

# Contents

Financial Highlights	2
Chairman's Statement	3
Biographical Details of Directors, Supervisors and Other Senior Management	6
Management Discussion and Analysis of Operating Results and Financial Conditions	10
Report of the Directors	23
Report of the Supervisory Committee	29
Corporate Governance Report	31
Report of the Auditors	49
Income Statement	50
Balance Sheet	51
Statement of Changes in Equity	52
Cash Flow Statement	53
Notes to Financial Statements	55
Particulars of Properties	120