## CONTENTS

•	Five-year Financial Summary	2
•	Corporate Information	3
•	Abridged Corporate Structure	11
•	Share Trading Summary	12
•	Shareholders' Calendar	13
•	Notice of Annual General Meeting	14
•	Explanatory Statement	23
•	Executive Chairman's Statement	27
•	Directors' Report	32
•	Auditors' Report	42
•	Financial Statements	43
	Consolidated Income Statement	45
	Consolidated Balance Sheet	46
	Balance Sheet	47
	Consolidated Statement of Changes in Equity	48
	<u>Consolidated Cash Flow Statement</u>	49
	Notes to the Financial Statements	51
	Unaudited Supplementary Financial Information	87
•	Head Office, Branches, Subsidiaries and Affilia	tes 97
•	Proxy Form	Centre Page

1