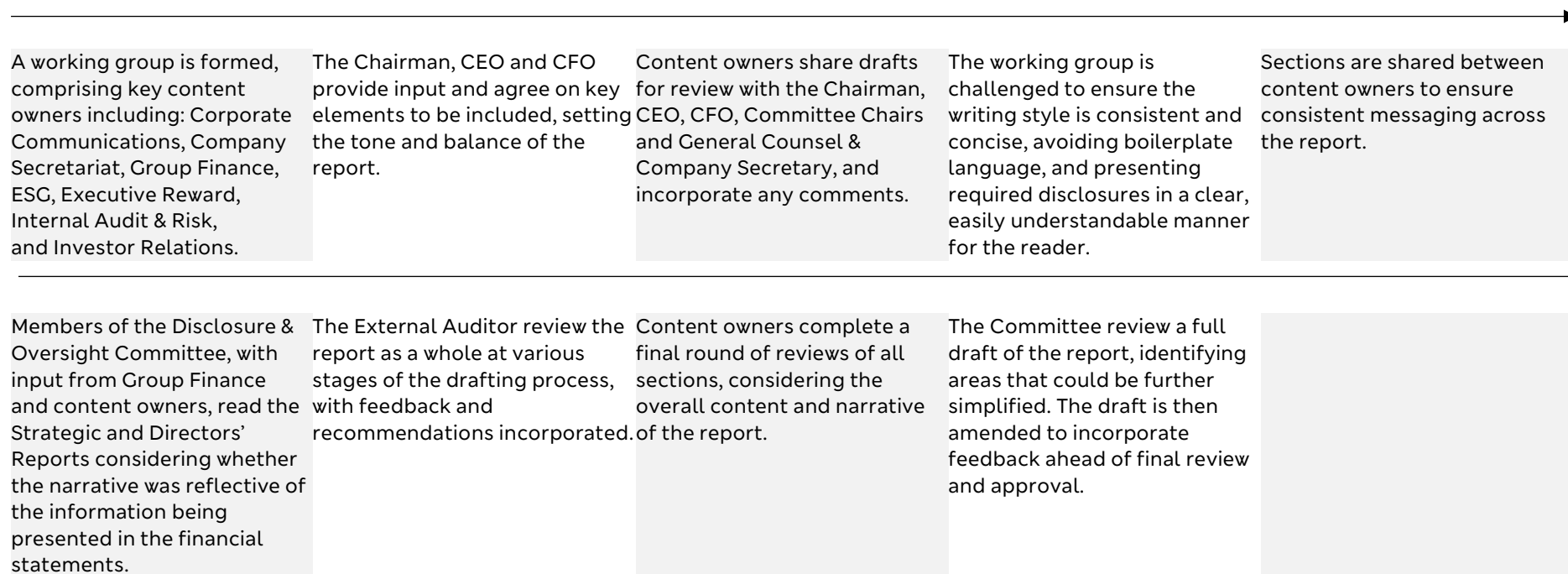


Fair, balanced and understandable assessment

The Audit & Risk Committee carries out a thorough assessment to advise the Board on whether it considers the Annual Report to be fair, balanced and understandable. The Committee considers how the report has been prepared, reflecting on the criteria recommended by the Financial Reporting Council.



Following its review, the Committee recommends the Annual Report to the Board, advising that it considers the report to be fair, balanced and understandable, providing shareholders with the necessary information to assess the Group's position, performance, business model and strategy.