



恒生銀行

HANG SENG BANK

Press Release

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HANG SENG'S FINANCIAL STRENGTH RECEIVES REGIONAL RECOGNITION

Hang Seng Bank is the strongest bank in the Asia Pacific region (excluding Australasia), according to a recently released ranking by *The Asian Banker Journal*.

The Asian Banker 300 is an annual survey to determine Asia Pacific's largest and strongest banks. The survey assesses bank strength using an 11-dimensional scorecard that includes elements designed to measure size, balance sheet growth, risk profile, profitability and asset quality.

The survey also includes rankings based on performance in specific areas. Hang Seng's low cost-to-income ratio of 26.6% in 2004 gave it a first place rank in Hong Kong and third in the Asia Pacific region. The Bank also performed well in areas such as return on equity (at 28.7%, first in Hong Kong and seventh in Asia Pacific) and return on assets (at 2.1%, first in Hong Kong and eighth in Asia Pacific).

The Bank's wealth management business was singled out for praise, with the survey stating that Hang Seng has "surged forward with strong propositions and a broad range of product offerings". Hang Seng was also one of two Hong Kong banks to be highlighted as having made "the boldest moves with respect to both acquisitions and operations" in mainland China.

Mr Raymond Or, Vice-Chairman and Chief Executive of Hang Seng, said: "Hang Seng's recognition in this survey highlights our financial strength. This strength is a key competitive advantage in growing our business and continuing to create value for our shareholders."

Founded in 1933, Hang Seng Bank is a principal member of the HSBC Group. It operates 156 branches and automated banking centres in Hong Kong; a branch in Macau; and a network of 12 mainland China outlets, including six branches (in Beijing, Shanghai, Guangzhou, Shenzhen, Fuzhou and Nanjing), four sub-branches (three in Shanghai and one in Shenzhen) and two representative offices (in Xiamen and Dongguan). The Bank also has a representative office in Taipei.

With consolidated assets of HK\$569.7 billion as at 30 June 2005, the Bank reported a profit attributable to shareholders of HK\$6,045 million for the first six months of 2005, and HK\$11.40 billion in 2004. For further information on Hang Seng, please visit the Bank's website at www.hangseng.com or its Mainland website at cn.hangseng.com.

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