Positive Thinking Active Participation

Contents	Page
Financial Highlights	2
Chairman's Statement	4
Directors and Senior Management	15
Corporate Governance	19
Directors' Report	26
Auditors' Report	40
Consolidated Income Statement	41
Consolidated Balance Sheet	42
Consolidated Statement of Changes in Equity	44
Consolidated Cash Flow Statement	45
Notes to the Financial Statements	47
Financial Summary	108
Corporate Information	110