CONTENTS

	Pages
Corporate Information	2
Financial Highlights	3-4
Organisation Chart	5
Chairman's Statement	6-13
Biographical Details of Directors and Senior Management	14-16
Notice of Annual General Meeting	17-21
Report of the Directors	22-30
Report of the Auditors	31
Consolidated Profit and Loss Account	32
Consolidated Statement of Recognised Gains and Losses	33
Consolidated Balance Sheet	34
Consolidated Cash Flow Statement	35-36
Balance Sheet	37
Notes to Financial Statements	38-86
Particulars of Properties	87
Five Year Financial Summary	88