

- Financial Highlights 3
- Chairman's Statement 4
- Management Discussion and Analysis 6
- Directors and Senior Management Profile 1
  - Report of the Directors 14
  - Corporate Governance Report 22
    - Report of the Auditors 25
  - Consolidated Income Statement 5
    - Consolidated Balance Sheet 54
- Consolidated Statement of Changes in Equity 55
  - Consolidated Cash Flow Statement 56
    - Balance Sheet 58
    - Notes to Financial Statements 59