



F

- 2 Notice of Fifteenth Annual General Meeting
- 4 Letter to Shareholders
- 9 Our Philosophy
- 10 History and Recent Corporate Developments
- 16 Service Quality Improvement
- 18 Corporate Structure
– Subsidiaries and Associated Companies
- 19 Organisation Structure
- 20 Board of Directors/Corporate Information

I

22 Profile of Directors

30 The Management

32 Corporate Governance

41 Compliance with Bursa Malaysia Listing
Requirements

43 Managing Risks

R

52 Business Operations Review

78 Notables and Awards

80 Corporate Social Responsibility

82 Calendar of Events: Business Activities

91 Calendar of Events: Social and Sports Activities

S

100 Group Financial Review

109 Economic Review

116 Group Financial Highlights

117 Five-Year Group Financial Review/
Financial Calendar

119 Financial Statements

244 List of Landed Properties

248 Shareholding and Warrant Holding Structures

258 Group Directory

264 Group Branch Network

T

Proxy Form