CONTENTS

Directors and Corporate Information	2
Financial Highlights and Historical Record	3
Chairman's Statement	4
Disclosure of Further Corporate Information	6
Report of the Directors	14
Auditors' Report	19
Consolidated Profit and Loss Account	20
Consolidated Statement of Recognised Gains and Losses	21
Consolidated Balance Sheet	22
Company Balance Sheet	23
Consolidated Cash Flow Statement	24
Notes to the Accounts	26
List of Subsidiaries and Associates	57
Five-Year Financial Summary	58

Annual Report 2001