

Contents

| | |
|---|----|
| Corporate Information | 2 |
| Financial Highlights and Summary | 4 |
| Chairman's Statement | 9 |
| Management Discussion and Analysis | 14 |
| Profiles of Directors and Senior Management | 18 |
| Directors' Report | 21 |
| Corporate Governance Report | 32 |
| Auditors' Report | 39 |
| Consolidated Income Statement | 41 |
| Consolidated Balance Sheet | 42 |
| Consolidated Statement of Changes in Equity | 43 |
| Consolidated Cash Flow Statement | 44 |
| Notes to the Financial Statements | 45 |