

- 2 Corporate Information
 - 3 Financial Highlights
 - **6** 4 Group Principal Operational Structure
 - 5 Notice of Annual General Meeting
 - 6 Chairman's Statement
 - 12 Distribution Network in China Mainland
 - 14 Schedule of Investment Properties
 - 16 Directors' Report
 - 26 Auditors' Report
 - 27 Consolidated Profit and Loss Account
 - 28 Consolidated Balance Sheet
 - O 29 Balance Sheet
 - 30 Consolidated Statement of Recognised Gains and Losses
 - 31 Consolidated Cash Flow Statement
 - **33** Notes to the Accounts
 - 62 Five Year Financial Summary