

Financial Section

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Cautionary Statements with Respect to Management's Discussion and Analysis of Financial Condition and Results of Operations

Please note that this Management's Discussion and Analysis of Financial Condition and Results of Operations is derived from and is qualified in its entirety by the more detailed information appearing in Items 5.A, 5.B, and 11 of the Company's annual report on Form 20-F, as filed with the U.S. Securities and Exchange Commission on August 20, 2002.