CONTENTS

	Pages
Corporate Information	2-3
Notice of Annual General Meeting	4-6
Chairman's Statement	7-9
Management Discussion and Analysis	10-11
Biographical Details of Directors and Senior Management	12-14
Report of the Directors	15-25
Report of the Auditors	26
Consolidated Profit and Loss Account	27
Consolidated Statement of Recognised Gains and Losses	28
Consolidated Balance Sheet	29-30
Consolidated Cash Flow Statement	31-32
Balance Sheet	33
Notes to Financial Statements	34-64