Contents Corporate Information 2 Notice of Annual General Meeting 3 Financial Highlights Chairman's Statement 7 Directors and Senior Management Profile 11 Report of the Directors 14 Report of the Auditors 22 Consolidated Income Statement 23 Consolidated Balance Sheet 24 **Balance Sheet** 25 Consolidated Statement of Recognised Gains and Losses 26 Consolidated Cash Flow Statement 27 Notes to the Financial Statements 28 **Financial Summary** 59 Particulars of Major Properties Held by the Group 60