





## CHARTING A STEADY COURSE

In the current challenging environment, Hang Seng Bank is more focused than ever on long-term value creation.

As a financially-strong, forward-looking bank, we are dedicated to increasing shareholder value, meeting changing customer needs in wealth management and enhancing market leadership.

This year's theme – Charting a Steady Course – reflects our commitment to sustainable growth. We are building on our trusted brand, prudent management and superior service to deepen stakeholder relationships and move firmly forward.

