Bank lender	Facility	Limit	Type of default	Total outstanding amount as at 30 November 2002	Existing security
Bank Utama (Malaysia) Berhad	Term Loan	RM40 million	Principal repayment and interest payments	RM40.60 million	Land and building
Bank Utama (Malaysia) Berhad	Overdraft	i) RM35 million ii) RM45 million	Principal repayment and interest payments	i) RM43.36 million ii) RM55.74 million	Land and building Third party land and building
Bank Islam Malaysia Berhad	Trade facilities	i) RM10 million	Trade facilities overdue	i) RM9.4 million	Clean
		ii) RM4 million	Trade facilities overdue	ii) RM4.1million	Land & Building and Corporate Guarantee from CSM