

3020522

HCA INTERNATIONAL LIMITED

Report and Accounts

31 December 2002



HCA International Limited

Registered No. 3020522

DIRECTORS

J Loyal
M Neeb
J Kausch

SECRETARY

J Loyal

AUDITORS

Ernst & Young LLP
Becket House
1 Lambeth Palace Road
London SE1 7EU

BANKERS

Barclays Bank PLC
St Johns Wood & Swiss Cottage Branch
PO Box 2764
London NW3 6JD

REGISTERED OFFICE

4 Connaught Place
London W2 2ET

HCA International Limited

DIRECTORS' REPORT

The directors present their report and accounts for the year ended 31 December 2002.

RESULTS AND DIVIDENDS

The profit after taxation for the year was £7,016,000 (2001: £5,428,000 - restated).

The company has paid dividends of £4,450,000 during the year and the directors do not propose the payment of a further dividend (2001: £9,450,000).

PRINCIPAL ACTIVITIES

The company's principal activities continue to be the provision of healthcare services. The company is engaged in the operation of the following private hospitals:

Harley Street Clinic
The Portland Hospital
The Princess Grace Hospital
The Wellington Hospital

REVIEW OF THE BUSINESS AND FUTURE DEVELOPMENTS

The company has had a successful year, and the year-end financial position remains satisfactory. Through increases in volume, productivity and efficiency, the company should improve profitability over the coming year.

DIRECTORS AND THEIR INTERESTS

The directors who served during the year were as follows:

J Loyal
M Neeb
J Kausch

None of the directors have an interest in the shares of the company.

EMPLOYEE INVOLVEMENT

The company strongly believes in the importance of good employee communications and encourages participation at all levels. To encourage employee participation the company has regular meetings to discuss topics of employee concern and to inform staff of the financial and economic factors affecting the performance of the company.

DISABLED PERSONS

In the company's employee recruitment practices, full consideration is given to job applications from disabled persons. Candidates are selected and appointed on the basis of their ability to perform the duties of the job. Encouragement is given in training, career development and promotion of all employees according to the opportunities available, organisational requirements and individual aptitudes and abilities. This policy includes disabled employees, for whom any further necessary training is arranged taking account of their particular needs and the resources required to meet them.

HCA International Limited

DIRECTORS' REPORT

CHARITABLE DONATIONS

The charitable donations for the year were £5,282 (2001: £8,738); the individual charitable donations exceeding £200 were:

	2002 £
UCL	2,000
National CEPD	2,500

SUPPLIER PAYMENT POLICY

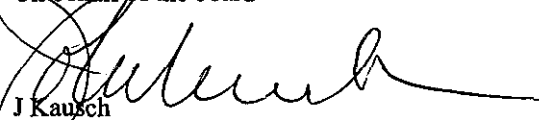
The company settles the terms of payment with suppliers when agreeing the terms of each transaction and ensures that the suppliers are made aware of the terms of payment. The company abides by such terms of payment as agreed.

The number of days' purchases outstanding for payment at 31 December 2002 was 42 days (31 December 2001: 45 days).

AUDITORS

A resolution to reappoint Ernst & Young LLP as the company's auditor will be put to the forthcoming Annual General Meeting.

On behalf of the board


J Kausch
Director

28 January 2004

HCA International Limited

STATEMENT OF DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

Company law requires the directors to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF HCA INTERNATIONAL LIMITED

We have audited the company's financial statements for the year ended 31 December 2002 which comprise the Profit and Loss Account, Balance Sheet, Statement of Total Recognised Gains and Losses and the related notes 1 to 19. These financial statements have been prepared on the basis of the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

As described in the Statement of Directors' Responsibilities the company's directors are responsible for the preparation of the financial statements in accordance with applicable United Kingdom law and accounting standards.

Our responsibility is to audit the financial statements in accordance with the relevant legal and regulatory requirements and United Kingdom Auditing Standards.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Directors' Report is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

We read the Directors' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements give a true and fair view of the state of affairs of the company as at 31 December 2002 and of its profit for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

Ernst & Young LLP

Ernst & Young LLP
Registered Auditor
London
28 January 2004

HCA International Limited

PROFIT AND LOSS ACCOUNT for the year ended 31 December 2002

		2002	<i>Restated</i> 2001
	<i>Notes</i>	£000	£000
TURNOVER	2	157,386	135,936
Operating charges and other operating income		(145,111)	(124,334)
OPERATING PROFIT	3	12,275	11,602
Interest receivable and similar income		553	510
Interest payable to group undertakings		(767)	(831)
		(214)	(321)
PROFIT ON ORDINARY ACTIVITIES BEFORE TAXATION		12,061	11,281
Tax on profit on ordinary activities	6	(5,045)	(5,853)
PROFIT FOR THE FINANCIAL YEAR	14	7,016	5,428
Dividend – ordinary paid on equity shares	14	(4,450)	(9,450)
RETAINED PROFIT/(LOSS) FOR THE FINANCIAL YEAR		2,566	(4,022)

STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES

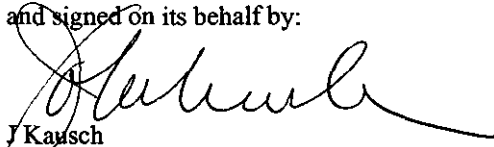
The company has no recognised gains or losses other than the profit of £7,016,000 for the year ended 31 December 2002 (2001: £5,428,000).

HCA International Limited

BALANCE SHEET at 31 December 2002

	Notes	2002 £000	Restated 2001 £000
FIXED ASSETS			
Tangible fixed assets	7	122,778	123,035
Investments	8	—	—
		<u>122,778</u>	<u>123,035</u>
CURRENT ASSETS			
Stocks	9	3,447	3,159
Debtors	10	46,343	39,605
Cash at bank and in hand		23,762	11,219
		<u>73,552</u>	<u>53,983</u>
CREDITORS: amounts falling due within one year	11	(57,442)	(46,571)
		<u>16,110</u>	<u>7,412</u>
NET CURRENT ASSETS			
		<u>138,888</u>	<u>130,447</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
PROVISIONS FOR LIABILITIES AND CHARGES			
Deferred taxation	12	(8,659)	(8,259)
		<u>130,229</u>	<u>122,188</u>
CAPITAL AND RESERVES			
Called up share capital	13	40,751	40,751
Share premium account	14	114,607	114,607
Capital reserve	14	5,475	—
Profit and loss account	14	(30,604)	(33,170)
		<u>129,229</u>	<u>122,188</u>
Shareholders' funds:			
Equity		129,479	121,438
Non equity		750	750
		<u>130,229</u>	<u>122,188</u>

These accounts were approved by the board of directors on 28 January 2004
and signed on its behalf by:


J Kausch
28 January 2004

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared under the historic cost convention and in accordance with applicable United Kingdom accounting standards.

Goodwill

Goodwill arising on the purchase of subsidiary undertakings since 1 January 1998 is capitalised and amortised over its useful economic life, which has been assumed to be 20 years in the absence of indicators of impairment.

In accordance with FRS 10, the company has elected that goodwill arising prior to 31 December 1997, previously eliminated against reserves, will not be reinstated.

Tangible fixed assets

Tangible fixed assets are stated at cost.

Provision for depreciation is made so as to write off the cost of tangible fixed assets on a straight-line basis over the expected useful economic lives of the fixed assets concerned. The principal annual rates used for this purpose are:

Freehold buildings	–	2%
Equipment, furniture and fittings	–	between 5% and 25%

Leasehold land and buildings are amortised over 50 years, or the period of the lease, whichever is less. Freehold land is not depreciated.

The carrying values of tangible fixed assets are reviewed for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Stocks

Stocks, which consist mainly of drugs and consumable stores, are stated at the lower of invoiced cost and net realisable value. Net realisable value is the price at which stocks can be sold in the normal course of business. Provision is made where necessary for obsolete, slow moving and defective stocks.

Deferred taxation

The charge for taxation is based on the profit for the year and takes into account taxation deferred because of timing differences between the treatment of certain items for taxation and accounting purposes.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events that result in an obligation to pay more, or a right to pay less tax in the future have occurred at the balance sheet date, with the following exceptions:

Deferred tax assets are recognised only to the extent that the directors consider that it is more likely than not that there will be suitable taxable profits from which the future reversal of the underlying time difference can be deducted.

Deferred tax is measured on a non-discounted basis at the tax rates that are expected to apply in the periods in which the timing differences reverse, based on tax rates and laws enacted or substantively enacted at the balance sheet date.

HCA International Limited

NOTES TO THE ACCOUNTS

at 31 December 2002

1. ACCOUNTING POLICIES (continued)

Turnover

Turnover consists primarily of net health care service revenues that are recorded based upon established billing rates less allowances for contractual adjustments. Estimates of contractual allowances under managed health care plans are based upon terms specified in the related contractual agreement.

Turnover is recorded during the period the health care services are provided.

Foreign currencies

Transactions denominated in foreign currencies are translated into sterling at the exchange rates ruling at the date of transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the exchange rates ruling at the balance sheet date. Exchange gains and losses are included in operating profit.

Pension costs

Pension costs for the defined benefit scheme are accounted for on the basis of charging the expected cost of providing pensions over the period during which the company benefits from the employees' services. The effects of variations from regular cost are spread over the expected average remaining service lives of members of the scheme.

The contributions to the defined contribution scheme are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

The company provides no other post retirement benefits to its employees.

2. TURNOVER

Turnover is attributable to continuing operations and was derived from one principal activity, the provision of health care services within the United Kingdom.

3. OPERATING PROFIT

This is stated after charging/(crediting):

	2002	2001
	£000	£000
Auditors' remuneration:		
Audit services	102	91
Non-audit services	220	101
Hire of plant and machinery	863	740
Depreciation of owned fixed assets	7,829	8,401
Loss on foreign exchange	606	109
Loss/(profit) on disposal of tangible fixed assets	388	(6)
Property rental income	(533)	(546)
	<u> </u>	<u> </u>

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

4. DIRECTORS' REMUNERATION

	<i>2002</i> <i>£000</i>	<i>2001</i> <i>£000</i>
Emoluments (excluding pension contributions)	1,438	993
Company contributions to money purchase pension schemes	113	15
	<i>2002</i> <i>No</i>	<i>2001</i> <i>No</i>
Members of money purchase scheme	2	2
Members of defined benefit schemes	1	1
	<i>2002</i> <i>£000</i>	<i>2001</i> <i>£000</i>
<i>Highest paid director:</i>		
Emoluments (excluding pension contributions)	962	592

Share options were exercised by the highest paid director during the year.

HCA International Limited

NOTES TO THE ACCOUNTS

at 31 December 2002

5. STAFF COSTS

The average number of persons employed by the company (including executive directors) during the year is analysed below:

	2002 No.	2001 No.
Harley Street Clinic	335	314
The Portland Hospital	400	385
The Princess Grace Hospital	316	305
The Wellington Hospital	619	591
Central Administration and Laboratory staff	177	169
	<u>1,847</u>	<u>1,764</u>

The company also employs agency and medical ancillary staff on a temporary basis when required.

Employment costs of all employees included above comprised:

	2002 £000	2001 £000
Wages and salaries	47,677	43,550
Social security costs	4,457	4,043
Other pension costs	1,196	1,189
	<u>53,330</u>	<u>48,782</u>

6. TAX ON PROFIT ON ORDINARY ACTIVITIES

(a) Analysis of tax charge in the year

	2002 £000	Restated 2001 £000
UK Current tax:		
UK corporation tax	4,694	3,951
Tax overprovided in prior years	(49)	-
	<u>4,645</u>	<u>3,951</u>
UK Deferred tax:		
Origination and reversal of timing differences	400	1,902
	<u>5,045</u>	<u>5,853</u>

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

6. TAX ON PROFIT ON ORDINARY ACTIVITIES (continued)

(b) Factors affecting current tax charge:

The tax assessed on the profit on ordinary activities for the year varies from the standard rate of corporation tax in the UK.

	2002 £000	2001 £000
Profit on ordinary activities before tax	12,061	11,281
Profit on ordinary activities multiplied by standard rate of corporation tax in the UK of 30% (2001:30%)	3,618	3,384
Effect of:		
Disallowed expenses and non taxable income	1,476	1,689
Capital allowances in excess of depreciation	(649)	(1,122)
Other timing differences	249	-
Adjustments in respect of prior periods	(49)	-
Current tax charge for the period	4,645	3,951

(c) Factors that may affect future tax charges:

Based on current capital expenditure plans, the company expects to continue to be able to claim capital allowances in excess of depreciation in future years.

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

7. TANGIBLE FIXED ASSETS

	<i>Land</i>	<i>Buildings</i>	<i>Equipment furniture and fittings</i>	<i>Assets held under construction</i>	<i>Total</i>
	<i>£000</i>	<i>£000</i>	<i>£000</i>	<i>£000</i>	<i>£000</i>
Cost:					
At 31 December 2001	30,136	68,812	59,294	2,544	160,786
Additions	–	7	2,481	5,472	7,960
Reclassifications	–	283	2,153	(2,436)	–
Disposal	–	–	–	(388)	(388)
At 31 December 2002	30,136	69,102	63,928	5,192	168,358
Depreciation:					
At 31 December 2001	–	11,814	25,937	–	37,751
Provided during the year	–	2,853	4,976	–	7,829
At 31 December 2002	–	14,667	30,913	–	45,580
Net book value:					
At 31 December 2002	30,136	54,435	33,015	5,192	122,778
At 31 December 2001	30,136	56,998	33,357	2,544	123,035

8. INVESTMENTS

The company's subsidiary undertakings are as follows:

<i>Name of company</i>	<i>Country of Registration</i>	<i>Holding in Ordinary Shares</i>	<i>Nature of Business</i>
HCA Staffing Limited	England	100%	Employer of temporary staff
HCA UK Limited	England	100%	Leasing of specialist equipment
London Radiography and Radiotherapy Services Limited	England	100%	Dormant

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

9. STOCKS

	<i>2002</i>	<i>2001</i>
	<i>£000</i>	<i>£000</i>
Drugs and consumables	3,447	3,159

10. DEBTORS

	<i>2002</i>	<i>2001</i>
	<i>£000</i>	<i>£000</i>
Trade debtors	18,433	21,141
Amounts due from parent undertaking	10,024	4,967
Amounts due from other group undertakings	14,404	10,936
Other debtors	796	442
Prepayments and accrued income	2,686	2,119
	<u>46,343</u>	<u>39,605</u>

11. CREDITORS: amounts falling due within one year

	<i>2002</i>	<i>2001</i>
	<i>£000</i>	<i>£000</i>
Trade creditors	1,650	2,858
Amounts owed to other group undertakings	32,452	24,456
UK corporation tax payable	1,654	271
Taxation and social security	2,668	2,403
Other creditors	1,001	681
Accruals and deferred income	18,017	15,902
	<u>57,442</u>	<u>46,571</u>

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

12. DEFERRED TAXATION

Deferred taxation provided in the accounts is as follows:

	<i>Provided</i> 2002 £000	<i>As restated</i> <i>Provided</i> 2001 £000
Accelerated capital allowances	9,022	8,372
Other timing differences	(363)	(113)
	<u>8,659</u>	<u>8,259</u>

The movements in the deferred tax liability during the period are as follows:

	<i>As restated</i> 2002 £000
Provision at start of year as originally stated	-
Restatement under FRS 19	8,259
Provision at start of year as restated	<u>8,259</u>
Deferred tax recognised in the profit and loss account for the year	400
Provision at end of year	<u>8,659</u>

HCA International Limited

NOTES TO THE ACCOUNTS

at 31 December 2002

13. SHARE CAPITAL

	2002 £	2001 £
Authorised, allotted, called up and fully paid:		
Equity Shares		
40,000,000 Ordinary shares at £1 each	40,000,000	40,000,000
75,000 'A' Ordinary shares at US\$0.01 each	490	490
37,500 'B' Ordinary shares at US\$0.01 each	245	245
37,500 'C' Ordinary shares at US\$0.01 each	245	245
	<u>40,000,980</u>	<u>40,000,980</u>
Non-equity shares		
75,000 Deferred 'A' shares at £9 each	675,000	675,000
37,500 Deferred 'B' shares at £1 each	37,500	37,500
37,500 Deferred 'C' shares at £1 each	37,500	37,500
1 Preference share at £1 each	1	1
	<u>750,001</u>	<u>750,001</u>
	<u>40,750,981</u>	<u>40,750,981</u>

The rights to dividends of the ordinary shares are as follows:

40,000,000 Ordinary shares at £1 each rank pari passu in every way to the A shares described below.

75,000 'A' Ordinary shares at US\$0.01 each are not redeemable and their rights do not vary according to circumstances. They have rights to 50.5% of the profits available for distribution and determined by the directors. On liquidation, the payment of £50 in proportion to the amounts paid up and then pari passu. There are 3 votes for every A share.

37,000 'B' Ordinary shares at US\$0.01 each are not redeemable and their rights do not vary according to circumstances. They have rights to 25% of the profits available for distribution and determined by the directors. On liquidation, the payment should be pari passu with the other shares. There are 2 votes for every B share.

37,000 'C' Ordinary shares at US\$0.01 each are not redeemable and their rights do not vary according to circumstances. They have rights to 24.5% of the profits available for distribution and determined by the directors. On liquidation, the payment should be pari passu with the other shares. There are no voting rights associated with each C share.

The deferred shareholders are not entitled to the profits of the company and are only entitled to the assets of the company after the holders of every other class of share have received the sum of £10,000,000 in respect of each share held. The deferred shareholders are not entitled to receive notice of or attend and vote at any general meeting of the company. The company has the power and authority at any time to repurchase the deferred shares for an aggregate consideration of £1.

The preference share is not redeemable and its rights do not vary according to circumstances. It has rights to 2% of net revenues less £400,000. On liquidation, it is first in preference for its face value and accrued dividends. There are no voting rights associated with the preference share. The preference shareholder has waived their right to preference dividends for the year.

HCA International Limited

NOTES TO THE ACCOUNTS

at 31 December 2002

14 RECONCILIATION OF SHAREHOLDERS' FUNDS AND MOVEMENT IN RESERVES

	<i>Share capital £000</i>	<i>Share premium £000</i>	<i>Capital Reserve £000</i>	<i>Profit and loss account £000</i>	<i>Total £000</i>
At 1 January 2001	40,751	114,607	—	(22,791)	132,567
Prior year adjustment in respect of FRS 19	—	—	—	(6,357)	(6,357)
At 1 January 2001 restated	40,751	114,607	—	(29,148)	126,210
Profit for the year	—	—	—	5,428	5,428
Dividends	—	—	—	(9,450)	(9,450)
At 31 December 2001	40,751	114,607	—	(33,170)	122,188
Profit for the year	—	—	—	7,016	7,016
Capital Contribution	—	—	5,475	—	5,475
Dividends	—	—	—	(4,450)	(4,450)
At 31 December 2002	40,751	114,607	5,475	(30,604)	130,229

The cumulative amount of goodwill that remains eliminated against reserves at 31 December 2002 is £32,401,000.

The company received a capital contribution of £5,475,000 from its parent company in April 2002.

15. COMMITMENTS AND CONTINGENT LIABILITIES

	<i>2002 £000</i>	<i>2001 £000</i>
Capital expenditure:		
Expenditure contracted for but not provided for	5,472	971

HCA International Limited

NOTES TO THE ACCOUNTS at 31 December 2002

16. PENSION COMMITMENTS

SSAP 24

The company operated its own defined benefit scheme, the HCA International Limited Final Salary Pension Scheme, until it was merged with the other group scheme, the St Martins Healthcare Limited Retirement Benefits Scheme, on 31 March 2002. The merged scheme is set up under a separate trust fund and the assets of the scheme are held separately from those of the group.

The pension cost charged to the profit and loss account is calculated by an independent qualified actuary so as to spread the cost of pensions over the employees' expected remaining service lives with the group.

The pension costs in respect of the former members of the HCA scheme are based on the latest actuarial valuation which was in March 2000 and adjusted for the different assumptions used for the male average retirement age. The ongoing funding level was 178%. The method used in the 2000 valuation was the projected unit method.

The most significant assumptions for their overall effect on the pension cost were:

Investment return:	6.5% per annum
Salary increase:	4.3% per annum
Increase to pensions in excess of the GMP:	2.8% per annum

The group also has a defined contribution scheme. Death benefits are secured by a group life policy.

FRS 17

For FRS 17 disclosure purposes, the full actuarial valuations of the HCA International Limited Final Salary Pension Scheme and the St. Martins Healthcare Limited Retirement Benefits Scheme carried out at 31 March 2000 and 1 August 1999 respectively, were updated to 31 December 2002 by a qualified independent actuary. On this basis, the deficit in the merged scheme at 31 December 2002 was £6.6 million. It is not possible to identify the Company's share of the underlying assets and liabilities of the group schemes.

The full FRS 17 disclosures are provided in the financial statements of HCA UK Holdings Limited.

17. GROUP ACCOUNTS

The company is exempt from the obligation to prepare and deliver group accounts by virtue of section 228 of the Companies Act 1985. Its results are included in the consolidated accounts of HCA UK Holdings Limited, registered in Great Britain. Copies of HCA UK Holdings Limited's accounts can be obtained from 4 Connaught Place, London W2 2ET.

NOTES TO THE ACCOUNTS
at 31 December 2002

18. RELATED PARTY TRANSACTIONS

The company has taken advantage of the exemption under FRS 8 not to disclose transactions with entities that are part of the group, where 90% or more of the voting rights of those entities are controlled within the group.

19. ULTIMATE PARENT UNDERTAKING

The immediate parent undertaking is HCA International Holdings Limited, a company registered in England and Wales. Copies of the immediate parent undertaking's accounts are available from 4 Connaught Place, London W2 2ET.

The company's ultimate parent undertaking is HCA – The Healthcare Company, which is incorporated in the United State of America. Copies of the parent's consolidated accounts may be obtained from Investor Relations, One Park Plaza, PO Box 550, Nashville, TN 37202-0550 USA.