

An hourglass is the central visual element, with its top bulb containing a cityscape of tall apartment buildings and its bottom bulb containing a field of golden wheat. The hourglass is positioned on the left side of the page, with the cityscape and field appearing to flow through its narrow neck. The background is a light, gradient white.

With time,
we've become the Agents
of TRANSFORMATION

A n n u a l R e p o r t 2 0 1 0



HOUSE BUILDING FINANCE CORPORATION LIMITED