

CONTENTS



Corporate Information	2	Corporate Governance Report	70
Financial Highlights	4	Directors, Supervisors, Senior Management and Employees	87
Five-year Financial Summary	5	Information about General Meetings	99
Chairman's Statement	6	Report of the Board of Directors	102
President's Statement	10	Report of the Board of Supervisors	125
Significant Events	18	Social Responsibilities of the Company	126
Management Discussion and Analysis	20	Branches and Representative Offices	127
(I) Financial Highlights	20	Independent Auditor's Report and 2006 Financial Statements	129
(II) Business Operations	50	Notice of Annual General Meeting	229
(III) Risk Management	58		
(IV) Outlook	66		