Contents

2	Financial Highlights
3	Corporate Profile
4	Chairman's Message
6	Operational Review from Deputy Chairman
10	Corporate Structure
11	Directors' Profile
	Management Discussion & Analysis
12	– Sector Overview
16	– Review of Operations
30	– Financial Review
34	Report of the Directors and Financial Statements
93	Notice of Annual General Meeting
96	Glossary of Terms
00	Fire and Fire and in I Comment