

Our Vision is to be Your Premier Bank

Our Mission is to

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 are

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

Combining the initials of mission and core values, we have

BOC SPIRIT

Contents

Financial Highlights	2
Five-Year Financial Summary	3
Chairman's Statement	4
Chief Executive's Report	8
Management's Discussion and Analysis	14
Corporate Information	54
Board of Directors and Senior Management	55
Report of the Directors	64
Corporate Governance	70
Investor Relations	92
Corporate Social Responsibility	100
Awards and Recognition	112
Contact Us	116
Financial Section	117
Appendix – Subsidiaries of the Company	312
Definitions	314