APPENDIX 1 :

DATA FOR THE FOLLOWING BANKS FOR THE PERIOD 1989-1999

1. Bank Islam Malaysia Berhad
2. Ban Hin Lee Bank
3. EON Bank (Formerly Kong Ming Bank)
4. Hock Hua Bank
5. Oriental Bank
6. Pacific Bank
7. Sabah Bank
8. Southern Bank

Name of bank : Bank Islam Malaysia Berhad (BIMB)

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	15602	15762	24604	27645	34565	51917	56743	103920	92754	182559	322366
Deposits and placements with other financial institutions						32600	73604	248975	407580	366670	1261442
Loans, advances and financing	666056	807813	789307	1012185	996473	976989	1439664	2000840	2470083	2946440	3403511
Total Assets	1368341	1396251	1357172	1607839	1890616	2948792	3248323	3609456	4513291	4904385	6760386
Liabilities											
Deposits from customers	1229205	1220944	1177941	1320509	1611682	2547799	2865963	3196281	3716541	3718791	5617422
Deposits and placements of bank and other financial institutions	29	202	363	1336	490	3157	3786	5233	189324	101793	94667
Total Shareholders' Fund	89376	92396	99384	185834	196315	212284	233212	257107	282259	927884	952688
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	5184	6896	8377	9145	17525	24133	26333	20508	33557	1017	45604
LOAN INFORMATION											
Loan Loss Provision	29856	35429	39006	40057	41161	50107	55603	45595	50397	150259	169280
General									26319	47841	52737
Specific									24078	102418	116543
Income/Interest-in-suspense											
General Provision as a % of Total Loans less SP & IIS									1.05	1.57	1.5

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans									0.0497	0.0864	0.0758
Loans by Sector											
Agriculture											
Mining & Quarry					47721	43780	40769	48640	156697	154544	187728
Manufacturing					375472	254325	484023	600685	535648	474545	672356
Elect, water & gas											
Construction											
Real Estate					157530	178876	208756	510499	473630	486170	445751
Purchase of landed property :					185437	228078	248141	295506	537519	1143085	1336643
Residential											
Non-residential											
General commerce					71832	68880	148206	123300	146925	334124	300338
Transport, storage & comms											
Fin, insurance & business svs					32990	26493	40849	62032	41662	34524	84430
Purchase of securities											
Purchase of transport vehicles											
Consumption credit					15849	23809	43241	99290	41662	129293	191921
Others					150803	202855	281282	306483	586737	340414	353624
Total Loans					1037634	1027096	1495267	2046435	2520480	3096699	3572791
CAPITAL ADEQUACY											
Core Capital Ratio (%)					17.5	18.6	12.5	9.6	10.3	28.4	23.8
RWCR (%)					17.5	18.6	12.5	9.6	12.1	29.4	24.7

Name of bank : Ban Hin Lee Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	462888	334520	297825	600502	216020	208424	855817	475021	375486	854155	1130994
Deposits and placements with other financial institutions					583987	271616	165078	268338	28785	310385	92007
Loans, advances and financing	572692	864104	1093627	1295410	1502648	2069090	2682576	3577176	4433124	4637063	4891724
Total Assets	1233515	1436393	1723831	2275034	2828262	3459445	4718476	5738410	6968181	7032972	7369522
Liabilities											
Deposits from customers	1052006	1147698	1390900	1862445	2200913	2600141	3508950	4601252	5264762	5802037	6102053
Deposits and placements of bank and other financial institutions	26277	50767	34455	59161	99638	183803	197598	103335	457739	130382	112942
Total Shareholders' Fund	74262	144781	154939	169875	192789	222741	265465	462801	528262	543395	621350
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	3716	6168	12048	21367	25498	33747	46131	58594	57801	22135	69310
LOAN INFORMATION											
Loan Loss Provision											
General					16215	26632	35449	52990	75953	89940	94469
Specific	26869	26807	34758	38200	25587	18419	13531	13357	28980	59327	73156
Income/Interest-in-suspense	38182	38182	45809	56257	67236	31764	23850	23850	30069	29918	24047
General Provision as a % of Total Loans less SP & IIS						1.24	1.29	1.46	1.68	1.87	1.84

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans								4.14	4.13	6.63	5.74
Loans by Sector											
Agriculture								38861	52283	60018	81878
Mining & Quarry								9156	12463	10880	13453
Manufacturing								626301	873882	908756	1104755
Elect, water & gas								85179	14813	14039	153695
Construction								344560	428284	570167	334855
Real Estate								386320	316909	295075	518569
Purchase of landed property :								689943	1029152	1205999	987027
Residential											
Non-residential											
General commerce								472524	729994	531442	926550
Transport, storage & comms								99102	181397	181438	167126
Fin, insurance & business svs								223624	281765	362236	149476
Purchase of securities								131685	199580	131364	174312
Purchase of transport vehicles								3909	2957	4158	4242
Consumption credit								3854	583	471	461
Others								553420	444064	540205	466997
Total Loans								3668438	4568126	4816248	5083396
CAPITAL ADEQUACY											
Core Capital Ratio (%)					10.9	8.6	7.78	10.03	9.37	9.81	10.65
RWCR (%)					11.69	10.68	10.2	12.83	12.07	12.83	13.57

Name of bank : EON Bank (Formerly Kong Ming Bank)

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	25477	46740	38315	139971	161722	242780	226949	372115	451155	664087	687965
Deposits and placements					170000	482250	56500	81500	36500	552400	40700
with other financial institutions											
Loans, advances and financing	166226	161175	174032	180624	356851	741479	1357023	2659027	4850833	5094706	5050229
Total Assets	246403	263623	271884	394085	815133	1872327	2261673	4240826	7477388	8724705	8039385
Liabilities											
Deposits from customers	203354	221992	227152	257319	453131	780123	1114660	2810399	4322859	3988177	4270699
Deposits and placements of bank	2712	956	2121	68704	211693	803576	633908	636651	1431177	2954456	2310625
and other financial institutions											
Total Shareholders' Fund	12843	13236	14843	54751	108274	211046	316277	497463	1157876	1110318	1172553
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	1572	394	1460	1604	2826	2772	5231	20712	5012	-48500	60603
LOAN INFORMATION											
Loan Loss Provision											
General	22149	24950	24047	20889	3610	7490	13750	29580	83610	98375	99393
Specific					2072	1588	1370	1622	69078	207531	154273
Income/Interest-in-suspense	19722	21901	29406	18739	3887	3102	3593	4270	8236	77082	74801
General Provision as a % of											
Total Loans less SP & IIS								1.1	1.6	1.8	1.8

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans								0.6	3.5	6.1	7.9
Loans by Sector											
Agriculture								7509	33200	36478	75618
Mining & Quarry								3748	23811	36890	43975
Manufacturing								422712	763316	960636	935806
Elect, water & gas								32768	137924	151837	24271
Construction								366115	932639	1005764	903344
Real Estate								209171	254455	289634	357600
Purchase of landed property :								487278	1257988	1526293	1602735
Residential											
Non-residential											
General commerce								173722	323229	356191	375279
Transport, storage & comms								72602	62706	76207	69816
Fin, insurance & business svs								512695	439197	362585	261280
Purchase of securities								112259	703444	612603	410673
Purchase of transport vehicles								1475	4596	9398	9038
Consumption credit								91085	215700	211112	316326
Others											
Total Loans								2694499	5302964	5749904	5734744
CAPITAL ADEQUACY											
Core Capital Ratio (%)					12.36	9.09	10.77	11.6	15.29	15.25	15.84
RWCR (%)					12.36	9.09	10.77	11.6	15.29	15.25	15.84

Name of bank : Hock Hua Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	315287	270026	349913	474084	297350	387692	365215	231437	319467	486548	649306
Deposits and placements with other financial institutions					449000	250000	177000	136000	30000	234500	202900
Loans, advances and financing	566655	687263	922568	1183362	1504064	1753413	2123669	2757490	2980665	3111137	3549705
Total Assets	1024753	1254872	1548589	2012033	2685986	2976618	3339632	4398227	4621722	4713753	5431293
Liabilities											
Deposits from customers	819894	945687	1215978	1634131	2091975	2350924	2676287	3595486	3467978	3516111	4338294
Deposits and placements of bank and other financial institutions	59806	59981	33860	39244	48467	25542	41042	127229	302484	297005	115424
Total Shareholders' Fund	87307	189009	201767	218700	251428	299191	340820	403596	640698	680865	744991
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	8641	13111	18219	23686	38074	56496	50504	68071	234625	51896	77660
LOAN INFORMATION											
Loan Loss Provision		44885	45478	55168	58112	49668	47551	62901	106103	168350	264790
General					19735	22794	22794	34270	64804	67504	76589
Specific					12391	9197	10280	11105	20836	61113	95307
Income/Interest-in-suspense					25986	17677	14477	17526	20463	39733	92894
General Provision as a % of Total Loans less SP & IIS								1.29	2	2	2

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans									4.84	5.68	7.29
Loans by Sector									77246	80679	131672
Agriculture									5494	5329	7310
Mining & Quarry									250757	301256	325086
Manufacturing									583	191	512
Elect, water & gas									473819	476850	567238
Construction									181864	190024	199031
Real Estate									639017	676676	970550
Purchase of landed property :											
Residential											
Non-residential									680124	648576	708231
General commerce									69174	178568	101142
Transport, storage & comms									135365	188511	187905
Fin, insurance & business svs									92393	111326	130652
Purchase of securities									6574	9272	23193
Purchase of transport vehicles									362327	301345	334631
Consumption credit									112031	110884	127342
Others									3086768	3279487	3814495
Total Loans											
CAPITAL ADEQUACY					14.2	13.7	12.6	13	17.2	18.1	18.2
Core Capital Ratio (%)					14.2	13.7	12.6	13	18.4	19.3	19
RWCR (%)											

Name of bank : Oriental Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	205558	124707	n/a	315393	177615	742468	506437	364506	810565	773450	1047262
Deposits and placements with other financial institutions					199117	223068	324500	239537	79885	79205	429000
Loans, advances and financing	762540	966124		1543523	1561467	1749841	2728817	3985590	5015292	5644444	4752933
Total Assets	1188514	1325546		2353165	2864443	3636511	4667514	6041899	7923812	8614933	7986084
Liabilities											
Deposits from customers	859599	983757		1409383	1614513	1964292	2164312	3144502	4733303	5330894	5330100
Deposits and placements of bank and other financial institutions	120537	101674		215219	616932	970501	1508179	1550264	1554348	1684017	1027910
Total Shareholders' Fund	60911	68447		148102	169247	194271	249071	423994	502966	454859	24430
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	1142	7536		20040	19883	18200	26353	37608	64386	-70719	-440746
LOAN INFORMATION											
Loan Loss Provision		185612		82584	110225	128542	132830	154575	216073	497212	733985
General					16693	24952	31398	49107	96018	96018	97018
Specific					44339	46314	46740	54534	61117	310769	458441
Income/Interest-in-suspense					49193	57276	54692	50934	58938	90425	178526
General Provision as a % of Total Loans less SP & IIS								1.22	1.81	1.6	1.9

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans										17.7	27.1
Loans by Sector											
Agriculture									76965	107047	101073
Mining & Quarry									1006	3421	2546
Manufacturing									1342022	1495211	1273435
Elect, water & gas									58495	28087	26113
Construction									709955	1014455	894395
Real Estate									295131	176896	196137
Purchase of landed property :									936458	1142196	1050975
Residential											
Non-residential											
General commerce									510984	743492	690012
Transport, storage & comms									223896	223073	181857
Fin, insurance & business svs									730192	568969	562180
Purchase of securities									97339	239960	188160
Purchase of transport vehicles									2145	2842	1839
Consumption credit									390175	485309	414495
Others									54209	109070	82964
Total Loans									5428972	6340028	5666181
CAPITAL ADEQUACY											
Core Capital Ratio (%)					9.45	9.11	8.1	9.76	8.81	7.29	0.46
RWCR (%)					11.11	11.02	9.8	10.99	11.73	8.79	16.67

Name of bank : Pacific Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	129640	179814	186732	371993	322400	404891	389508	734260	849658	1351306	1588898
Deposits and placements					276117	393500	395000	568000	145000	651000	158000
with other financial institutions											
Loans, advances and financing	764310	969563	1371163	1435648	1782839	2106558	3628960	5757338	6710843	6252840	5869690
Total Assets	1098031	1394794	2024798	2299212	3006699	3831977	5815429	9143173	10956094	10330813	9632270
Liabilities											
Deposits from customers	923652	1068358	1518397	1796436	2052910	2578349	3701247	6344788	7343506	7543358	7394232
Deposits and placements of bank	37014	92483	243255	195617	562513	659912	1060794	1275607	1930466	1304075	692896
and other financial institutions											
Total Shareholders' Fund	63652	140778	149400	161031	178251	321212	572326	738128	798156	811364	849518
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	7328	9598	12531	15600	19129	24238	35836	88137	63595	15028	72011
LOAN INFORMATION											
Loan Loss Provision											
General	27532	29440	29684	36008	8218	22178	45797	87673	118117	125189	223732
Specific					22222	19733	22245	21872	112721	277466	121945
Income/Interest-in-suspense	35928	38767	40034	40278	51086	46688	58372	60303	68855	136257	177364
General Provision as a % of											
Total Loans less SP & IIS							1.2	1.5	1.72	1.93	2

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans								3.31	5	10.73	10.01
Loans by Sector											
Agriculture								130476	157272	154446	168572
Mining & Quarry								9588	5795	9254	26668
Manufacturing								1164621	1426984	1305118	1191482
Elect, water & gas								127489	60170	99949	127328
Construction								425221	753591	648711	676876
Real Estate								200915	206780	202250	201571
Purchase of landed property :								1037593	1453035	1553109	1810555
Residential											
Non-residential											
General commerce								587153	769144	763643	717879
Transport, storage & comms								75458	129391	342946	233432
Fin, insurance & business svs								772761	664088	636096	428205
Purchase of securities								547935	489185	265197	164760
Purchase of transport vehicles								11410	12409	12749	11232
Consumption credit								421811	445350	427698	454484
Others								414755	437342	370586	179687
Total Loans	833286	1053419	1451862	1525088	1871438	2208084	3755374	5927186	7010536	6791752	6392731
CAPITAL ADEQUACY											
Core Capital Ratio (%)					9.02	13.58	14.34	11.59	10.75	10.79	12.32
RWCR (%)					9.58	14.31	14.79	11.82	11.36	11.28	12.81

Name of bank : Sabah Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	83528	87534	36618	47074	38618	82665	91192	77343	162470	190241	223887
Deposits and placements with other financial institutions					40000	13000	10000				85000
Loans, advances and financing	357445	452715	524911	592787	673359	809528	1061674	1430650	1882058	1866459	1989855
Total Assets	655533	705113	768450	853351	1006950	1181796	1512740	1957109	2650554	2432150	2784210
Liabilities											
Deposits from customers	558378	591277	644356	691297	841674	935469	1281047	1590784	2104601	1956231	2784210
Deposits and placements of bank and other financial institutions	6523	17739	22299	24415	14428	66378	6641	27838	178117	26505	25035
Total Shareholders' Fund	42335	55740	67199	79167	94611	113557	134884	221551	235280	206694	206886
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	10506	13405	11458	11968	15444	18945	21327	27170	13728	-28586	192053
LOAN INFORMATION											
Loan Loss Provision											
General								15988	36800	37450	
Specific								54488	52520	96957	N/A
Income/Interest-in-suspense								75924	46452	43008	
General Provision as a % of Total Loans less SP & IIS								1.1	1.9	1.9	

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans								15.5	14.8	18.6	
Loans by Sector											
Agriculture								107731	129221	162311	
Mining & Quarry								31016	664	719	
Manufacturing								165229	171342	209806	
Elect, water & gas								6895	17101	11072	
Construction								194031	256788	287031	
Real Estate								225997	64134	46697	N/A
Purchase of landed property :								262997	554257	681676	
Residential											
Non-residential											
General commerce								285541	440740	292961	
Transport, storage & comms								9686	28140	29712	
Fin, insurance & business svs								149166	122891	109898	
Purchase of securities								34120	83147	84971	
Purchase of transport vehicles								1307	5508	5314	
Consumption credit									152	144	
Others								110364	151628	188392	
Total Loans								1584080	2025713	2110704	
CAPITAL ADEQUACY											
Core Capital Ratio (%)					13.3	12.8	11.96	14.08	11.12	16.8	
RWCR (%)					14.3	13.8	12.91	15.1	12.86	18.7	

Name of bank : Southern Bank

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
BALANCE SHEET INFORMATION											
Assets											
Cash,balances and short-term funds	62209	100870	97504	171552	107704	564204	367945	168778	534022	222415	676430
Deposits and placements with other financial institutions					474887	448765	501034	503133	123816	78897	71786
Loans, advances and financing	1180484	1317489	1471542	1462663	1604405	2064774	2732142	3620837	4472723	5150571	6326231
Total Assets	1801987	2003689	2217823	2288599	2888299	4046752	4657277	6106156	7898880	7839647	10210943
Liabilities											
Deposits from customers	1280968	1489335	1707618	1765283	1789526	2353927	3269941	4112284	4604636	4876188	5847009
Deposits and placements of bank and other financial institutions	132659	126184	75763	60421	485231	991483	309851	480546	1111746	631228	1567577
Total Shareholders' Fund	181492	193303	209754	232960	258961	296762	550760	612902	1110604	1161101	1898311
INCOME/EXPENSE INFORMATION											
Profit after Tax & Zakat	20650	20929	25569	32464	35540	47621	58506	80150	80594	72786	120534
LOAN INFORMATION											
Loan Loss Provision	65344	80045	102989	140948	190519	103757	78884	91182	135066	276607	422319
General					16854	21493	28713	42608	73026	82749	100108
Specific					74139	33550	21057	22512	40591	123045	195727
Income/Interest-in-suspense					99526	48714	29114	26062	21449	70813	126484
General Provision as a % of Total Loans less SP & IIS							1.04	1.16	1.5	1.5	1.5

FINANCIAL DETAILS (RM ' 000)	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans									2.8	5.8	6
Loans by Sector											
Agriculture									55879	80420	113801
Mining & Quarry									21704	24842	31681
Manufacturing									615905	823905	1000325
Elect, water & gas									61821	184961	177595
Construction									499975	552225	606706
Real Estate									290016	293267	605387
Purchase of landed property :									1169731	1342799	1519218
Residential											
Non-residential											
General commerce									445865	458957	557751
Transport, storage & comms									89662	105137	103567
Fin, insurance & business svs									172412	431428	469838
Purchase of securities									331213	349231	465428
Purchase of transport vehicles									3893	3646	121738
Consumption credit									764756	698385	874649
Others									84957	77975	100866
Total Loans									4607789	5427178	6748550
CAPITAL ADEQUACY											
Core Capital Ratio (%)							13.78	14.22	20.34	18.83	12.44
RWCR (%)							13.78	14.35	20.34	18.83	12.44

APPENDIX 2 :

DATA FOR THE FOLLOWING BANKS FOR THE PERIOD 1997-1999

1. Arab Malaysian Bank
2. Hong Leong Bank
3. International Bank Malaysia
4. Maybank
5. Multi Purpose Bank
6. Perwira Affin Bank
7. Phileo Allied Bank
8. Public Bank

Name of bank : Arab Malaysian Bank

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	111881	433867	547795	753732
Deposits and placements	127125	41300	77100	346600
with other financial institutions				
Loans, advances and financing	3329550	6198182	8129298	7288220
Total Assets	5016606	9124628	12105093	11414808
Liabilities				
Deposits from customers	2418247	5177175	3628973	5193857
Deposits and placements of bank	1332521	2284880	6054012	3972089
and other financial institutions				
Total Shareholders' Fund	337706	427644	501380	10076
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	10048	42477	-30678	-491304
LOAN INFORMATION				
Loan Loss Provision				
General	43861	94393	127995	115826
Specific	296	4992	131034	437240
Income/Interest-in-suspense	1652	6285	51120	207336
General Provision as a % of				
Total Loans less SP & IIS	1.30%	1.50%	1.55%	1.56%

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans	0.38%	1.25%	46.24%	13.32%
Loans by Sector				
Agriculture			107753	69313
Mining & Quarry	31245	89043	67409	314443
Manufacturing	554611	1080507	1141412	1083254
Elect, water & gas			99291	68913
Construction	974505	1569282	1441076	1463978
Real Estate	75793	164199	658551	618257
Purchase of landed property :	48934	162146	1136647	1397284
Residential				
Non-residential				
General commerce	287651	539481	494360	497009
Transport, storage & comms			295450	352086
Fin, insurance & business svs	1170270	1944570	1162260	1193702
Purchase of securities			1057384	766973
Purchase of transport vehicles				
Consumption credit	19703	49823	46935	45227
Others	212647	704801	730919	178183
Total Loans	3375359	6303852	8439447	8048622
CAPITAL ADEQUACY				
Core Capital Ratio (%)	7.4	5.35	5.02	0.12
RWCR (%)	12.2	9.98	9.58	9.43

Name of bank : Hong Leong Bank

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	917694	1487892	1210086	2621036
Deposits and placements with other financial institutions	181955	279120	22385	552395
Loans, advances and financing	5092908	7849034	9267432	9181693
Total Assets	8178170	12383431	13754331	15094683
Liabilities				
Deposits from customers	5814503	8213649	10252346	11868588
Deposits and placements of bank and other financial institutions	441106	329175	1034472	362665
Total Shareholders' Fund	684809	1023712	1483037	1564801
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	78956	114368	59903	117556
LOAN INFORMATION				
Loan Loss Provision				
General	57101	124383	193526	193146
Specific	18987	24421	191946	332037
Income/Interest-in-suspense	69898	44880	59836	121992
General Provision as a % of Total Loans less SP & IIS	1.1%	1.5	2	2

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans		1.3	4.5	5.4
Loans by Sector				
Agriculture		192240	146270	125450
Mining & Quarry		9504	30216	30317
Manufacturing		1668354	2120417	2055150
Elect, water & gas		31066	4969	12742
Construction		415442	697180	645114
Real Estate		26015	30175	85587
Purchase of landed property :		1979854	2616619	2667830
Residential				
Non-residential				
General commerce		919680	1064438	1130054
Transport, storage & comms		143985	254339	251122
Fin, insurance & business svs		1002940	1038852	990842
Purchase of securities		810285	683843	594234
Purchase of transport vehicles		4670	5272	5066
Consumption credit		308124	496382	681956
Others		530559	523768	558404
Total Loans		8042718	9712740	9833868
CAPITAL ADEQUACY				
Core Capital Ratio (%)	10.27	10.37	12.9	13.02
RWCR (%)	10.27	10.37	12.9	13.02

Name of bank : International Bank Malaysia

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	52024	641633	129500	345416
Deposits and placements with other financial institutions	129018	60500	20000	123000
Loans, advances and financing	519512	640550	645254	778766
Total Assets	863265	1534476	920896	1389728
Liabilities				
Deposits from customers	576815	696860	736033	1096736
Deposits and placements of bank and other financial institutions	159708	708978	51056	121428
Total Shareholders' Fund	79052	81676	86457	132253
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	8597	2624	5518	15095
LOAN INFORMATION				
Loan Loss Provision				
General	6359	9931	15000	16500
Specific	4115	11091	11229	12035
Income/Interest-in-suspense	8106	9134	13326	10392
General Provision as a % of Total Loans less SP & IIS	1.2	1.5	2.2	2

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans	8.6	12.1	8.2	4.2
Loans by Sector				
Agriculture	51496	59626	51315	73607
Mining & Quarry	433	1114	1934	714
Manufacturing	47199	53421	52099	71327
Elect, water & gas	34	400	247	145
Construction	34492	74374	93936	124195
Real Estate	81102	59711	64932	40812
Purchase of landed property :	61267	93403	105653	136597
Residential				
Non-residential				
General commerce	150872	188795	194519	220164
Transport, storage & comms	11007	29673	27363	11895
Fin, insurance & business svs	12177	11859	15410	32811
Purchase of securities	22363	17298	7971	19576
Purchase of transport vehicles	144	42	109	70
Consumption credit	37401	49173	43738	56681
Others	28105	31817	25583	29099
Total Loans	538092	670706	684809	817693
CAPITAL ADEQUACY				
Core Capital Ratio (%)	13.18	9.66	11.34	14.29
RWCR (%)	14.2	10.83	13.31	16.08

Name of bank : Maybank

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	10662806	13403510	6984670	9244014
Deposits and placements	3771657	5204914	5304125	4449440
with other financial institutions				
Loans, advances and financing	36373997	45297719	56277249	57489376
Total Assets	66912511	82904897	86936138	87591952
Liabilities				
Deposits from customers	39300236	46918402	51894351	57581079
Deposits and placements of bank	12110374	16174231	15355423	11423374
and other financial institutions				
Total Shareholders' Fund	4423156	6974627	7223174	7896764
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	709481	865040	260126	809787
LOAN INFORMATION				
Loan Loss Provision				
General	1278805	1621564	2026755	2070088
Specific	472080	540345	2037831	2445919
Income/Interest-in-suspense	652047	441904	385272	642057
General Provision as a % of				
Total Loans less SP & IIS	3.4	3.24	3.32	3.39

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans		1.41	3.19	3.73
Loans by Sector				
Agriculture		664239	744516	804148
Mining & Quarry		138017	181230	157731
Manufacturing		8314730	9417830	9339881
Elect, water & gas		1545427	1489708	2019334
Construction		3732005	4722194	4920125
Real Estate		943051	972794	686517
Purchase of landed property :		5022833	6859141	8749732
Residential				
Non-residential				
General commerce		3300653	3962234	3885981
Transport, storage & comms		1421393	1767199	2290341
Fin, insurance & business svs		4676426	7209327	10054375
Purchase of securities		4887019	5424724	3363564
Purchase of transport vehicles			9539	12357
Consumption credit		2034496	1816451	1893052
Others		2094922	2196185	1755641
Total Loans	38776929	38775211	46773072	49932779
CAPITAL ADEQUACY				
Core Capital Ratio (%)	9.37	11.6	11.21	12.03
RWCR (%)	11.77	14	14.47	14.74

Name of bank : Multi-Purpose Bank

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	726770	479450	288068	870612
Deposits and placements with other financial institutions	214650	32260	22506	124978
Loans, advances and financing	4349770	6010790	5532797	6401596
Total Assets	6489060	8358790	7156138	9330230
Liabilities				
Deposits from customers	5100070	5976510	5727864	7785476
Deposits and placements of bank and other financial institutions	245910	775720	116238	112496
Total Shareholders' Fund	443040	536060	551356	623492
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	101610	73790	26056	72136
LOAN INFORMATION				
Loan Loss Provision				
General	52440	96840	90878	106942
Specific	4300	72700	253953	463878
Income/Interest-in-suspense	9730	19180	85364	161689
General Provision as a % of Total Loans less SP & IIS	1.2%	1.6%	1.5	1.5

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans	1.5	5.4	7.4	6.8
Loans by Sector				
Agriculture			92213	78368
Mining & Quarry			14022	15180
Manufacturing			1218374	1196816
Elect, water & gas			7509	6790
Construction			387221	475791
Real Estate			379944	517852
Purchase of landed property :			1523210	1626146
Residential				
Non-residential				
General commerce			822978	756189
Transport, storage & comms			225671	227857
Fin, insurance & business svs			289374	281800
Purchase of securities			714002	948372
Purchase of transport vehicles			304	579761
Consumption credit			165897	219135
Others			122273	204048
Total Loans			5962992	7134105
CAPITAL ADEQUACY				
Core Capital Ratio (%)	8.4	7.51	8.73	8.56
RWCR (%)	10.24	9.62	10.55	11.88

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	568930	752484	1608829	1649925
Deposits and placements	371790	130710	280555	318237
with other financial institutions				
Loans, advances and financing	8289115	9979062	9500026	9636154
Total Assets	12091215	15299470	14385334	15011699
Liabilities				
Deposits from customers	8782994	10176217	10936155	11531274
Deposits and placements of bank	618939	227442	869604	827902
and other financial institutions				
Total Shareholders' Fund	1195775	1312931	1370464	1437667
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	206455	163956	80933	90603
LOAN INFORMATION				
Loan Loss Provision				
General	220403	243052	155600	155600
Specific	98310	287009	541856	305013
Income/Interest-in-suspense	55760	71774	185812	251591
General Provision as a % of				
Total Loans less SP & IIS	2.59	2.38	1.55	1.54

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans	4.5	5.86	11.09	11.61
Loans by Sector				
Agriculture	133373	205517	175656	253572
Mining & Quarry	57004	32960	21801	11783
Manufacturing	2081848	2398764	2087046	2084822
Elect, water & gas	163104	282931	320648	227600
Construction	1051513	1013679	1242977	1356395
Real Estate	568184	574683	460636	407828
Purchase of landed property :	898920	1085285	771185	1809787
Residential				
Non-residential				
General commerce	804580	1087609	1052512	971741
Transport, storage & comms	268318	359773	797501	846168
Fin, insurance & business svs	826894	1185490	424269	832110
Purchase of securities	304488	322998	818862	625018
Purchase of transport vehicles	19375	28129	46525	26964
Consumption credit	290036	332809	575823	456813
Others	1195951	1670360	1587853	437757
Total Loans	8663588	10580987	10383294	10348358
CAPITAL ADEQUACY				
Core Capital Ratio (%)	10.59	9.68	10.84	11.19
RWCR (%)	12.36	11.31	11.88	12.22

Name of bank : Phileo Allied Bank

FINANCIAL DETAILS (RM '000)	1996	1997	1998	1999
BALANCE SHEET INFORMATION				
Assets				
Cash,balances and short-term funds	524278	487612	319832	474570
Deposits and placements	98335	75130	202185	155305
with other financial institutions				
Loans, advances and financing	1568594	4263740	5319852	5441636
Total Assets	3646094	7654889	9909153	10150514
Liabilities				
Deposits from customers	1779015	4720461	4526719	5865361
Deposits and placements of bank	881509	1454369	3401681	2201217
and other financial institutions				
Total Shareholders' Fund	507911	704601	636275	617974
INCOME/EXPENSE INFORMATION				
Profit after Tax & Zakat	16724	14690	-68326	-18301
LOAN INFORMATION				
Loan Loss Provision				
General	16006	47005	84500	87000
Specific	480	647	114278	114994
Income/Interest-in-suspense	656	2079	16295	177204
General Provision as a % of				
Total Loans less SP & IIS	1.05%	1.1	1.58	1.58

FINANCIAL DETAILS (RM ' 000)	1996	1997	1998	1999
Total NPLs and financing as a % of Total Loans		0.67	7.01	17.03
Loans by Sector				
Agriculture		10549	15040	12900
Mining & Quarry		158	9969	9236
Manufacturing		213678	493582	530826
Elect, water & gas		100176	54905	55856
Construction		381696	171088	162310
Real Estate		739748	634228	673615
Purchase of landed property :		505081	1250768	1325225
Residential				
Non-residential				
General commerce		163997	653200	748964
Transport, storage & comms		1918	392728	406939
Fin, insurance & business svs		745605	730539	697663
Purchase of securities		591112	656220	799529
Purchase of transport vehicles		3573	6525	8051
Consumption credit		1023460	1164782	1128249
Others		690413	202714	204897
Total Loans		5171164	6436288	6764260
CAPITAL ADEQUACY				
Core Capital Ratio (%)	28	13.7	9.3	9
RWCR (%)	28	14.2	10.2	9.8