

Contents

	<i>Page</i>
<i>Corporate Information</i>	2
<i>Shareholders' Calendar</i>	3
<i>Financial Summary</i>	4
<i>Chairman's Statement</i>	6
<i>Managing Director's Operational Review</i>	9
<i>Management Discussion and Analysis</i>	17
<i>Directors and Senior Management Profile</i>	24
<i>Corporate Governance Report</i>	26
<i>Directors' Report</i>	37
<i>Independent Auditor's Report</i>	44
<i>Financial Statements</i>	
<i>Consolidated Income Statement</i>	46
<i>Consolidated Balance Sheet</i>	47
<i>Consolidated Statement of Changes in Equity</i>	49
<i>Consolidated Cash Flow Statement</i>	50
<i>Notes to the Consolidated Financial Statements</i>	52
<i>Branches and ATMs</i>	98