Contents

	_
Chairman's Statement	3
History and Milestones	6
Our Professionalism	7
Staff Training	8
Management Discussion and Analysis	9
Directors' and Senior Management's Profiles	11
Report of the Directors	13
Report of the Auditors	21
Consolidated Income Statement	22
Consolidated Balance Sheet	23
Balance Sheet	24
Consolidated Statement of Changes in Equity 2	25
Consolidated Cash Flow Statement	27
Notes to the Financial Statements	29
Financial Summary	57

