

本行簡介	2	2	Corporate Profile
集團業績簡報	3	3	Group Results in Brief
五年集團財務概況	4	4	Five Year Group Financial Summary
公司資料	6	28	Corporate Information
董事會成員	7	29	Board of Directors
董事長報告	9	31	Chairman's Statement
業務回顧	11	33	Review of Operations
董事會報告書	14	36	Report of the Directors
企業管治報告書	21	44	Corporate Governance Report
核數師報告書	49	49	Report of the Auditors
綜合損益計算表	51	51	Consolidated Profit and Loss Account
綜合資產負債表	52	52	Consolidated Balance Sheet
資產負債表	53	53	Balance Sheet
綜合股東權益變更表	54	54	Consolidated Statement of Changes in Equity
綜合現金流量表	55	55	Consolidated Cash Flow Statement
賬項附註	56	56	Notes to the Accounts
未經審核補充財務資料	206	206	Unaudited Supplementary Financial Information
主要附屬公司及主要分行	212	212	Major Subsidiaries and Major Branches
股東週年大會通告	213	215	Notice of Annual General Meeting