

		<i>Pages</i>
集團財務摘要	Group Financial Highlights	3
主席獻辭	Chairman's Statement	5
管理層之討論與分析	Management's Discussion & Analysis	9
董事及高層管理人員簡歷	Biographical Details of Directors and Senior Management	25
銀行簡介	Company Profile	32
公司資料	Corporate Information	34
分行、附屬及聯營公司	Branches, Subsidiaries and Associated Company	36
董事會報告	Report of the Directors	40
核數師報告	Auditors' Report	48
綜合損益表	Consolidated Profit and Loss Account	50
綜合資產負債表	Consolidated Balance Sheet	51
資產負債表	Balance Sheet	52
綜合現金流量表	Consolidated Cash Flow Statement	53
綜合已確認損益報表	Consolidated Statement of Recognised Gains and Losses	54
賬目附註	Notes to the Accounts	55
附加財務資料	Supplementary Financial Information	124
股東週年大會通告	Notice of Annual General Meeting	133