuneration Committee consists of three independent non-executive Directors. It considers human resource issues and makes recommendations to the Board on the Bank's policy and structure for remuneration of Directors and senior management. It meets at least twice a year. The current members of the Remuneration Committee are Mr John C C Chan (Chairman), Mr Jenkin Hui and Mr Peter T C Lee, all of whom are independent non-executive Directors of the Bank.

Each of these committees has specific written terms of reference which deal clearly with their authority and duties. Certain matters are reserved for approval by the Board, including annual plans and performance targets, specified senior appointments, acquisitions and disposals above predetermined thresholds, and any substantial change in balance sheet management policy.

E. COMMUNICATION WITH SHAREHOLDERS

E.1 Effective Communication

The Bank attaches great importance to communications with shareholders and a number of means are used to promote greater understanding and dialogue with investment audiences. The Bank holds group meetings with analysts to announce its annual and interim results. The results announcements are also broadcast live via webcast. The Annual and Interim Reports contain comprehensive information on business strategies and developments. The Annual General Meeting is an important opportunity for communicating with shareholders. The Bank's Chairman, Executive Directors, Chairman of the Audit Committee and non-executive Directors are available at the Annual General Meeting to answer questions from shareholders.

Apart from holding group meetings with analysts to announce its annual and interim results, designated senior executives maintain regular dialogue with institutional investors and analysts to keep them abreast of the Bank's development. Including the two results announcements, a total of 117 meetings with 440 analysts and fund managers were held in 2005. The website www.hangseng.com contains an investor relations section which offers timely access to the Bank's press releases and other business information.

E.2 Voting by Poll

Procedures for voting by poll, which comply with the Listing Rules and the Articles of Association of the Bank, are set out in every circular sent to shareholders of the Bank.

F. OTHER INFORMATION

Discussions and analysis of the Bank's performance during 2005 and the material factors underlying its results and financial position can be found in the Chairman's Statement, the Chief Executive's Report and the Financial Review sections of the Bank's 2005 Annual Report.

F.1 Shareholders' Meeting and Important Dates

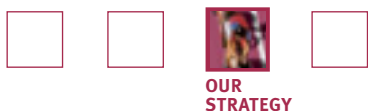
The Bank's last Annual General Meeting of shareholders was held on Thursday, 21 April 2005 at 3:30pm at the Penthouse of Hang Seng Bank Headquarters, 83 Des Voeux Road Central, Level 24, Hong Kong. All the resolutions proposed at that meeting were approved by shareholders of the Bank by poll voting. Details of the poll results are available under the investor relations section of the Bank's website: www.hangseng.com.

The next Annual General Meeting of shareholders will be held on Wednesday, 26 April 2006. Please refer to the "Corporate Information and Calendar" section under the Bank's 2005 Annual Report for a calendar of other important dates for shareholders in the financial year 2006.

F.2 Material Related Party Transactions and Contracts of Significance

The Bank's material related party transactions are set out in Note 49 to the 2005 Financial Statements. These transactions include those that the Bank has entered into with its immediate holding company and fellow subsidiary companies in the ordinary course of its interbank activities, including the acceptance and placement of interbank deposits, correspondent banking transactions and off-balance sheet transactions. They also include loans and credit facilities to key management personnel and officers of the Bank.

The Bank uses the IT services of, and shares an automated teller machine network with, The Hongkong and Shanghai Banking Corporation Limited, its immediate holding company. Certain processing services and investment management services of fellow subsidiaries are also used by the Bank and its subsidiaries.



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The Bank maintains a staff retirement benefit scheme for which a fellow subsidiary company acts as insurer and administrator. As part of its ordinary course of business with other financial institutions, the Bank also markets Mandatory Provident Fund products and distributes retail investment funds for fellow subsidiaries, with a fee income of HK\$53 million and HK\$54 million respectively in 2005.

The Bank also sells life insurance products issued by Hang Seng Life Limited, a 50% subsidiary of the Bank. The remaining 50% of Hang Seng Life Limited is owned by the Bank's controlling shareholder, The Hongkong and Shanghai Banking Corporation Limited.

These transactions were entered into by the Bank in the ordinary and usual course of business on normal commercial terms, and in relation to those which constitute connected transactions under the Listing Rules, they also comply with applicable requirements under the Listing Rules. The Bank regards its usage of the IT services of The Hongkong and Shanghai Banking Corporation Limited (amount of IT services cost incurred for 2005: HK\$419 million), and the sale of life insurance products issued by Hang Seng Life Limited (amount of commission income for 2005: HK\$659 million), as contracts of significance for 2005.

F.3 Human Resources

The human resources policies of the Bank are designed to attract people of the highest calibre and to motivate them to excel in their careers, as well as uphold the Bank's culture of service quality.

Employee Statistics

As at 31 December 2005, the Bank's total headcount was 7,888, reflecting an increase of 284, or 3.73%, compared with a year earlier. The total comprised 707 executives, 2,740 staff officers and 4,441 clerical and non-clerical staff. The ratio of male to female staff was 60:40 and 49:51 at executive level and officer level respectively.

Employee Remuneration

Compensation packages take into account levels and composition of pay in the markets in which the Bank operates. Salaries are reviewed annually in the context of individual and business performance, market practice, internal relativities and competitive market pressures.

Under appropriate circumstances, performance-related variable pay is provided as an incentive for staff. In 2005, incentive payments were made to staff members who had chosen to join the Bank's 12-month Pay Scheme with variable bonus, which was introduced in 2004 as part of the Bank's performance-based remuneration strategy.

Since 1999, the Bank has participated in the HSBC Holdings Savings-related Share Option Plan (Sharesave), which enables staff members to make monthly savings for the purchase of HSBC Group shares after a specified period. The savings contracts of the five-year 2000 Plan and the three-year 2002 Plan matured on 1 August 2005. A total of 1,006 staff members exercised their share options under these two plans. For Sharesave 2005, 1,716 staff members had subscribed to the plan.

Other incentive awards were also made. More than 1,300 staff were rewarded with HSBC Group shares or cash in 2005 for outstanding performance or displaying good potential.

Employee Involvement

Communication with staff is a key aspect of the Bank's policies. Information relating to employment matters, the Bank's business direction, and strategies and factors affecting the Bank's performance are conveyed to staff via different channels, including an intranet site, in-house magazines, morning broadcasts and training programmes. Employees are encouraged to contribute their ideas during work improvement programmes, cross-team projects and suggestion schemes.

Staff Development

In order to fully develop staff members' potential, the Bank offers a wide range of training programmes that help them fulfil their personal career goals or professional training requirements, including those for regulated businesses and activities, while equipping them to meet future challenges.

New staff joining the Bank attend an induction programme that provides them with a better understanding of the history, culture and values of the Bank. Continuous educational development is provided to staff through the Bank's Learning Resource Centre, multi-media programmes, an intranet site and videos. Staff members are also encouraged to pursue professional or academic qualifications through the Bank's Education and Professional Qualification Award System.

In 2005, the Professionalism Campaign was launched to enhance staff professionalism by raising their awareness of four key elements: Personal Character, Integrity and Business Ethics, Professional Knowledge and Professional Image. Printed materials and training videos were distributed, and a series of "learning-on-air" morning broadcasts were used to reinforce the key elements of the campaign.

A new series of Executive Management programmes was developed to help executives enhance their capabilities in the areas of commercial judgment, leadership, vision, brand building and personal drive. An online Executive Management Centre was also developed to provide learning resources, tips and advice.

The "Compliance, Yes" education programme was put in place with the aim of reinforcing the importance of adherence to internal codes of conduct and external regulatory requirements.

The average number of training days per staff member in 2005 was 6.5.

Recruitment and Retention

With the continuing economic recovery in 2005, the employment market became more active. Various resourcing measures, including a number of employer branding and staff retention initiatives, were implemented to attract and retain high-quality staff.

Senior executives undertook a number of media interviews on the issues of graduate career opportunities and staff development programmes offered by the Bank.

The Bank was part of a task force with several other banks in Hong Kong to promote careers in financial planning to university students. On-campus briefings were conducted for students and summer internship programmes were arranged. The Bank also provided internships to 53 Associate Degree Programme students from the Hang Seng School of Commerce, giving them an opportunity to gain exposure to the commercial sector and work experience in a real business setting.

The Bank also participated in the Career Expos organised by the Labour Department of the Hong Kong government in March 2005 and September 2005.

As part of the Bank's staff retention programme, packages and career paths for certain job positions have been reviewed to increase career advancement opportunities and ensure market competitiveness. Trainee programmes were also developed for jobs in selected functional areas.

Code of Conduct

To ensure the Bank operates according to the highest standards of ethical conduct and professional competence, all staff are required to strictly follow the Code of Conduct contained in the Staff Handbook. Following the relevant regulatory guidelines and other industry best practices, the Code sets out ethical standards and values to which staff are required to adhere and covers various legal, regulatory and ethical issues. These include topics such as prevention of bribery, dealing in securities, personal benefits, outside employment and anti-discrimination policies.

The Bank uses various communication channels to periodically remind staff of the requirement to adhere to the rules and ethical standards set out in the Code.

Health and Safety

The Bank recognises the need for effective management of health and safety in order to provide a safe working environment. The Bank focuses on identifying health, safety and fire risks in advance, taking any measures necessary to remove, reduce or control material risks of fires and of accidents or injuries to employees and visitors.

Following the SARS outbreak in 2003, the Bank prepared a Communicable Diseases Plan. This sets out the key issues to be addressed and the responses to be taken in the event of a similar occurrence involving a serious communicable disease. In light of a possible outbreak of avian influenza in Hong Kong, internal committees have been established to serve as a multi-disciplinary pandemic contingency planning team. Staff have been made aware through various channels of the importance of personal hygiene and health, and informed of the contingency measures to adopt should there be an outbreak.