Contents

- 2 Corporate Information
- 4 Financial Highlights
- 6 Corporate Profile
- 7 Corporate Structure
- 8 Chairman's Statement
- 11 Management Discussion and Analysis
- 20 Profile of Directors, Supervisors and Senior Management
- 24 Corporate Governance Report
- 34 Supervisors' Report
- 37 Directors' Report
- 45 Independent Auditor's Report
- 47 Consolidated Income Statement
- 48 Consolidated Balance Sheet
- 50 Balance Sheet
- 52 Consolidated Statement of Changes in Equity
- 53 Consolidated Cash Flow Statement
- 55 Notes to the Financial Statements
- 121 Five Years Summary

