

Management Discussion and Analysis

TRUE TO OUR ROOTS

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This year's theme reflects the close relationship Hang Seng has established with our communities over the past 80 years. In our growth from a small money-changer to Hong Kong's leading domestic bank, values such as professionalism, passion and taking a prudent-yet-progressive approach have earned us the trust of more than 3 million customers. As the mainland China and Hong Kong economies become increasingly integrated, we are well placed to meet the cross-border banking needs of our clients. Remaining true to our roots, we will continue to champion service excellence and work hand-in-hand with our stakeholders as we live up to our name as the 'ever-growing' bank.