

CONTENTS

4	Global Footprint
6	Chairman's Statement
21	Group Financial Highlights
24	The Impact of COVID-19
50	Bits & Bytes
67	Corporate Information
68	Board of Directors
74	Key Management
80	Operations Review
117	Investor Relations
118	Corporate Governance
138	Directors' Particulars
142	Risk Management
149	Directories
153	Financial Calendar
154	Financial Statements
155	Directors' Statement
162	Independent Auditor's Report
166	Statements of Financial Position
168	Group Income Statement
169	Group Comprehensive Income Statement
170	Statements of Changes in Equity
172	Group Cash Flow Statement
174	Notes to the Financial Statements
265	Share Price Movement Chart
266	Shareholding Statistics
268	Notice of Annual General Meeting
278	Additional Information on Directors Seeking Re-Election Proxy Form