

Contents

Corporate Information	2
Chairman's Statement	4
Management Discussion and Analysis	5
Profiles of Directors, Supervisors and Senior Management	11
Report of the Directors	21
Four Years Financial Summary	32
Report on Corporate Governance	33
Report of the Supervisory Committee	43
Independent Auditors' Report	45
Income Statement	47
Balance Sheet	48
Statement of Changes In Equity	49
Cash Flow Statement	50
Notes to the Financial Statements	52