



Corporate Information	2
Corporate Profile	3
Financial Highlights	4
Chairman's Statement	6
Management Discussion and Analysis	12
Corporate Governance Report	32
Directors, Supervisors and Senior Management Profile	41
Report of the Directors	49
Report of the Supervisory Committee	61
Auditors' Report	63
Consolidated Balance Sheet	65
Balance Sheet	67
Consolidated Income Statement	69
Consolidated Statement of Changes in Equity	70
Consolidated Cash Flow Statement	71
Notes to the Consolidated Financial Statements	72

Contents