

Group Profile	2
Corporate Information	3
Principal Offices	4-5
Chairman's Statement	6-10
Results in Brief	11
Profile of Directors and Senior Management	12-13
Financial Summary	14-15
Directors' Report	16-25
Auditors' Report	26
Consolidated Income Statement	27
Consolidated Balance Sheet	28-29
Balance Sheet	30
Consolidated Statement of Changes in Equity	31
Consolidated Cash Flow Statement	32
Notes to the Financial Statements	33-74