

Table of Contents

	Page
Part 1 Business Operation	
1. Business Policies and Operation	1
2. Operation of Key Business units	15
3. Risk Management	41
4. Assets Used in operation	63
5. Legal Disputes	93
6. Other Related Information	95
Part 2 Management and Corporate Governance	
7. Security and Shareholders	98
8. Management	101
9. Corporate Governance	116
10. Corporate Social Responsibility	158
11. Internal Control and Risk Management	159
12. Connected Transactions	170
Part 3 Financial Position and Operating Performance	
13. Financial Statements	174
14. Management Discussion and Analysis	192

Information Certification

Appendix 1	Details of Management and Controlling Persons & Secretary
Appendix 2	Details of Directors of Subsidiaries
Appendix 3	Details of Internal Audit Director
Appendix 4	Others