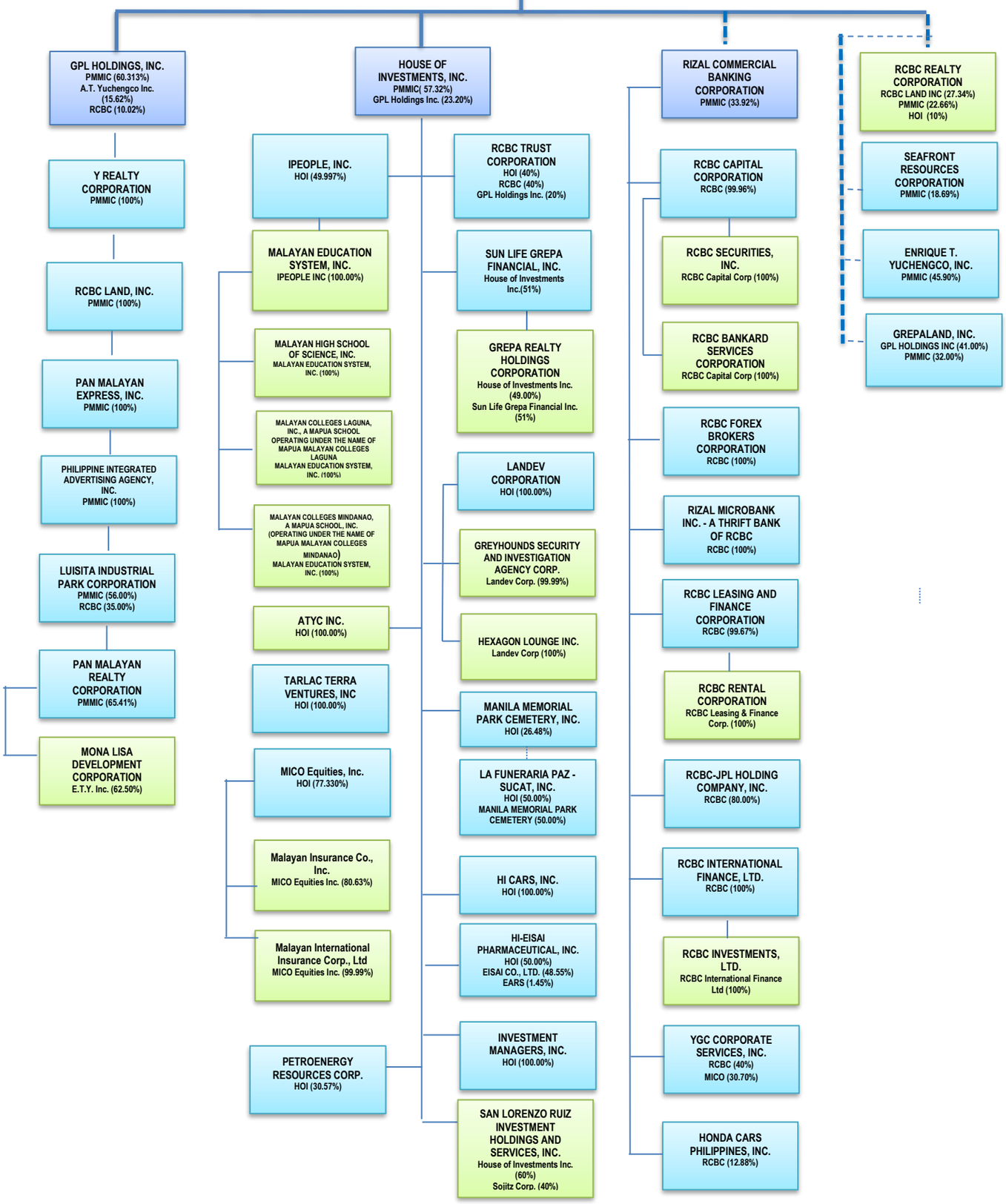PAN MALAYAN MANAGEMENT & INVESTMENT CORPORATION (PMMIC)