CONTENTS

Corporate information	2
Chairman's Statement	3
Results and Business Review	4-8
Notice of Annual General Meeting	9-11
Directors and Management	12-15
Report of the Directors	16-23
Report of the Auditors	24-25
Consolidated Income Statement	26
Consolidated Statement of Recognised Gains and Losses	27
Consolidated Balance Sheet	28-29
Balance Sheet	30
Consolidated Cash Flow Statement	31-32
Notes to the Financial Statements	33-76
Five-year Financial Summary	77-78