

Financial Calendar

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| Announcement of annual results for 2003 | 11 February 2004 |
| Annual General Meeting | 15 April 2004 |
| Announcement of first quarter results for 2004 | April 2004 |
| Payment of 2003 final dividend on ordinary stock (subject to approval of shareholders at AGM) | 12 May 2004 |
| Payment of semi-annual dividend on preference shares (subject to approval of the Board) | 21 June 2004 |
| Announcement of second quarter results for 2004 | August 2004 |
| Payment of 2004 interim dividend (subject to approval of the Board) | September 2004 |
| Announcement of third quarter results for 2004 | November 2004 |
| Payment of semi-annual dividend on preference shares (subject to approval of the Board) | 20 December 2004 |