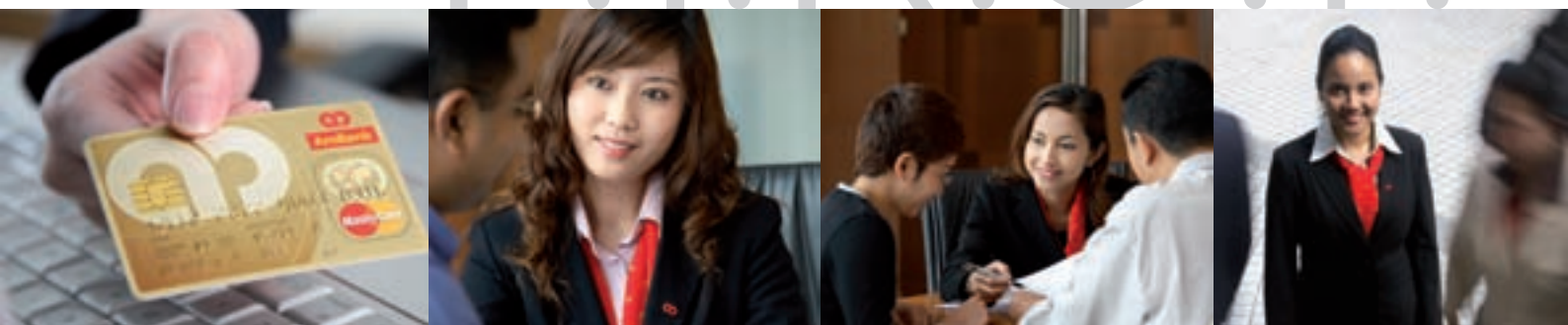


CUSTOMER

F.I.R.S.T.



Contents 2007

Notice of Sixteenth Annual General Meeting	2	Notables and Awards	82
Letter to Shareholders	4	Corporate Social Responsibility	86
Our Philosophy	10	Calendar of Events: Business Activities	91
Corporate Developments	12	Calendar of Events: Social and Sports Activities	103
History	14	Group Financial Review	114
Corporate Structure	20	Economic Review	122
– Subsidiaries and Associated Companies		Group Financial Highlights	130
Board of Directors/Corporate Information	23	Five-Year Group Financial Review/ Financial Calendar	131
Profile of Directors	24	Financial Statements	133
Organisation Structure	31	List of Landed Properties	274
Group Management	32	Shareholding and Warrant Holding Structure	278
Corporate Governance	36	Group Directory	286
Compliance with Bursa Malaysia Listing Requirements	46	Group Branch Network	292
Risk Management	48	Proxy Form	
Business Operations Review	60		