

Contents - Financial Report

Management Discussion and Analysis	56
Financial Statements	
• Directors' Report	70
• Statement by Directors	78
• Auditors' Report	79
• Income Statements	80
• Balance Sheets	81
• Statement of Changes in Shareholders' Equity - Group	82
• Statement of Changes in Shareholders' Equity - Bank	84
• Consolidated Cash Flow Statement	85
• Notes to the Financial Statements	86
Group's Major Properties	188
Group's Major Quoted Equities	189