

2 financial highlights

4 chairman's statement

9 chief executive's review

16 financial review

22 business risk analysis

26 the board

directors' report

28 - report of the directors

31 - annual general meeting and shareholder information

33 - report of the remuneration committee

39 - report of the audit committee

43 - corporate governance

47 corporate social responsibility statement

52 statement of directors' responsibilities

53 independent auditors' report

financial statements

58 - group income statement

59 - group balance sheet

60 - statement of recognised income & expense

61 - group cash flow statement

62 - company balance sheet

63 - company cash flow statement

64 - notes to the financial statements

96 group five year summary