

Contents

Corporate Information	2
Notice of Annual General Meeting	3
Chairman's Statement	6
Biographical Details of Directors and Senior Management	10
Report of the Directors	12
Auditors' Report	18
Consolidated Profit and Loss Account	19
Consolidated Balance Sheet	20
Balance Sheet	21
Consolidated Cash Flow Statement	22
Consolidated Statement of Recognised Gains and Losses	23
Notes to the Accounts	24