Contents

_	_		_
2	Corporate	Inform	ation

- 3-5 Chairman's Statement
- 6-8 Management Discussion and Analysis
- 9-16 Directors' Report
 - 17 Auditors' Report
 - 18 Consolidated Income Statement
 - 19 Consolidated Balance Sheet
 - 20 Balance Sheet
 - 21 Consolidated Statement of Changes in Equity
 - 22 Consolidated Cash Flow Statement
- 23-52 Notes to the Financial Statements
 - 53 Five Year Financial Summary

QuamVision

Being a financial services group active in both capital markets and wealth management, we strive to offer you, our corporate and individual clients, the best advice for your successful business decisions, we care for your wealth!

QuamMission

To empower investors with the right tools to make the right decisions at the time.