CONTENTS

- Corporate Information 2
- Geographical Coverage 3
- Five Year Financial Summary 4
 - Financial Highlights 6
 - Chairman's Statement 8
 - Financial Review 12
 - Business Review 16
- Biographical Details of Directors 26
 - Report of the Directors 30
 - Corporate Governance Report 48
 - Financial Resources Review 63
 - Independent Auditor's Report 64
- Consolidated Income Statement 66
 - Consolidated Balance Sheet 67
- Consolidated Statement of Changes in Equity 69
 - Consolidated Cash Flow Statement 70
- Notes to the Consolidated Financial Statements 72
 - Highlights of the Year 130