



Table of Contents



				Biographical Details of Directors and Supervisors	16
				Corporate Governance Report	19
				Other Information	22
				Report of the Directors	26
				Report of the Supervisory Committee	37
				Independent Auditors' Report	38
				Consolidated Financial Statements	39
				Notes to Financial Statements	49
Corporate Information	2				
Financial Summary	3				
Performance Highlights	4				
Chairman's Report	6				
Management Discussion and Analysis	10				