

	Page		Page
Accounting Policies	142	Financial Review	48
Amortisation	143	Foreign Exchange Profit/Loss	142
Annual Report of the Board of Directors	129	Form of Proxy	Enclosed
Assets and Bases of their Valuation	142	Functional Currency	141
Assets Held for Sale	144	General Reserve	138
Auditors' Report	135	GRI Compliance Index	94
Awards and Accolades	59	Group Management Committee	16
Balance Sheet	137	Group Structure	126
Basis of Consolidation	142	Historical Note	171
Board of Directors	14	Impairment	143
Board of Directors' Profiles	14	Income Statement	136
Board Sub-Committees	108	Income Tax Expense	150
Borrowings	159	Intangible Assets	155
Borrowing Costs	145	Interest Cover	5
Branch Network	170	Investments in Equity Accounted Investee	156
Business Performance	20	Investments in Subsidiaries	155
Capital Commitment	144	Key Principals	173
Carbon Footprint	79	Major Shareholders	168
Cash and Cash Equivalents	157	Management Report	20
Cash Flow Statement	139	Market Capitalisation	5
Chairman & CEO's and Chief Financial Officer's Responsibility Statement	116	Market Prices of Shares	166
Chairman's & CEO's Review	10	Net Assets Value Per Share	5
Commitments and Contingencies	164	Net Finance Cost	149
Corporate Information	182	Notes to the Financial Statements	141
Deferred Tax	160	Notice of Meeting	183
Defined Benefit Plans	144	Operational Highlights	6
Defined Contribution Plans	144	Presentation Currency	141
Depreciation	143	Price Earnings Ratio	5
Derecognition	143	Principal Activities and Nature of Operations	141
Directors' Interests in Contracts with the Company	133	Property, Plant & Equipment	153
Discontinued Operations	146	Quarterly Performance	49
Distribution & Composition of Shareholders	166	Related Party Disclosures	163
Dividend Cover	5	Report of the Audit Committee	121
Dividend Per Share	152	Reporting Entity	141
Dividends	152	Reserves	158
Donations	131	Return on Assets	5
Earnings Per Share	152	Return on Average Shareholders' Funds	5
Economic Useful Lives of Assets	141	Segment Reporting	147
Economic Value Added	72	Share Information	166
Effective Tax Rate	150	Stated Capital	158
Employee Retirement Benefits	161	Statement of Changes in Equity	138
Enterprise Governance	104	Statement of Directors' Responsibilities	134
Enterprise Risk Management	117	Sustainability Report	58
Events After the Balance Sheet Date	164	Ten Year Summary	165
Financial Calendar	127	The Nomination Committee Report	123
Financial Highlights	5	The Remuneration Committee Report	122
Financial Reports	127	Total Equity	137
		Vision	2