## CONTENTS

Corporate Information
Financial Highlights
Ten Year Financial Summary
Chairman's Statement
Management Discussion and Analysis
Corporate Governance Report
Directors' Profiles
Senior Management Profiles
Directors' Report
Independent Auditor's Report
Consolidated Income Statement
Balance Sheets
Consolidated Statement of Changes in Equity
Consolidated Cash Flow Statement
Notes to the Financial Statements
Particulars of Investment Properties

2
3
4
6
7
11
18
19
20
24
25
26
28
29
31
60