

Contents

	Page
Corporate Information	2
Chairman's Statement	3
Management Discussion and Analysis	5
Biographical Details of Directors and Senior Management	10
Directors' Report	11
Auditors' Report	16
Consolidated Profit and Loss Account	17
Consolidated Statement of Recognised Gains and Losses	19
Consolidated Balance Sheet	20
Balance Sheet	22
Consolidated Cash Flow Statement	24
Notes on the Accounts	26
Five Year Financial Summary	63
Notice of Annual General Meeting	65