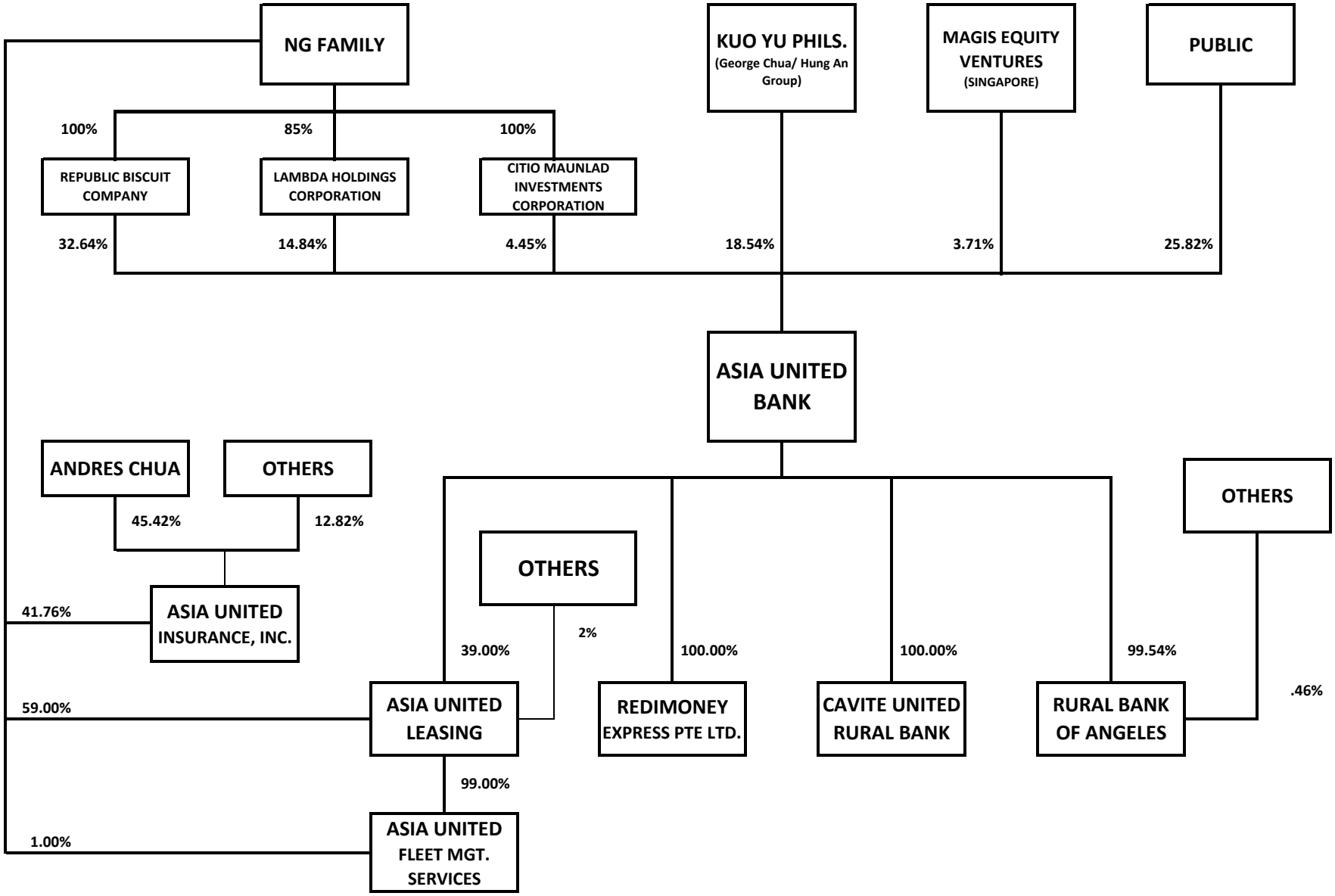CONGLOMERATE STRUCTURE OF ASIA UNITED BANK