

Corporate Information 2

Chairman's Statement 3-4

Management Discussion and Analysis of the Operations 5-9

Biographical Details of Directors and Senior Management 10-12

Report of the Directors 13-20

Report of the Auditors 21

Consolidated Profit and Loss Account 22

Consolidated Balance Sheet 23-24

Balance Sheet 25

Consolidated Cash Flow Statement 26

Consolidated Statement of Recognised Gains and Losses 27

Notes to the Accounts 28-56

Five-Year Financial Information 57-58

Notice of Annual General Meeting 59-64