Contents



3 Financial Highlights **4** Company Profile, Corporate Information and Milestones

6 Chairman's Statement 9 President's Statement

14 Business Review

22 Management Discussion & Analysis of Financial Conditions and Results of Operations

34 Directors, Supervisors and Senior Management

46 Report of the Directors 63 Report of the Supervisory Committee 66 Corporate Governance Report

76 Investor Relations 80 Human Resources Development 82 Notice of Annual General Meeting

\bigotimes

85 Independent Auditor's Report

86 Consolidated Income Statement
87 Consolidated Balance Sheet
89 Balance Sheet
90 Consolidated Statement of Changes in Equity
92 Consolidated Cash Flow Statement
94 Notes to the Consolidated Financial Statements
167 Financial Summary

$|\otimes|$