Contents

Corporate Information	2
Notice of Annual General Meeting	3 - 5
Chairman's Statement	6
Management Discussion and Analysis	7 - 9
Directors and Senior Management	10 - 11
Report of The Directors	12 - 21
Report of The Auditors	22



Consolidated Income Statement	23
Consolidated Balance Sheet	24 - 25
Balance Sheet	26
Consolidated Statement of Recognised Gains and Losses	27
Consolidated Cash Flow Statement	28 - 29
Notes to The Financial Statements	30 - 66
Five-Year Financial Summary	67 - 68