Contents

2	Corporate Information
3	Financial Highlights
4	Notice of Annual General Meeting
8	Chairman's Statement
11	Biographies of Directors and Senior Management
13	Directors' Report
19	Corporate Governance Report
25	Independent Auditors' Report
26	Consolidated Income Statement
27	Consolidated Statement of Changes in Equity
28	Consolidated Balance Sheet
29	Balance Sheet
30	Consolidated Cash Flow Statement
32	Notes to the Financial Statements
70	Summary of Financial Information
72	Particulars of Properties Held by the Group