CONTENTS



- 4 Financial Highlights
- 6 Company Profile and Corporate Information
- 8 Milestones
- 14 Chairman's Statement
- 18 President's Statement
- 24 Business Overview
- 36 Management's Discussion and Analysis of Financial Conditions and Results of Operations
- 45 Profiles of Directors, Supervisors and Senior Management
- 58 Report of the Directors
- 76 Report of the Supervisory Committee
- **Corporate Governance Report**
- 94 Investor Relations
- **103 Human Resources Development**
- 104 Notice of Annual General Meeting
- 109 Independent Auditor's Report
- **111** Consolidated Income Statement
- 112 Consolidated Statement of Comprehensive Income
- **113 Consolidated Balance Sheet**
- 115 Balance Sheet
- 116 Consolidated Statement of Changes in Equity
- 118 Consolidated Cash Flow Statement
- 120 Notes to the Consolidated Financial Statements
- 183 Financial Summary