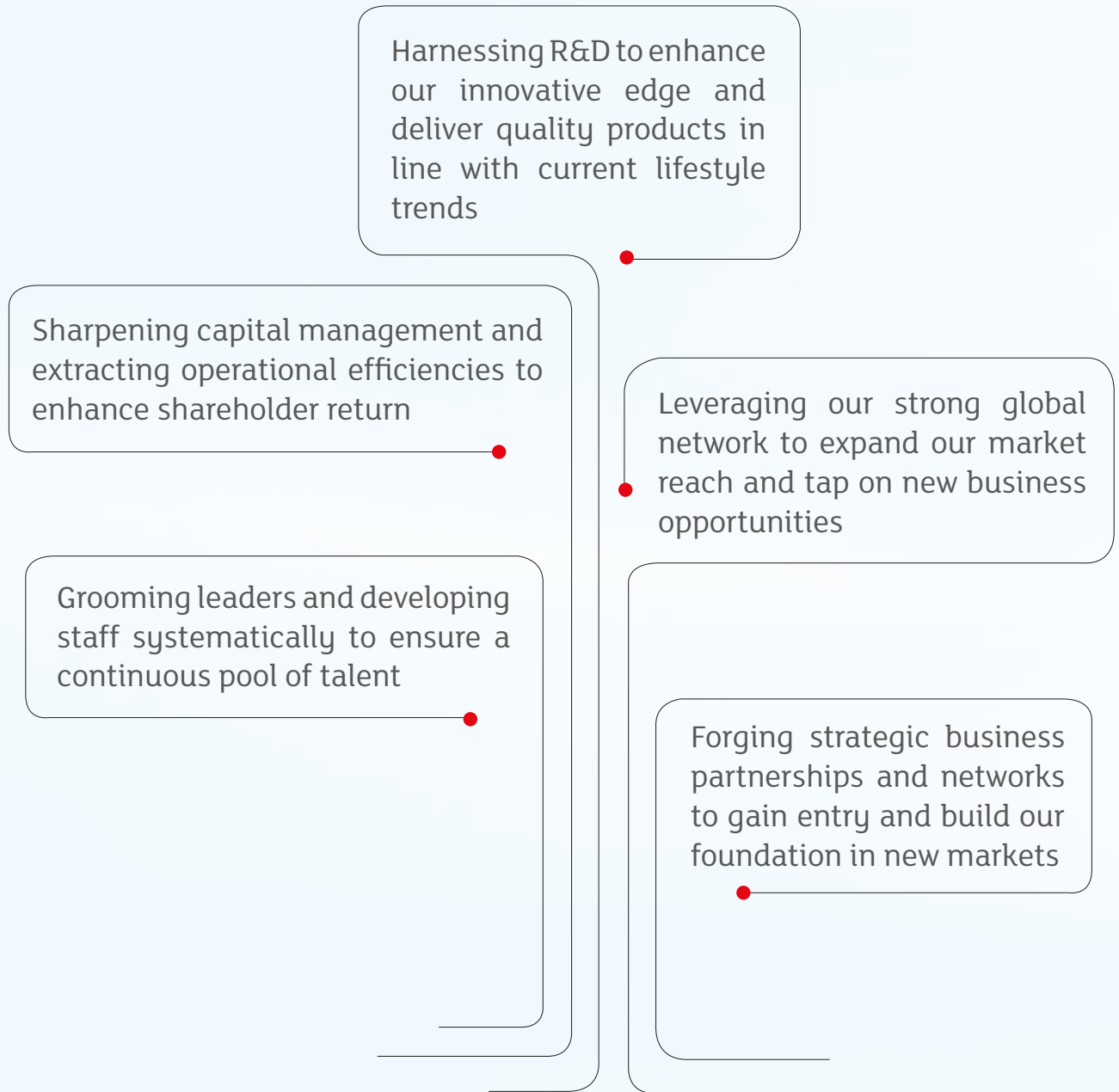


Our Growth Drivers



■ F&N's strong performance for the year reflects our strong underlying fundamentals – delivering shareholder value and returns in a responsible and sustainable manner.