RECOGNITION



AWARDS

Asia's Best Banker Award and Asia's Best Brand Award 21st Century Business Herald

Best Domestic Bank – Hong Kong Asiamoney

Best Domestic Bank in Hong Kong The Asset

Hong Kong House of the Year Asia Risk

Excellence in Wealth Management Award The Asian Banker

No. 1 for Financial Reputation and for Corporate Reputation (Hong Kong Category) *Asia's 200 Most-Admired Companies, Wall Street Journal Asia*

No. 1 Bank for Return on Equity *FinanceAsia 100, FinanceAsia*

No. 2 for Return on Equity and for Return on Assets (Hong Kong Category) *Asia Banks 300, Yazhou Zhoukan*

SME's Best Partner Award Hong Kong Chamber of Small and Medium Business

Best Fund (three funds managed by Hang Seng) *Lipper Fund Awards Hong Kong 2008*

Personal Wealth Management Star Performer (Hang Seng China) *Hurun Report*

Ten Best Bank Financial Products in China (Hang Seng China – Equity-Linked Partially Capital Protected Investment Product – 'Daily Chance') *Moneyweek*

Top Ten Bank Financial Products (Hang Seng China – Equity-Linked Partially Capital Protected Investment Product – 'Daily Chance') Shanghai Securities News Best Overall Investor Relations by a Hong Kong Company (Large Cap) *IR Magazine*

Bronze Award (General Category) Best Annual Reports Awards, Hong Kong Management Association

Best Annual Report, Best Financial Statements and Best Sustainability Statement (Asia Category) Asia Bank Corporate Reporting Awards, Lafferty Group

Silver Award (Environment Category) China International Public Relations Association

Caring Company Hong Kong Council of Social Service

No. 4 for CSR Disclosure CSR Asia Business Barometer



RATINGS

MOODY'S INVESTORS SERVICE	Hang Seng Bank	Long-term Bank Deposit (foreign currency)	Aa2
		Long-term Bank Deposit (local currency)	Aa1
		Short-term Bank Deposit (foreign currency)	Prime-1
		Short-term Bank Deposit (local currency)	Prime-1
		Subordinated Debt (foreign currency)	Aa2
		Subordinated Debt (local currency)	Aa2
		Bank Financial Strength	B+
		Outlook	Stable
	Hang Seng Bank (China) Limited	Long-term Bank Deposit (foreign currency)	A1
		Long-term Bank Deposit (local currency)	A1
		Short-term Bank Deposit (foreign currency)	Prime-1
		Short-term Bank Deposit (local currency)	Prime-1
		Bank Financial Strength	D
		Outlook	Stable
STANDARD & POOR'S	Hang Seng Bank	Long-term Counterparty Credit (local currency)	AA
		Long-term Counterparty Credit (foreign currency)	АА
		Short-term Counterparty Credit (local currency)	A-1+
		Short-term Counterparty Credit (foreign currency)	A-1+
		Bank Fundamental Strength	B+
		Outlook	Negative
	Hang Seng Bank (China) Limited	Long-term Counterparty Credit (local currency)	A+
		Long-term Counterparty Credit (foreign currency)	A+
		Short-term Counterparty Credit (local currency)	A-1
		Short-term Counterparty Credit (foreign currency)	A-1
		Outlook	Stable