



# CONTENTS

2	Corporate information
3	Directors' profile
7	Board audit & risk management committee report
9	Corporate governance
14	Notice of annual general meeting and statement accompanying notice of annual general meeting
16	Financial highlights
17	Chairman's statement
21	Directors' report
30	Balance sheets
31	Income statements
32	Statements of changes in equity
34	Cash flow statements
36	Notes to the financial statements
94	Statement by directors
94	Statutory declaration
95	Auditors' report
96	Other information
105	Branch network
	Form of proxy