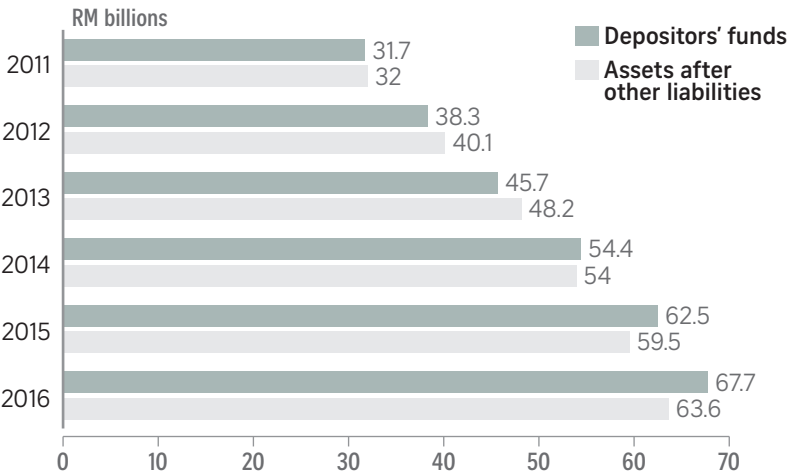


Tabung Haji owes depositors more than it has



Source: TABUNG HAJI ANNUAL REPORTS SUNDAY TIMES GRAPHICS