CONTENTS

2	Chairman's Statement
4	Chief Executive's Statement
3	Biographies of Directors and Senior Management
11	Report of the Directors
16	Corporate Governance Report
25	Independent Auditors' Report
27	Consolidated Income Statement
28	Consolidated Balance Sheet
30	Consolidated Statement of Changes in Equity
31	Consolidated Cash Flow Statement
33	Balance Sheet
34	Notes to Financial Statements
94	Particulars of Properties
95	Five Year Financial Summary
96	Corporate Information