

Contents

Financial Summary

1	Results Highlights
2	Chairman's Statement
6	Market Review
12	Business Review and Outlook
24	Financial Review
36	Risk Management
40	Corporate Social Responsibility
44	Corporate Governance
52	Directors, Senior Management and Key Staff
60	Remuneration Report
66	Report of the Directors
	Financial Statements
81	Independent auditor's report
82	Consolidated balance sheet
83	Balance sheet of the company
84	Consolidated income statement
85	Consolidated statement of changes in equity
86	Consolidated cash flow statement
87	Notes to the financial statements
144	Group Financial Summary
145	Information for Shareholders
150	Notice of Annual General Meeting
154	Glossary of Terms
158	Fleet List
162	Office Locations