Table of Contents

Corporate information	
Chairman's Statement	3
Management Discussion and Analysis	5
Director, Senior Management and Staff	6
Report of the Directors	8
Auditors' Report	14
Consolidated Income Statement	15
Consolidated Statement of Recognised	
Gains and Losses	16
Balance Sheets	17
Consolidated Cash Flow Statement	18
Notes to the Financial Statements	19
Financial Summary	42
Notice of Annual General Meeting	44