

- 2 Corporate Information
- 4 Major Achievements of the Year
- 5 Chairman's Statement
- 10 Five Year Financial Highlights
- 14 Management Discussion and Analysis
- 27 Profiles of Directors, Supervisors and Senior Management
- **35** Report of the Directors
- 48 Report on Corporate Governance
- **56** Report of the Supervisory Committee
- 58 Independent Auditor's Report
- 59 Consolidated Profit and Loss Account
- 60 Consolidated Balance Sheet
- **62** Balance Sheet
- 64 Consolidated Statement of Changes in Equity
- 65 Consolidated Cash Flow Statement
- 66 Notes to the Accounts