

CONTENTS

Financial Highlights	2
Corporate Information	3
Shareholders' Information	5
Chairman's Statement	8
Management Discussion and Analysis	14
Directors, Supervisors and Senior Management	24
Report of the Directors	29
Report of the Supervisory Committee	49
Corporate Governance Report	51
Report of the Auditors	61
Consolidated Income Statement	62
Consolidated Balance Sheet	63
Consolidated Statement of Changes in Equity	65
Consolidated Cash Flow Statement	67
Balance Sheet	69
Notes to Financial Statements	71
Notice of Annual General Meeting	135