

Contents

2	Corporate Information
3	Shareholding Structure and Major Operations
4-5	Financial Highlights
6-7	Chairman's Statement
8-14	Management Discussion and Analysis
15-16	Biography of Directors
17-22	Report of the Directors
23	Report of the Auditors
24	Consolidated Profit and Loss Account
25	Consolidated Statement of Recognised Gains and Losses
26	Consolidated Balance Sheet
27	Consolidated Cash Flow Statement
28	Balance Sheet
29-62	Notes to Financial Statements
63-68	Schedule of Properties
69-70	Notice of Annual General Meeting