

Contents

CORPORATE INFORMATION	2
NOTICE OF ANNUAL GENERAL MEETING	3
CHAIRMAN'S STATEMENT	4
REPORT OF THE DIRECTORS	8
AUDITORS' REPORT	16
CONSOLIDATED PROFIT AND LOSS ACCOUNT	17
CONSOLIDATED BALANCE SHEET	18
BALANCE SHEET	19
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	20
CONSOLIDATED CASH FLOW STATEMENT	21
NOTES TO THE ACCOUNTS	22
FIVE YEAR FINANCIAL SUMMARY	60

01

ANNUAL REPORT 2002
HARMONY ASSET LIMITED