Contents

2	Corporate Information
4	Financial Highlights
6	Corporate Profile
7	Corporate Structure
8	Chairman's Statement
11	Management Discussion and Analysis
21	Profile of Directors, Supervisors and
	Senior management
25	Corporate Governance Report
35	Supervisors' Report
38	Directors' Report
47	Auditors' Report
48	Consolidated Income Statement
49	Consolidated Balance Sheet
51	Balance Sheet
53	Consolidated Statement of Changes in Equity
54	Consolidated Cash Flow Statement
56	Notes on the Financial Statements
115	Four Years Summary







