Contents

	5	Definitions
	6	Important Notice
	7	Financial Highlights
	10	Corporate Information
	11	Message from the Chairman
	15	Message from the President
	19	Message from the Chairman of the Board of Supervisors
	21	Management Discussion and Analysis
	21	— Financial Review
	35	— Business Review
	64	— Risk Management
	75	— Organisational Management and Human Resources
		Development and Management
	78	Outlook
	79	Corporate Social Responsibilities
	83	Changes in Share Capital and Shareholdings of Shareholders
	88	Directors, Supervisors and Senior Management Members
	102	Corporate Governance
1.1.	121	Report of the Board of Directors
	128	Report of the Board of Supervisors
	134	Significant Events
	136	Independent Auditor's Report
	142	Consolidated Financial Statements
	310	Reference for Shareholders
	313	Organisational Chart
	315	List of Major Branches and Subsidiaries