CONTENTS

	Page
Corporate Information	2
Chairman's Statement	3-5
Notice of Annual General Meeting	6-7
Directors' Report	8-13
Auditors' Report	14-15
Consolidated Income Statement	16
Consolidated Statement of Recognised Gains and Losses	17
Consolidated Balance Sheet	18
Balance Sheet	19
Consolidated Cash Flow Statement	20-21
Notes to the Financial Statements	22-49
Five Year Financial Summary	50