



# CONTENTS

<i>Chairman's Statement</i>	7
<i>Management Discussion and Analysis</i>	8
<b>Special Feature: Eye on the Future</b>	
<i>Report of the Directors</i>	13
<i>Report of the Auditors</i>	25
<i>Consolidated Profit and Loss Account</i>	26
<i>Consolidated Statement of Recognised Gains and Losses</i>	27
<i>Consolidated Balance Sheet</i>	28
<i>Consolidated Cash Flow Statement</i>	29
<i>Balance Sheet</i>	31
<i>Notes to Financial Statements</i>	32
<i>Notice of Annual General Meeting</i>	61