

Financial Report

Management Discussion and Analysis	48		
Financial Statements			
• Directors' Report	64	• Consolidated Statement of Changes in Shareholders' Equity – Group	76
• Statement by Directors	72	• Consolidated Statement of Changes in Shareholders' Equity – Bank	77
• Auditors' Report	73	• Consolidated Cash Flow Statement	78
• Income Statements	74	• Notes to the Financial Statements	79
• Balance Sheets	75	Group's Major Properties	154
		Group's Major Quoted Equity Securities	155