

Contents

Definitions	2
Important Notice	4
Corporate Information	5
Financial Highlights	6
Business Overview	8
Management Discussion and Analysis	10
Financial Review	10
Business Review	24
Risk Management	53
Capital Management	63
Outlook	65
Environmental and Social Responsibilities	66
Changes in Shares and Shareholdings of Shareholders	71
Directors, Supervisors, Senior Management Members and Staff	75
Corporate Governance	80
Significant Events	86
Report on Review of Interim Financial Information	92
Interim Financial Information	93