Table of Contents

Group Profile	3
Corporate Information	4
Principal Offices	5-6
Chairman's Statement	7-18
Results in Brief	19
Profile of Directors and Senior Management	20-22
Financial Summary	23-24
Corporate Governance Report	25-29
Directors' Report	30-41
Independent Auditor's Report	42-43
Consolidated Income Statement	44
Consolidated Balance Sheet	45-46
Balance Sheet	47
Consolidated Statement of Changes in Equity	48-49
Consolidated Cashflow Statement	50-51
Notes to the Financial Statements	52-112