CONTENTS

Five-year Financial Summary	2
Corporate Information	3
Abridged Corporate Structure	10
Share Trading Summary	11
Shareholders' Calendar	12
Notice of Annual General Meeting	13
Executive Chairman's Statement	16
Directors' Report	20
Corporate Governance Report	30
Auditors' Report	36
Financial Statements	37
Consolidated Income Statement	39 <
Consolidated Balance Sheet	40 🔪
Balance Sheet	41
Consolidated Statement of Changes in Equity	42
Consolidated Cash Flow Statement	43
Notes to the Financial Statements	45 🔨
Unaudited Supplementary Financial Information	111
Head Office, Branches, Subsidiaries and Affiliates	121