Contents

	2	Corporate Information
	3	Notice of Annual General Meeting
	7	Group Structure
	8	Branch Network
10		Five Year Financial Summary
12		Chairman's Statement
15		Management Discussion and Analysis
18	J	CG Family
20	Re	port of the Directors
3 Report of the Auditors		
Consolidated Profit and Loss Account		
Consolidated Statement of Recognised		
Gains and Losses		
Balance Sheets		
Consolidated Cash Flow Statement		

38 Notes to Financial Statements

34

36

37