

Contents

Financial Highlights	02
Company Profile and Corporate Information	03
Chairman's Statement	04
Chief Executive Officer's Statement	06
Business Review	10
Management's Discussion & Analysis of Financial Conditions and Results of Operations	18
Directors, Supervisors and Senior Management	26
Report of the Directors	34
Report of the Supervisory Committee	48
Corporate Governance Report	49
Human Resources Development	54
Notice of the Annual General Meeting	55
Independent Auditor's Report	61
Consolidated Income Statement	62
Consolidated Balance Sheet	63
Balance Sheet	65
Consolidated Statement of Changes in Equity	66
Consolidated Cash Flow Statement	68
Notes to the Consolidated Financial Statements	70
Financial Summary	123

