



**Theme**

2008 was a highly challenging year for both the Group and Hong Kong. Our major focus has been to safeguard the Group’s financial strength and competitiveness.

The Group, just like our great mother nature, has the regenerative strength to face the challenges ahead of us. This provides the theme for our annual report – “Fortifying our Foundations in a Challenging Environment”.

By riding on our solid foundation and strong franchise, the Group is able to proactively realign our development strategy to capture growing opportunities from the changing industry landscape, creating brighter prospects for our stakeholders.



**OUR VISION**

**TO BE  
YOUR  
PREMIER  
BANK**

Combining the initials of mission and core values, we have

**BOC SPIRIT**

**OUR MISSION**

**Build**  
customer satisfaction and provide quality and professional service

**Offer**  
rewarding career opportunities and cultivate staff commitment

**Create**  
values and deliver superior returns to shareholders

**OUR CORE VALUES**

**Social Responsibility**  
We care for and contribute to our communities

**Performance**  
We measure results and reward achievement

**Integrity**  
We uphold trustworthiness and business ethics

**Respect**  
We cherish every individual

**Innovation**  
We encourage creativity

**Teamwork**  
We work together to succeed