

|   |    |
|---|----|
| Corporate Information                                   | 2  |
| Biographical Details of Directors and Senior Management | 4  |
| Notice of Annual General Meeting                        | 6  |
| Chairman's Statement                                    | 14 |
| Report of the Directors                                 | 22 |
| Auditors' Report  | 30 |
| Consolidated Income Statement                           | 31 |
| Consolidated Statement of Recognised Gains and Losses   | 32 |
| Consolidated Balance Sheet                              | 33 |
| Balance Sheet   | 34 |
| Consolidated Cash Flow Statement                        | 35 |
| Notes to the Financial Statements                       | 37 |
| Particulars of Properties Held by the Group             | 78 |
| Summary of Results, Assets and Liabilities of the Group | 80 |