



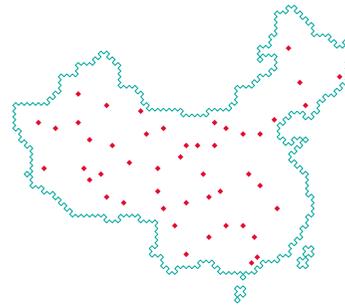
Our Business

Who We Are

HK\$336.1 billion

Our market capitalisation on 31 December 2018

Approximate **280**
service outlets



Established in
May 2007

and headquartered in Pudong, Shanghai



Founded in 1933, Hang Seng is one of Hong Kong's largest listed companies. Our market capitalisation on 31 December 2018 was HK\$336.1 billion.

We serve over half the adult residents of Hong Kong – more than 3.5 million people – through approximately 280 service outlets. We also maintain branches in Macau and Singapore and a representative office in Taipei.

The wholly owned subsidiary Hang Seng Bank (China) Limited – established in May 2007 – is headquartered in Pudong, Shanghai. It operates a mainland China network, with outlets in the Pearl River Delta, the Yangtze River Delta, the Bohai Rim Region and midwest China.

Hang Seng is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations.



Our Business

What We Do

The Bank's major business activities are retail banking and wealth management, commercial banking, and global banking and markets. It also offers a comprehensive range of renminbi services.

Retail Banking and Wealth Management

Retail Banking and Wealth Management offers a broad range of products and services to meet the personal banking, consumer lending and wealth management needs of individual customers. Personal banking products include current and savings accounts, mortgages and personal loans, credit cards, insurance and wealth management.

Commercial Banking

Commercial Banking offers a comprehensive suite of products and services to corporate, commercial and small and medium-sized enterprise (SME) customers. These products and services include corporate lending, trade and receivables finance, payments and cash management, treasury and foreign exchange, general insurance, key-person insurance, investment services and corporate wealth management.

Global Banking and Markets

Global Banking and Markets provides tailored financial solutions to major corporate and institutional clients. Based on a long-term relationship management approach, its services include general banking, corporate lending, interest rates, foreign exchange, money markets, structured products and derivatives. Global Banking and Markets also manages the funding and liquidity positions of the Bank and other market risk positions arising from banking activities.

Hang Seng Indexes

The wholly owned subsidiary Hang Seng Indexes Company Limited (Hang Seng Indexes) compiles and manages the Hang Seng Index (HSI) – launched in 1969 – and an expanding range of indexes. These track segments of stock markets in Hong Kong and on the Mainland. As the leading tracking index in the Hong Kong stock market, the HSI assists the trading of blue-chip shares in the region.

Hang Seng Indexes launched the Hang Seng Corporate Sustainability Index Series in 2010. This covers companies that perform well with respect to corporate sustainability, and provides benchmarks for sustainability investments (see box for more information).



Hang Seng Corporate Sustainability Index Series

The market's appetite for sustainable investments is growing. Since 2010, Hang Seng Indexes has operated the Hang Seng Corporate Sustainability Index Series, offering tradable and benchmark indexes populated by corporate sustainability leaders in Hong Kong and on the Mainland. The Index has been licensed to the Hang Seng Corporate Sustainability Index Fund.

The selection process for the constituents is robust. It includes consideration of the results of a sustainability assessment undertaken by Hong Kong Quality Assurance Agency. Each eligible company is evaluated against general and industry-specific criteria in seven core areas:

- Corporate governance
- Human rights
- Labour practices
- Environment
- Fair operating practices
- Consumer issues
- Community involvement and development

The process ensures that indexes in the Hang Seng Corporate Sustainability Index Series are objective, reliable and a reflection of companies that are highly investable. They provide excellent benchmarks for index funds with a corporate sustainability theme.

For details on the index methodology and its constituents, please visit the [Hang Seng Indexes website](#)»»