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The chapter on Banking Stability in this Annual Report is the report on the working of the Banking Ordinance and the activities of the office of the Monetary Authority during 2004 submitted by the Monetary Authority to the Financial Secretary in accordance with Section 9 of the Banking Ordinance.

This Annual Report makes reference to documents and other materials available on the HKMA website [www.hkma.gov.hk](http://www.hkma.gov.hk). These references appear as  >, followed by navigation guidance from the HKMA homepage.

The full text of this Report is available on the HKMA website in interactive form and on PDF files.

A summary version of this Report is also available in *An Introduction of the Hong Kong Monetary Authority* 2005 Edition.

All amounts in this Report are in Hong Kong dollars unless otherwise stated.