

Contents

Corporate Information	2
Turnover by Activities	3
Chairman's Statement	4-15
Management Discussion and Analysis	16-18
Board of Directors	19-21
Senior Management	22-24
Directors' Report	25-32
Connected Transactions	33-41
Auditors' Report	42
Consolidated Income Statement	43
Consolidated Balance Sheet	44-45
Company Balance Sheet	46
Consolidated Statement of Changes in Equity	47
Consolidated Cash Flow Statement	48-49
Notes to the Financial Statements	50-93
Major Events of the Year 2002	94-95
Care for the Society, High Team Spirits	96-97
Five Year Financial Summary	98-99
Major Properties and Property Interests	100-103
Notice of Annual General Meeting	104-106