

## CONTENTS

<b>Consolidated Income Statement .....</b>	<b>45</b>
<b>Consolidated Balance Sheet .....</b>	<b>46</b>
<b>Balance Sheet .....</b>	<b>47</b>
<b>Consolidated Statement of Changes in Equity .....</b>	<b>48</b>
<b>Consolidated Cash Flow Statement .....</b>	<b>49</b>
<b>Notes to the Financial Statements .....</b>	<b>51</b>
1. General .....	51
2. Adoption of Statements of Standard Accounting Practice .....	51
3. Significant accounting policies .....	51
4. Business and geographical segments .....	58
5. Other operating income .....	63
6. Operating expenses .....	63
7. Directors' and employees' emoluments .....	64
8. Taxation .....	65
9. Dividends .....	66
10. Earnings per share .....	66
11. Cash and short-term funds .....	66
12. Investments in securities .....	66
13. Advances and other accounts .....	68
14. Certificates of deposit held .....	70
15. Interests in subsidiaries .....	70
16. Interest in an associate .....	72

# FINANCIAL STATEMENTS

17. Interests in jointly controlled entities .....	72
18. Investment properties .....	74
19. Property and equipment .....	75
20. Deposits from customers .....	76
21. Share capital .....	76
22. Reserves .....	77
23. Deferred taxation .....	78
24. Share option scheme .....	79
25. Analysis of the balances of cash and cash equivalents .....	79
26. Loans to officers .....	79
27. Off-balance sheet exposures .....	80
28. Retirement benefits scheme .....	83
29. Maturity profiles .....	84
30. Related party transactions .....	86
<b>Unaudited Supplementary Financial Information .....</b>	<b>87</b>
1. Corporate governance .....	87
2. Risk management .....	88
3. Segmental information .....	91
4. Advances to customers – by industry sectors .....	92
5. Advances to customers – by geographical areas .....	92
6. Cross-border claims .....	93
7. Currency risk .....	94
8. Overdue and rescheduled assets .....	94
9. Capital adequacy and liquidity ratio .....	96
10. Other financial information .....	96