





CONTENTS

Corporate Information	2
Notice of Annual General Meeting	3
Group Financial Summary	6
Chairman's Statement	10
Biographical Details of Directors & Senior Management	22
Corporate Governance Report	28
Environmental, Social and Governance Report	51
Risk Management Report	73
Directors' Report	83
Review of Operations	99
Independent Auditor's Report	183
Consolidated Statement of Profit or Loss	190
Consolidated Statement of Profit or Loss and Other Comprehensive Income	191
Consolidated Statement of Financial Position	192
Consolidated Statement of Changes in Equity	194
Consolidated Statement of Cash Flows	195
Notes to the Consolidated Financial Statements	198
Disclosure Pursuant to Rule 13.22 of the Listing Rules	301
Major Properties Held by the Group	302
Proxy Form	