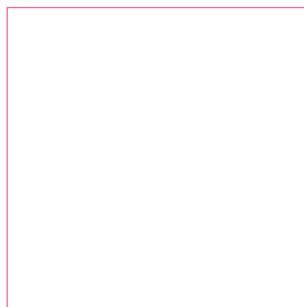


CONTENTS



Managing Director's Report	3
Financial Highlights	4
Management Discussion and Analysis	7
Notice of Annual General Meeting	13
Biographical Details of Directors and Senior Management	15
Report of the Directors	19
Report of the Auditors	27
Consolidated Profit and Loss Account	28
Consolidated Statement of Recognised Gains and Losses	29
Consolidated Balance Sheet	30
Consolidated Cash Flow Statement	32
Balance Sheet	34
Notes to Financial Statements	35
Five Year Financial Summary	77
Corporate Information	78