CONTENTS 目錄

02	Corporate Profile 本行簡介
03	Financial Highlights 財務摘要
04	Five-Year Financial Summary 5年財務概要
06	Chairman's Statement 主席報告書
10	Executive Director's Report 執行董事報告書
38	Biographical Details of Directors and Senior Management 董事及高層管理人員的個人資料
52	Corporate Information 公司資料
54	List of Branches 分行一覽
60	Corporate Governance Report 企業管治報告
78	Corporate Social Responsibility Report 企業責任報告
94	Report of the Directors 董事會報告書
112	Independent Auditor's Report 獨立核數師報告
114	Financial Statements 財務報表
247	Unaudited Supplementary Financial Information 未經審核補充財務資料