

## Contents

	Page(s)
Corporate Information	2
Notice of Annual General Meeting	3-5
Chairman's Statement	6-10
Directors and Senior Management	11-13
Directors' Report	14-19
Auditors' Report	20
Consolidated Income Statement	21
Consolidated Balance Sheet	22-23
Balance Sheet	24
Consolidated Statement of Recognised Gains and Losses	25
Consolidated Cash Flow Statement	26-27
Notes to the Financial Statements	28-71
Financial Summary	72