

The background is a soft watercolor illustration. At the top, a bright yellow sun is partially obscured by light blue and white clouds. Below the clouds, there are two dark blue, mountain-like shapes. The middle section features rolling green hills with a winding white path. In the bottom left corner, a small figure of a person in a red shirt is riding a bicycle on the path. The overall style is artistic and serene.

# CONTENTS

Business Overview	002
Five-Year Financial Summary	004
Financial Highlights	005
Chairman's Statement	006
Financial Review	010
Review of Operations	014
Awards and Accolades	032
Risk Factors	034
Board of Directors	036
Report of the Directors	041
Corporate Governance Report	054
Independent Auditor's Report	069
Consolidated Income Statement	075
Consolidated Statement of Comprehensive Income	076
Consolidated Statement of Financial Position	077
Consolidated Statement of Changes in Equity	079
Consolidated Statement of Cash Flows	080
Notes to the Consolidated Financial Statements	082
Corporate Information	169