## **CONTENTS**

- 1 Corporate Information
- 2 Notice of Annual General Meeting
- 3 Chairman's Statement
- 5 Profile of Directors and Senior Management
- 7 Directors' Report
- 12 Auditors' Report
- 15 Consolidated Profit and Loss Account
- 16 Consolidated Statement of Recognised Gains and Losses
- 17 Consolidated Balance Sheet
- 19 Balance Sheet
- 21 Consolidated Cash Flow Statement
- Notes on the Accounts
- 52 Five Year Summary