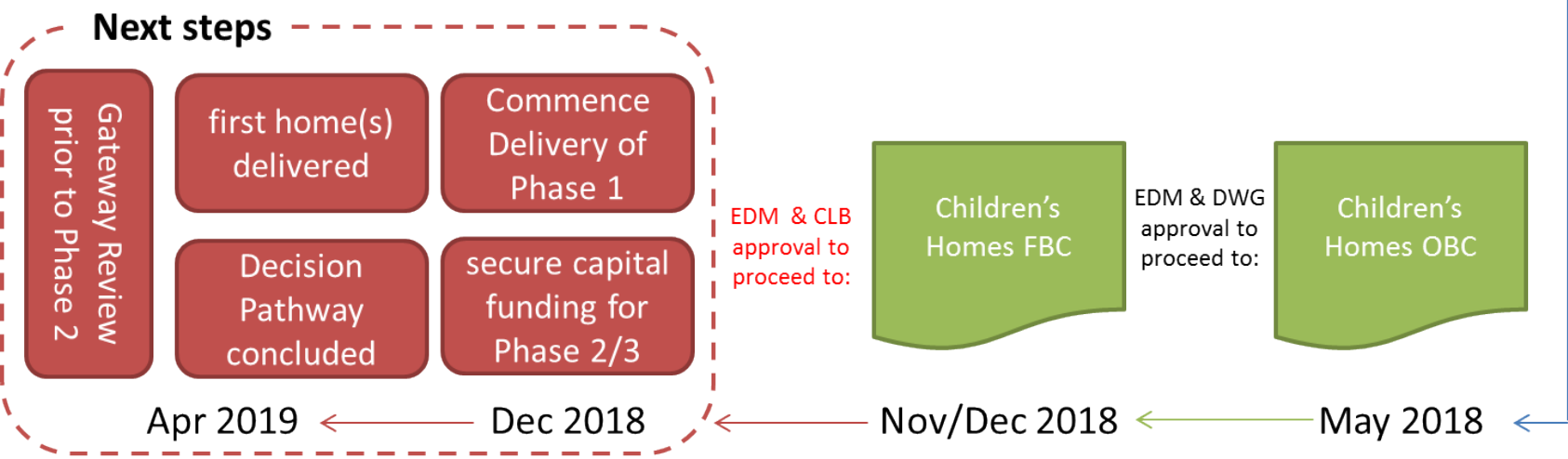
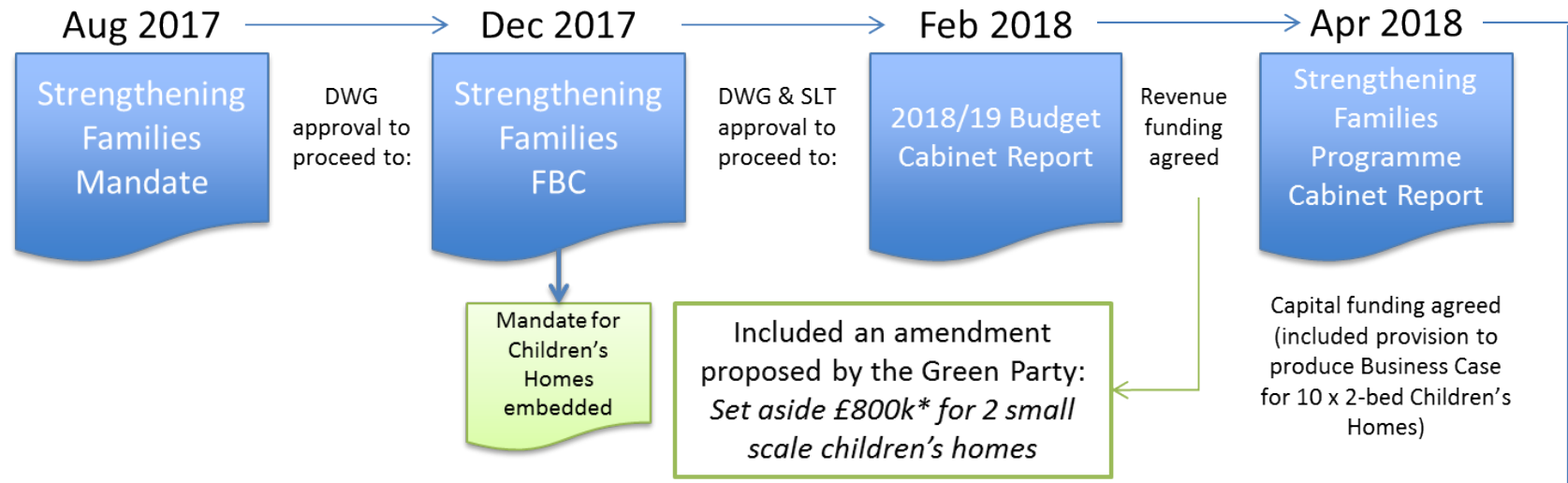


The journey so far:



* Funding source: Use part of the capital contingency / Minimum Revenue Provision (MRP) drawdown, instead of putting it all into reserves – subject to the approval of a business case.