

# Contents

Group Profile and Our Mission	14-15
Financial and Operational Highlights	16-17
Corporate Milestones	18-19
Chairman's Statement	20-23
Managing Director's Report	24-29
Operational Review	30-53
Financial Review	54-63
Financial Summary	64-65
Directors' Profiles and Senior Executives	66-72
Financial Reports	73-116
Corporate Directory	117

Photograph opposite (from right to left):

**Mr John C C CHAN**, Managing Director; **Mr Edmond T M HO**, Deputy Managing Director and Finance and Administration Director;  
**Miss Winnie J NG**, Executive Director; **Mr Lui Pochiu**, Operations Director; **Mr C K MAK**, Commercial Director