



**SABAH DEVELOPMENT BANK BERHAD**  
(Incorporated in Malaysia)

**SCHEDULE OF OVERHEAD EXPENSES  
FOR THE YEAR ENDED DECEMBER 31, 2006**

	<b>The Company</b>	
	<b>2006</b>	<b>2005</b>
	<b>RM</b>	<b>RM</b>
Salaries, allowances and bonus	4,191,251	3,747,799
Commitment fees and other charges	1,282,009	338,295
Directors' remunerations	1,096,030	954,501
Staff benefits	1,007,170	940,265
Depreciation of property, plant and equipment	919,423	232,226
Legal and professional fees	426,006	54,289
Rental of premises payable to:		
Sabah State Government	452,768	413,919
Others	14,620	14,620
Provision for retirement gratuities - net of write-back	355,140	218,643
Staff training	244,055	174,482
Insurance	206,484	179,978
Repairs and maintenance	141,507	133,022
Directors' expenses	123,723	112,059
Motor vehicle expenses	118,723	108,831
Business development and public relations	109,567	58,637
Travelling and accommodation	106,052	34,935
Stationery and supplies	91,176	73,530
Telephone, facsimile and postage	83,781	77,797
Membership dues	58,926	59,319
Audit fee:		
Current	50,000	54,000
Overprovision in prior year	(4,000)	-
Quit rent	44,524	45,000
Utilities	40,624	35,817
Computer systems development	24,555	18,964
Newspapers and periodicals	9,554	14,684
Advertisement	5,778	16,873
Donations	338	9,500
Miscellaneous	70,421	67,938
	<u>11,270,205</u>	<u>8,189,923</u>
Total	<u>11,270,205</u>	<u>8,189,923</u>

This statement has been included for management use only and does not form part of the audited statutory financial statements of the Company.