| Corporate Information                                   | 2  |
|---|----|
| Chairman's Statement                                    | 3  |
| Management Discussion and Analysis                      | 5  |
| Biographical Details of Directors and Senior Management | 10 |
| Directors' Report                                       | 12 |
| Auditors' Report  | 17 |
| Consolidated Income Statement                           | 18 |
| Consolidated Balance Sheet                              | 19 |
| Balance Sheet   | 20 |
| Consolidated Statement of Changes in Equity             | 21 |
| Consolidated Cash Flow Statement                        | 22 |
| Notes to the Financial Statements                       | 24 |
| Five Year Financial Summary                             | 63 |
| Investment Properties                                   | 64 |