

Chairman's Statement	01-05
Management's Discussion and Analysis	06-17
Bio-data of Directors & Senior Management	18-19
Corporate Structure	20
Report of Directors	21-26
Auditors' Report	27
Consolidated Income Statement	28
Statement of Consolidated Recognised Gains and Losses	29
Consolidated Balance Sheet	30
Balance Sheet	31
Consolidated Cash Flow Statement	32
Notes to the Financial Statements	33-54
Financial Summary	55-56
Notice of Annual General Meeting	57-58
Corporate Information	59



CONTENTS