

Corporate Profile	1
Chairman's Statement	2
Business Overview	4
Management Discussion and Analysis	15
Profiles of Directors, Supervisors and Senior Management	23
Report of the Directors	30
Report of the Supervisory Committee	48
Corporate Governance Report	50
Independent Auditors' Report	58
Consolidated Income Statement	60
Consolidated Balance Sheet	61
Consolidated Statement of Changes in Equity	63
Consolidated Cash Flow Statement	64
Balance Sheet	66
Notes to Financial Statements	68
Five Year Financial Summary	159
Corporate Information	161
Notice of Annual General Meeting and Relating Information	162
Definitions	210