Contents

PAGE 2

Chairman's Statement

PAGE 7

Management Discussion and Analysis

PAGE 9

Directors and Senior Management Profiles

PAGE 12

Corporate Governance Report

PAGE 20

Report of the Directors

PAGE 31

Report of the Auditors

PAGE 32

Consolidated Profit and Loss Account

PAGE 33

Consolidated Balance Sheet

PAGE 35

Balance Sheet

PAGE 37

Consolidated Statement of Changes in Equity

PAGE 38

Consolidated Cash Flow Statement

PAGE 39

Notes to the Accounts

PAGE 92

Financial Summary