

Contents

Business Overview	2
Five-Year Financial Summary	4
Financial Highlights	5
Chairman's Statement	6
Financial Review	10
Review of Operations	14
Awards and Accolades	32
Risk Factors	34
Board of Directors	36
Report of the Directors	40
Corporate Governance Report	53
Independent Auditor's Report	69
Consolidated Income Statement	75
Consolidated Statement of Comprehensive Income	76
Consolidated Statement of Financial Position	77
Consolidated Statement of Changes in Equity	79
Consolidated Statement of Cash Flows	80
Notes to the Consolidated Financial Statements	83
Corporate Information	189