CONTENTS

	Pages
Corporate Information	2
Chairman's Statement	3-4
Financial Highlights	5-6
Directors and Senior Management Profile	7-9
Management Discussion and Analysis	10-16
Corporate Governance Report	17-24
Directors' Report	25-32
Auditors' Report	33-34
Consolidated Income Statement	35
Consolidated Balance Sheet	36-37
Consolidated Statement of Recognised Income and Expense	38
Consolidated Cash Flow Statement	39-40
Notes to the Consolidated Financial Statements	41-87
Financial Summary	88