



CONTENTS

3	Group Profile
	Financial Highlights
5	Financial year basis
6	Calendar year basis
7	Group Structure
8	Chairman's Letter
10	Operations Review
20	Management Discussion and Analysis
29	Directors and Senior Management Profiles
31	Corporate Governance Statement
33	Directors' Report
42	Auditors' Report
	Consolidated:
43	Profit and Loss Account
44	Statement of Recognised Gains and Losses
45	Balance Sheet
46	Cash Flow Statement
47	Balance Sheet
48	Notes to Financial Statements
	Five Year Financial Summary
78	Financial year basis
79	Calendar year basis
80	Corporate Information