Contents

| | Page |
|---|-------|
| Corporate Information | 2 |
| Chairman Statement | 3-7 |
| Biographical Details of Directors and Senior Management | 8-10 |
| Report of the Directors | 11-22 |
| Report of the Auditors | 23 |
| Audited Financial Statements | |
| Company: | |
| Balance sheet | 24 |
| Pro forma combined: | |
| Profit and loss account | 25 |
| Statement of recognised gains and losses | 26 |
| Balance sheet | 27 |
| Cash flow statement | 28 |
| Notes to financial statements | 29-60 |
| Particulars of investment properties | 61 |
| Particulars of subsidiaries | 62-64 |
| Summary financial information | 65 |
| Notice of Annual General Meeting | 66-70 |

