

# CONTENTS

<b>Five-year Financial Summary .....</b>	<b>2</b>
<b>Corporate Information .....</b>	<b>3</b>
<b>Abridged Corporate Structure .....</b>	<b>10</b>
<b>Share Trading Summary .....</b>	<b>11</b>
<b>Shareholders' Calendar .....</b>	<b>12</b>
<b>Notice of Annual General Meeting .....</b>	<b>13</b>
<b>Executive Chairman's Statement .....</b>	<b>16</b>
<b>Directors' Report .....</b>	<b>22</b>
<b>Corporate Governance Report .....</b>	<b>32</b>
<b>Independent Auditor's Report .....</b>	<b>38</b>
<b>Financial Statements .....</b>	<b>39</b>
Consolidated Income Statement .....	41
Consolidated Balance Sheet .....	42
Balance Sheet .....	43
Consolidated Statement of Changes in Equity .....	44
Consolidated Cash Flow Statement .....	46
Notes to the Financial Statements .....	48
Unaudited Supplementary Financial Information .....	111
<b>Head Office, Branches, Subsidiaries and Affiliates .....</b>	<b>120</b>