## Contents











2	Notice of Second Annual General Meeting
4	Letter to Shareholders
10	Our Philosophy
12	History and Recent Corporate Developments
16	Corporate Structure  - Subsidiaries and Associated Companies
17	Board of Directors/Corporate Information
18	Profile of Directors
23	Organisation Structure
24	Strategic Business Teams and Core Businesses
30	Corporate Governance
40	Compliance with Bursa Malaysia Listing Requirements
<b>4</b> 3	Managing Risks
52	Business Operations Review
68	Our Significant and Award Winning Transactions 2005/2006

Corporate Social Responsibility

Group Financial Review

Group Financial Highlights

Five-Year Group Financial Review/

Group Directory and Branch Network

**Economic Review** 

Financial Calendar

**Proxy Form** 

Financial Statements

List of Landed Properties

Shareholding Structures

Calendar of Events: Business Activities

Calendar of Events: Social and Sports Activities

76

78

85

92

97

104

105

107

205

206

211