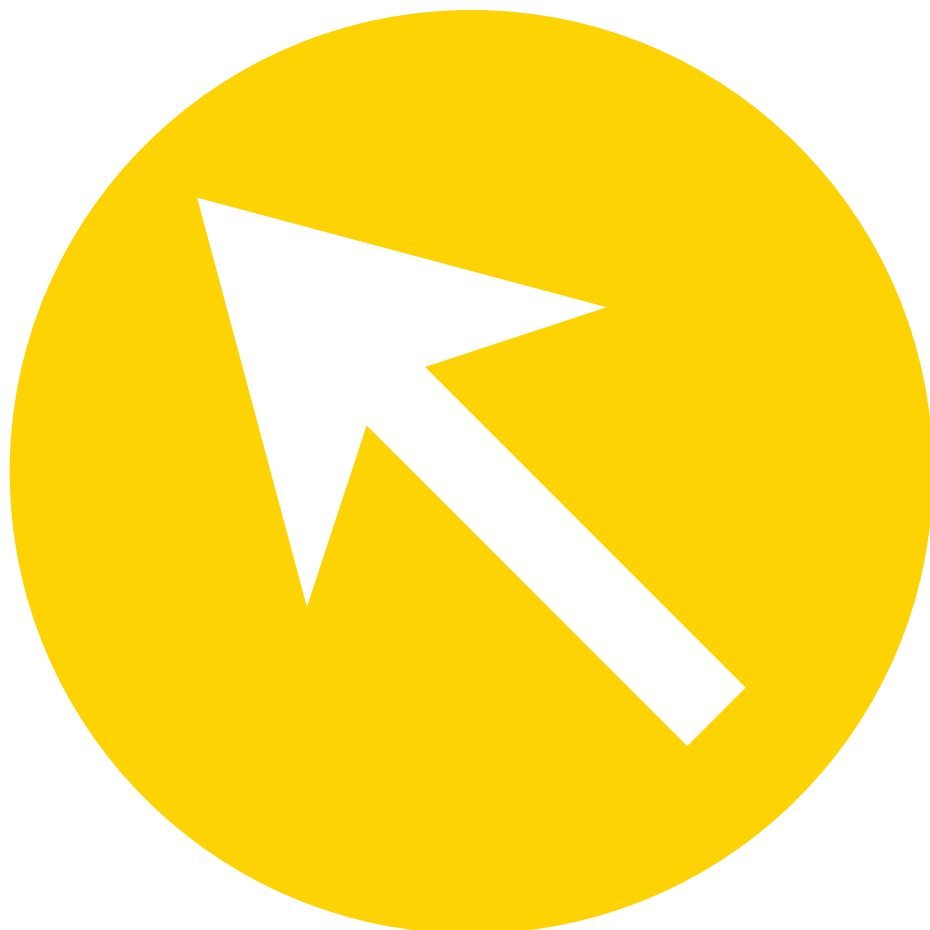


CONTENTS



- 02** MISSION
- 03** GROUP STRUCTURE
- 04** HIGHLIGHTS OF THE YEAR
- 05** CHAIRMAN'S LETTER
- 08** REVIEW OF OPERATIONS
- 14** DIRECTORS AND SENIOR MANAGEMENT
- 16** FINANCIAL REVIEW
- 22** CORPORATE INFORMATION
- 23** STATUTORY REPORTS AND FINANCIAL STATEMENTS