

Financial Section

Management's Discussion and Analysis 76

Business Risks 86

Consolidated Balance Sheets 88

Consolidated Statements of Operations 90

Consolidated Statements of Comprehensive Income (Loss) 91

Consolidated Statements of Changes in Net Assets 91

Consolidated Statements of Cash Flows 92

Notes to Consolidated Financial Statements 93

Independent Auditor's Report 116

Corporate Data 117

Major Subsidiaries and Affiliates 118

Stock Information 120