

CONTENTS

	Page
Corporate Information	2
Financial and Business Summary	3
Chairman's Statement	5
Management Discussion and Analysis	6
Biography of Directors and Senior Management	12
Directors' Report	14
Report of the Supervisory Committee	22
Corporate Governance Report	23
Independent Auditor's Report	27
Balance Sheet	28
Income Statement	30
Statement of Changes in Equity	31
Cash Flow Statement	32
Notes to the Financial Statements	33