

## **APPENDIX A**

### **INTERVIEW GUIDE**

#### **Part 1: IT application in headquarters/branch**

1. Describe the IT applications you use currently:
  - a. Hardware.
  - b. Software.
  - c. Communication.
  - d. Office equipment.
  - e. Others.
2. What are the main areas of computer usage in typical banking applications?
3. Extent of IT usage in functional areas in detail.
4. What are the implications of IT usage in selected services.

#### **Part 2: Understanding, attitude and perception of banking staff**

1. Level of familiarity of usage of IT tools by Senior management, middle management and operational level:
  - i) Level of understanding.
  - ii) Acceptance of changes.
  - iii) Training.
  - iv) Others.
2. Problems encountered, if any, with these applications.
3. Suggestions : What are the new technologies or services that bank need.
4. Future

APPENDIX B

COMPUTER GENERATED FINANCIAL EVALUATION

BANK OF MULTIMEDIA (M) BERHAD

NAME OF COMPANY:  
PRINCIPAL ACTIVITY:

FINANCIAL SUMMARY

AUDITOR'S OPINION (IF A/C's AUDITED)				
NO. OF MONTHS				
FINANCIAL YEAR ENDED				
1 WORKING ASSETS	0	0	0	0
2 WORKING LIABILITIES	0	0	0	0
3 NET WORKING INVESTMENT (NWI) (1-2)	0	0	0	0
4 NET FIXED ASSETS	0	0	0	0
5 INVESTMENTS	0	0	0	0
6 OTHER ASSETS	0	0		0
7 OTHER LIABILITIES	0	0	0	0
8 TOTAL NET ASSETS (3)+(4)+(5)+(6)-(7)	0		0	0
9 LIQUIDITY RESERVE	0	0	0	0
10 SHORT TERM DEBT	0	0	0	0
11 CURRENT PORTION OF LONG TERM DEBT	0	0	0	0
12 LONG TERM DEBT	0	0	0	0
13 NET INTER-GROUP BORROWINGS	0	0	0	0
14 TOTAL BORROWED FUNDS (TBF) (10)+(11)+(12)+(13)	0	0	0	0
15 TOTAL NET DEBT (14)-(9)	0	0	0	0
16 TANGIBLE NET WORTH (TNW)	0	0	0	0
17 TOTAL CAPITALISATION (TC) (15)+(16)	0	0	0	0

## APPENDIX B

## BALANCE SHEET

AUDITOR'S OPINION (IF A/C's AUDITED)					
NO. OF MONTHS					
FINANCIAL YEAR ENDED					
+ 1 Cash & bank balances + 2 Notes receivable + 3 Other deposits + 4 Marketable securities (eg. quoted shares) 5 Inter-Group accounts o 6 o 7 o 8 * 9 Trade receivables - Inter-Group * 10 Trade receivables - Others * 11 Other debtors and prepayments * 12 Inventory * 13 - Raw materials & consumables * 14 - Work-in-progress * 15 - Finished goods * 16 * 17					
18 CURRENT ASSETS	(1)	0	0	0	0
19 Land & buildings		NEED TO FILL UP			
20 Plant & machinery					
21 Furniture & fittings					
22 Motor vehicles					
23 Office equipment					
24 Capital work-in-progress					
25					
26					
27 NET FIXED ASSETS	(2)	0	0	0	0
28 Investment in subsidiaries					
29 Investment in associated companies					
30 Other investments (eg. shares in unquoted co. etc.)					
31 Inter-Group accounts					
32 Amounts due from Directors					
o 33					
o 34					
35 OTHER ASSETS	(3)	0	0	0	0
36 TOTAL ASSETS	(1)+(2)+(3)	0	0	0	0

Key:	+	Liquidity Reserves	UQ	If accounts are unqualified.
	o	Other Assets	Q	If accounts are qualified.
	*	NWI Items	MGMT	If accounts are unaudited.

# APPENDIX B

## LIABILITY AND NET WORTH ITEMS

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NO. OF MONTHS						
FINANCIAL YEAR ENDED						
1	Bank overdraft					
2	Bills payable (eg BAs)					
3	Other short term borrowings					
4	Current portion of long term loan					
5	HP creditors (payable within a year)					
6	Dividends payable					
7	Inter-Group borrowings					
^ 8						
^ 9						
^ 10						
*	11 Trade payables - Inter-Group					
*	12 Trade payables - Others					
*	13 Other creditors & accruals					
*	14 Income taxes payable					
*	15					
16	CURRENT LIABILITIES (4)	0	0	0	0	0
17	Term Loans					
18	HP creditors (payable after a year)					
19	Deferred taxation					
20	Employees retirement benefits					
21	Inter-Group borrowings					
^ 22						
^ 23						
^ 24						
25	LONG TERM LIABILITIES (5)	0	0	0	0	0
26	TOTAL LIABILITIES (4)+(5)=(6)	0	0	0	0	0
27	Paid-up capital : Ordinary shares					
28	: Preference shares					
29	Share premium/(discount)					
30	Revaluation reserves					
31	Capital reserves					
32	Retained profits/(losses)					
33	Minority interest					
34						
35						
36						
37	(Intangibles)					
38	TANGIBLE NET WORTH (TN) (7)	0	0	0	0	0
39	TOTAL LIABILITIES & TNW (6)+(7)	0	0	0	0	0
40	Note: Contingent Liabilities					
41	Total lease rentals payable					

Key: ^ Other Liability Items  
\* NWI Items



APPENDIX B

PROFIT & LOSS ACCOUNT

NO. OF MONTHS					
FINANCIAL YEAR ENDED					
1 Sales					
2 Less: Cost of Goods Sold					
3 GROSS PROFIT/(LOSS)	0	0	0	0	0
4 Less: Depreciation					
5 Lease expenses					
6 Selling,General,Admin & other operating expenses	0	0	0	0	0
7 OPERATING PROFIT/(LOSS)	0	0	0	0	0
8 Add: Share of Assoc. Co's Profit/(Loss)					
9 Other Income/(Loss)					
10 NET BEFORE INTEREST & TAX (NBIT)	0	0		0	0
11 Less: Financial charges					
12 NET BEFORE TAX (NBT)					
13 Less: Income tax					
14 NET AFTER TAX (NAT)	0	0	0	0	0
15 Add: Minority interests					
16 NET AFTER TAX & MINORITY INTEREST	0	0	0	0	0
17 Add: Extraordinary income/(loss)					
18 NET AFTER TAX & EXTRAORDINARY ITEMS	0	0	0	0	0

NEED TO FILL UP

TANGIBLE NET WORTH RECONCILIATION

NO. OF MONTHS					
FINANCIAL YEAR ENDED					
1 Opening Tangible Net Worth	0	0	0	0	0
2 Add: Net after tax & extraordinary items	0	0	0	0	0
3 Increase in equity	0	0	0	0	0
4 Assets revaluation	0	0	0	0	0
5 Others	0	0	0	0	0
6 Prior year adjustments and net transfers	0	0	0	0	0
7 (Inc)/Dec in intangibles	0		0	0	0
8 Less: Dividends	0	0	0	0	0
9 Change in Net Worth	0	0	0	0	0
10 Ending Tangible Net Worth	0	0	0	0	0

NEED TO FILL UP

APPENDIX B

RECONCILIATION

NAME OF COMPANY :  
TYPE OF ACCOUNTS :

NO. OF MONTHS				
FINANCIAL YEAR ENDED				
<u>CHANGE IN NWI</u> (FOOTNOTE 1)				
Inc/(Dec) in Trade receivables - Inter-Group	0	0	0	0
Inc/(Dec) in Trade receivables - Others	0	0	0	0
Inc/(Dec) in Other debtors & prepayments	0	0	0	0
Inc/(Dec) in Inventory	0	0	0	0
(Inc)/Dec in Trade payables - Inter-Group	0	0	0	0
(Inc)/Dec in Trade payables - Others	0	0	0	0
(Inc)/Dec in Other creditors & accruals	0	0	0	0
(Inc)/Dec in Income taxes payable	0	0	0	0
Inc/(Dec) in Other NWI items	0	0	0	0
Change in NWI	0	0	0	0
<u>NET CHANGE IN OTHER INVESTMENTS</u> (FOOTNOTE 2)				
Inc/(Dec) in Investment in subs. & assoc. cos	0	0		0
Inc/(Dec) in Other investments	0	0	0	0
Inc/(Dec) in Other assets	0	0	0	0
(Inc)/Dec in Other liabilities	0		0	0
Net Change in Other Investments	0		0	0
<u>NET CHANGE IN CAPITAL</u> (FOOTNOTE 3)				
Inc/(Dec) in Paid-up capital : Ordinary shares		0	0	0
Inc/(Dec) in Paid-up capital : Preference shares		0	0	0
Inc/(Dec) in Share premium/(discount)		0	0	0
Inc/(Dec) in Revaluation reserves		0	0	0
Inc/(Dec) in Capital reserves		0	0	0
Inc/(Dec) in Minority interest		0	0	0
Inc/(Dec) in Other networth items		0	0	0
Prior year adjustments and net transfers		0	0	0
Net Change in Capital		0	0	0
<u>NET CHANGE IN TBE</u> (FOOTNOTE 4)				
Inc/(Dec) in Inter-Group borrowings	0	0	0	0
Inc/(Dec) in Ext.STBF	0	0	0	0
Inc/(Dec) in Ext.LLTBF	0	0	0	0
Inc/(Dec) in TBF	0	0	0	0

FINANCIAL RATIOS FOR CREDIT RATING SYSTEM

NAME OF COMPANY :  
TYPE OF ACCOUNTS :

NO. OF MONTHS				
FINANCIAL YEAR ENDED				
<u>Growth Rate</u>				
Size of Sales (compared 3 years ago)	(%)	-	-	0.0 0.0 0.0
	SCORE			0.0 0.0 0.0
<u>Profitability</u>				
NAT/ATNW (average of 3 years)	(%)	-	-	0.0 0.0
	SCORE			0.0 0.0
Times Interest Earned Ratio	(x)	-	-	0.0 0.0
	SCORE			0.0 0.0
<u>Stability</u>				
Net Gearing Ratio ((TBF - Cash & Deposits) / TNW)	(x)	-	-	0.0 0.0 0.0
	SCORE			0.0 0.0 0.0
Operating Cashflow/TBF Ratio	(x)	-	-	0.0 0.0 0.0
	SCORE			0.0 0.0 0.0

# APPENDIX B

## FUNDS FLOW STATEMENT

NAME OF COMPANY :  
TYPE OF ACCOUNTS :

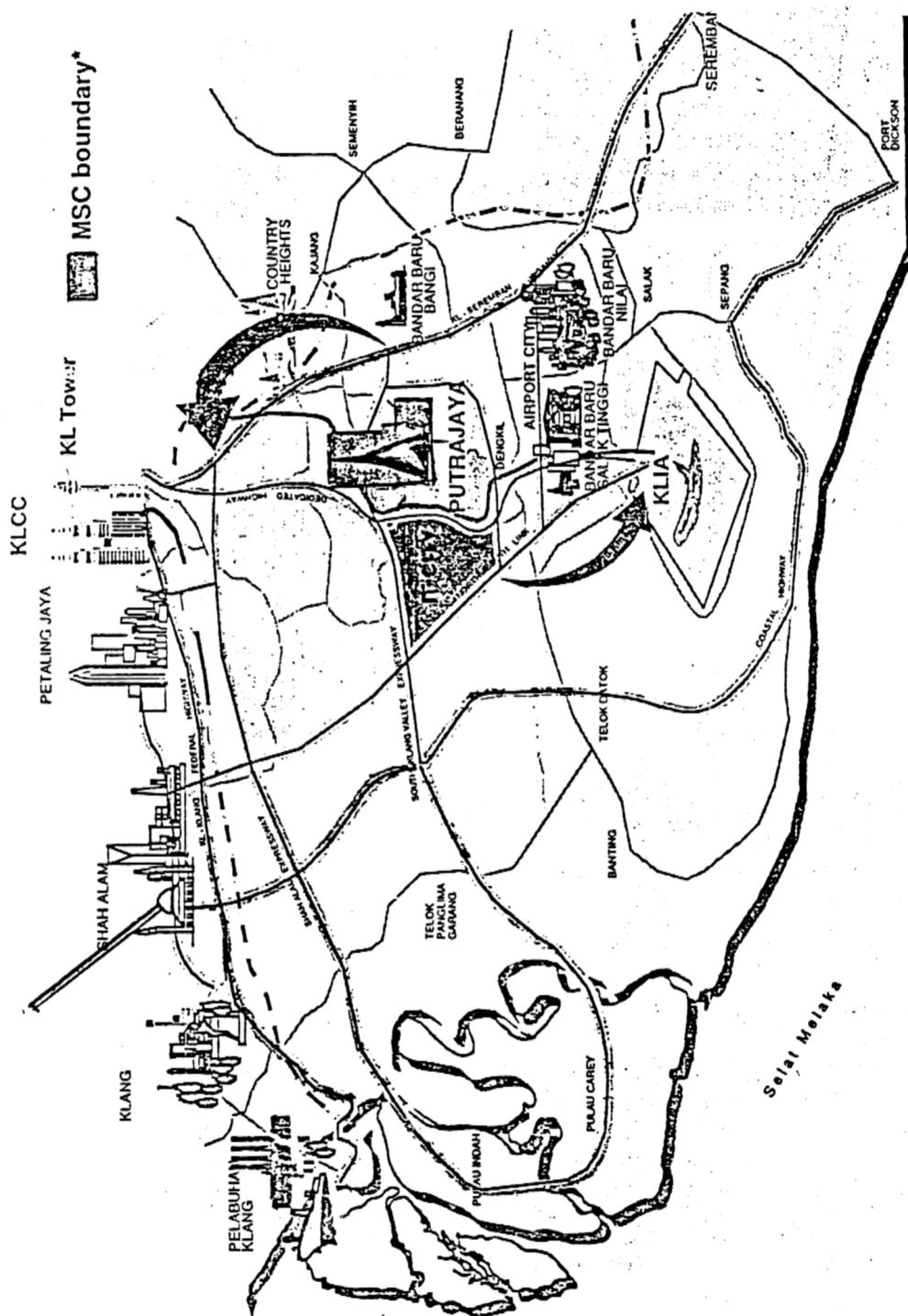
NO. OF MONTHS		FINANCIAL YEAR ENDED				
Net After Tax		0	0	0	0	0
Depreciation		0	0	0	0	0
Minority interest		0	0	0	0	0
Inc/(Dec) in Deferred liabilities		0	0	0	0	0
(Inc)/Dec in Intangibles		0	0	0	0	0
OPERATING CASHFLOW (OCF)		0	0	0	0	0
LESS: CHANGE IN NWI	(FOOTNOTE 1)	0	0	0	0	0
NET CASHFLOW FROM OPERATIONS		0	0	0	0	0
<u>INVESTMENT ITEMS</u>						
Net capital expenditure		0	0			0
Net change in other investments	(FOOTNOTE 2)	0	0	0	0	0
Net change in near cash items		0	0	0	0	0
Extraordinary items		0	0	0	0	0
FUNDS FLOW AFTER INVESTMENT NEEDS		0	0	0	0	0
<u>FINANCING ITEMS</u>						
Net change in capital	(FOOTNOTE 3)	0	0	0	0	0
Net change in TBF	(FOOTNOTE 4)	0	0	0	0	0
FUNDS FLOW AFTER FINANCING ITEMS		0	0	0	0	0
LESS: DIVIDENDS PAID		0	0	0	0	0
NET INC/(DEC) IN CASH & BANK BALANCE		0	0	0	0	0

## FINANCIAL RATIO ANALYSIS

NAME OF COMPANY :  
TYPE OF ACCOUNTS :

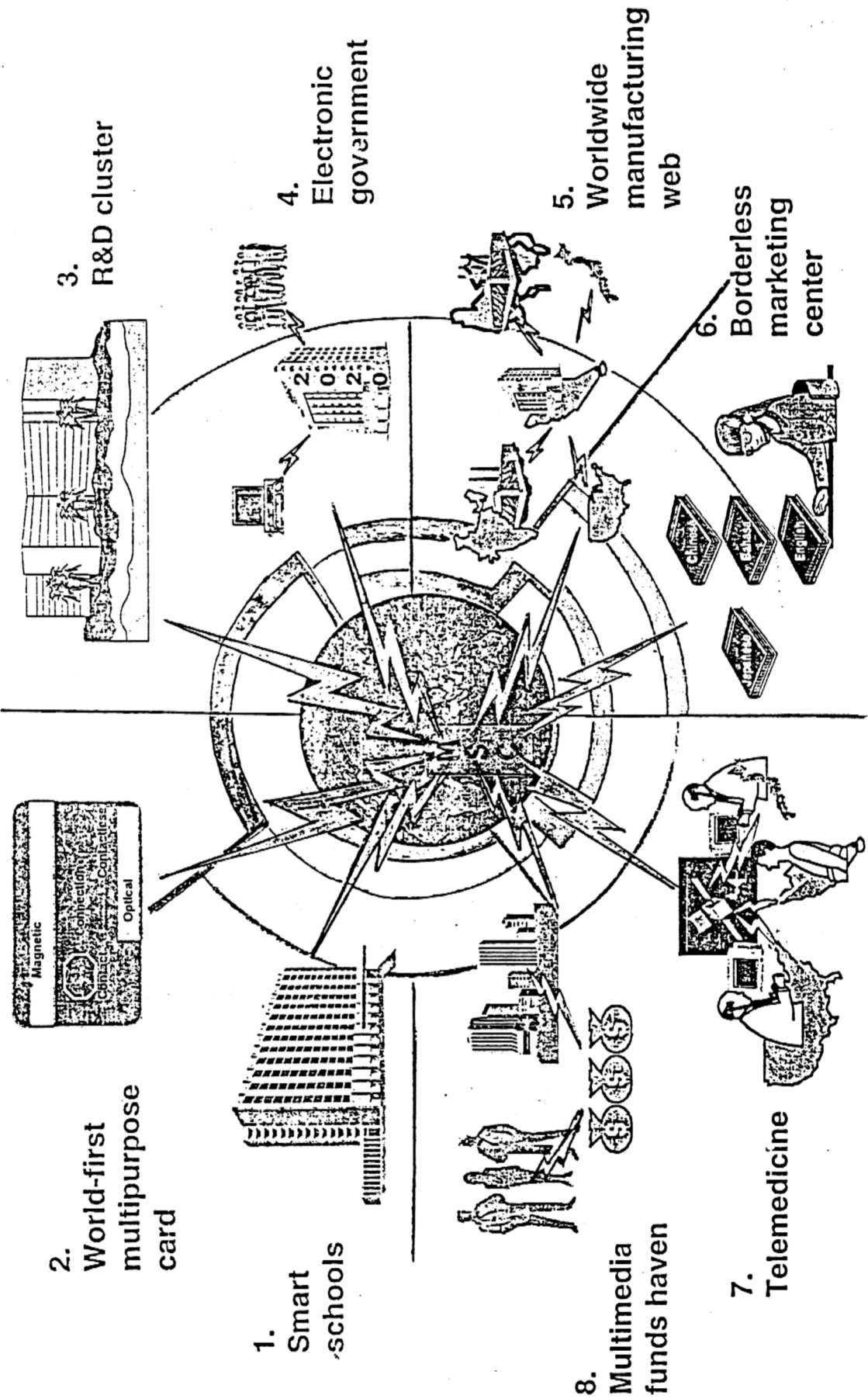
NO. OF MONTHS		FINANCIAL YEAR ENDED				
<u>PROFITABILITY (%)</u>						
Gross Profit / Sales		0.0	0.0	0.0	0.0	0.0
NBIT / Sales		0.0	0.0	0.0	0.0	0.0
NBIT / ATC			0.0	0.0	0.0	0.0
NAT / ATNW			0.0	0.0	0.0	0.0
<u>CAPITALISATION RATIOS (%)</u>						
Total Net Debt/Total Capitalisation		0.0	0.0	0.0	0.0	0.0
TNW/Total Capitalisation		0.0	0.0	0.0	0.0	0.0
<u>ASSET INTENSITY</u>						
Net Fixed Assets / Sales	(%)	0.0	0.0	0.0	0.0	0.0
Change in NWI	(RM'000)	-	0	0	0	0
NWI / Sales	(%)	0.0	0.0	0.0	0.0	0.0
ExLTBF / NWI	(%)	0.0	0.0	0.0	0.0	0.0
<u>LEVERAGE (x)</u>						
TBF / TNW		0.0	0.0	0.0	0.0	0.0
ExLTBF / TNW		0.0	0.0	0.0	0.0	0.0
<u>COVERAGE RATIOS (x)</u>						
OCF / Total Liabilities		-	0.0	0.0	0.0	0.0
OCF / ExLTBF		-	0.0	0.0	0.0	0.0
Times Interest Earned		0.0	0.0	0.0	0.0	0.0
Debt Service Coverage		-	0.0	0.0	0.0	0.0
<u>TURNOVER (Days)</u>						
Inventory Turnover		0	0	0	0	0
Average Collection Period		0	0	0	0	0
Average Payables Period		0	0	0	0	0

## MSC LOCATION AND BOUNDARY

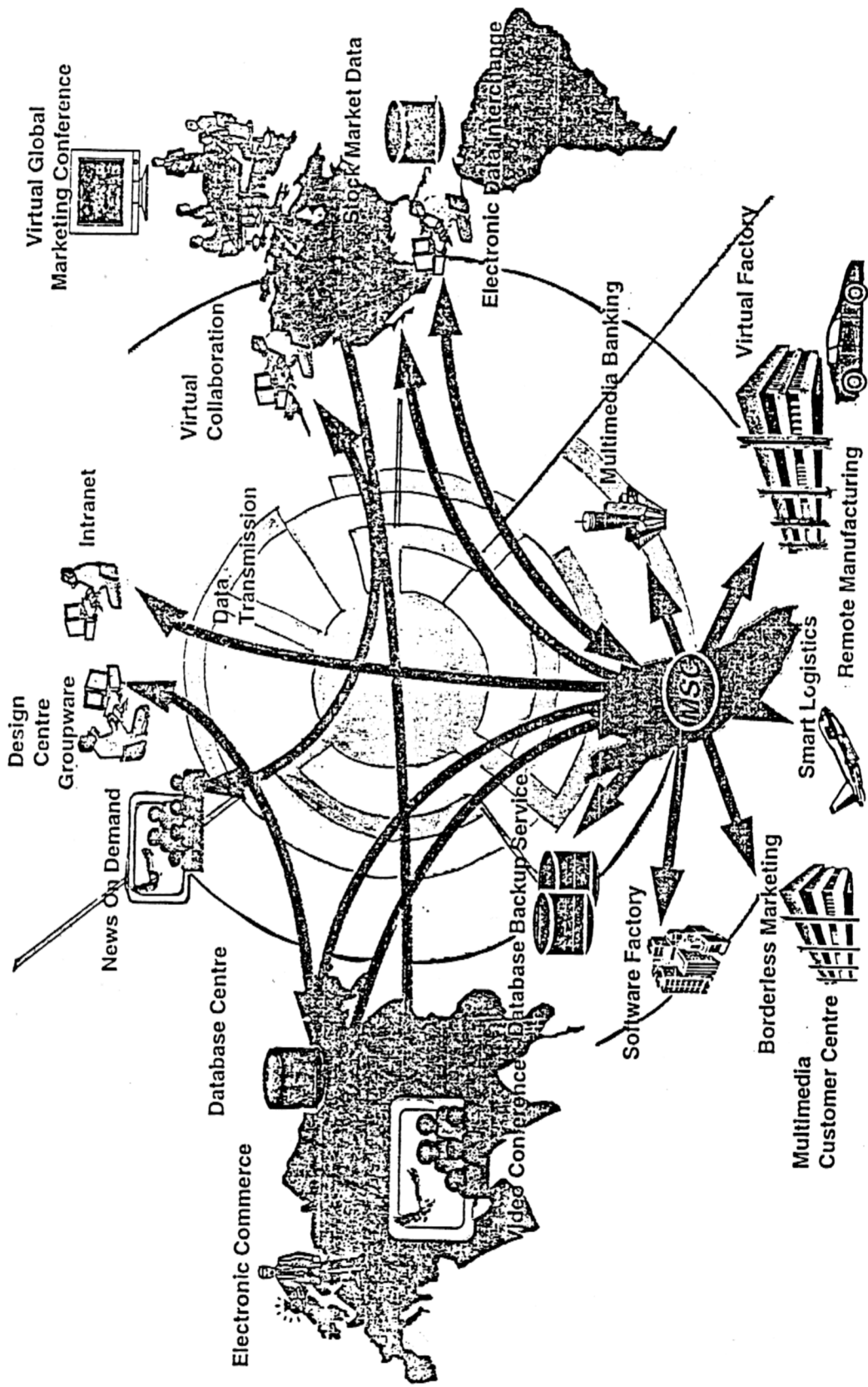


\* Includes KLCC and KL Tower

## FLAGSHIP APPLICATIONS BY 2000



MSC USER APPLICATIONS



## Bill of Guarantees

The Malaysian Government commits the following to companies with MSC Status:

1. Provide a world-class physical and information infrastructure
2. Allow unrestricted employment of local and foreign knowledge workers
3. Ensure freedom of ownership by exempting companies with MSC Status from local ownership requirements
4. Give the freedom to source capital globally for MSC infrastructure, and the right to borrow funds globally
5. Provide competitive financial incentives
6. Become a regional leader in intellectual property protection and cyberlaws
7. Ensure no Internet censorship
8. Provide globally competitive telecoms tariffs
9. Tender key MSC infrastructure contracts to leading companies willing to use the MSC as their regional hub
10. Provide a high-powered implementation agency to act as an effective one-stop super shop.

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Advising the Malaysian Government on the MSC's development is an International Advisory Panel chaired by the Prime Minister, which counsels on strategic issues to ensure that the MSC delivers the world's best multimedia environment.

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BCE Inc



BANK OF MULTIMEDIA (M) BERHAD

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Sept. 4

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Pay to the order of

Ramkal

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Amount

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