## **Nature**



## Theme

Advanced technology and nature can work in equanimity for the benefit of mankind. By making a harmonious blend of these important aspects of modern life, we aim to create more value for customers and shareholders while contributing to the sustainable development of society.

Through the innovative use of information technology, the Group continues to enhance our products and services, transcending the boundaries of time and space, to better serve our corporate and individual customers in Hong Kong, the Mainland of China and overseas.

At the same time, we care for the environment that we serve. Our commitment to Corporate Social Responsibility (CSR), as reflected by our support of Hong Kong National Geopark, is a valuable component of our long-term competitiveness.

## **Contents**

Financial Highlights	2
Five-Year Financial Summary	3
Chairman's Statement	6
Chief Executive's Report	8
Management's Discussion & Analysis	16
Corporate Information	56
Board of Directors and Senior Management	<b>57</b>
Report of the Directors	62
Corporate Governance	70
Investor Relations	82
Corporate Social Responsibility	90
Awards and Recognition	102
Financial Section	104
Appendix – Subsidiaries of the Company	258
Definitions	262
Branch Network & Corporate Banking Centres	265