

- Chairman's Statement 2
- Management Discussion and Analysis 8
  - Corporate Information **11**
- Directors, Senior Management and Staff 12
  - Report of the Directors 18
  - Corporate Governance Report 26
    - Report of the Auditors 34
  - Consolidated Income Statement 36
    - Balance Sheets 37
- Consolidated Statement of Changes in Equity 38
  - Consolidated Cash Flow Statement 39
    - Notes to the Financial Statements 40
      - Financial Summary 74

1