CONTENTS

Corporate profile	2
Group's organisation chart	3
Financial highlights	4
Chairman's statement	6
Management discussion and analysis	9
Report of the directors	15
Auditors' report	27
Consolidated profit and loss account	29
Consolidated balance sheet	30
Balance sheet	32
Consolidated cash flow statement	33
Consolidated statement of recognised gains and losses	35
Notes to the accounts	36
Notice of annual general meeting	84
Global network	88