

**SELECTED FINANCIAL HIGHLIGHTS YEAR-ON-YEAR (Y-O-Y)  
AND QUARTER-ON-QUARTER (Q-O-Q)**

**BCHB GROUP**

	Y-O-Y (3 Month Ended)			Q-O-Q		
	Incl/(Dec)	31/03/2006	31/03/2005	Incl/(Dec)	31/03/2006	31/12/2005
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	6.4	122,181,376	114,800,778	7.6	122,181,376	113,525,964
Net loans and advances	10.2	70,649,303	64,136,936	2.2	70,649,303	69,095,880
Shareholders' funds	15.2	10,705,260	9,293,385	11.1	10,705,260	9,637,453
Net Interest Income	10.5	779,237	704,930	(0.2)	779,237	780,801
Non Interest Income	4.4	466,593	446,842	(11.8)	466,593	528,737
Staff Cost and Overheads	25.4	634,463	505,870	(8.9)	634,463	696,721
Profit before allowance	(5.3)	611,367	645,902	(0.2)	611,367	612,817
Allowances for Losses on Loans and Financing	44.0	164,815	114,471	(50.6)	164,815	333,866
Provision for other receivables	(67.2)	3,577	10,910	>100.0	3,577	(593)
Provision for commitment and contingencies	100.0	177	-	(74.1)	177	684
Impairment loss securities	(>100.0)	(7,199)	48	(>100.0)	(7,199)	70,696
Profit before taxation	(13.2)	453,190	522,040	>100.0	453,190	210,693
Profit after taxation and minority interest	2.1	325,138	318,329	>100.0	325,138	112,692
Net NPL ratio (%)	(7.8)	5.91	6.41	3.9	5.91	5.69
Cost to income ratio (%)	16.0	50.93	43.92	(4.3)	50.93	53.20
Net tangible assets (NTA) RM per share	0.5	3.31	3.29	0.3	3.31	3.30
Earnings per share (annualised) (sen)	(12.4)	41.39	47.27	>100.0	41.39	16.60
Return on average equity (annualised) (%)	(13.7)	12.79	14.82	>100.0	12.79	4.89
Risk weighted capital ratio (%)	8.5	14.25	13.13	(6.4)	14.25	15.23

**CIMBG GROUP**

	Y-O-Y (3 Month Ended)			Q-O-Q		
	Incl/(Dec)	31/03/2006	31/03/2005	Incl/(Dec)	31/03/2006	31/12/2005
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	100.0	102,368,891	-	100.0	102,368,891	-
Net loans and advances	100.0	58,683,941	-	100.0	58,683,941	-
Shareholders' funds	100.0	8,081,337	-	100.0	8,081,337	-
Net Interest Income	100.0	592,815	-	100.0	592,815	-
Non Interest Income	100.0	347,691	-	100.0	347,691	-
Staff Cost and Overheads	100.0	486,774	-	100.0	486,774	-
Profit before allowance	100.0	453,732	-	100.0	453,732	-
Allowances for Losses on Loans and Financing	100.0	140,384	-	100.0	140,384	-
Provision for other receivables	100.0	3,470	-	100.0	3,470	-
Impairment loss securities	(100.0)	(7,199)	-	(100.0)	(7,199)	-
Profit before taxation	100.0	321,341	-	100.0	321,341	-
Profit after taxation and minority interest	100.0	256,102	-	100.0	256,102	-
Net NPL ratio (%)	100.0	6.35	-	100.0	6.35	-
Cost to income ratio (%)	100.0	51.76	-	100.0	51.76	-
Net tangible assets (NTA) RM per share	100.0	1.04	-	100.0	1.04	-
Earnings per share (annualised) (sen)	100.0	13.17	-	100.0	13.17	-
Return on average equity (annualised) (%)	100.0	25.35	-	100.0	21.59	-
Risk weighted capital ratio (%)	100.0	13.38	-	100.0	13.38	-

## BCB GROUP

	Y-O-Y (3 Month Ended)			Q-O-Q		
	Inc/(Dec)	31/03/2006	31/03/2005	Inc/(Dec)	31/03/2006	31/12/2005
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	4.2	86,139,766	82,690,491	6.4	86,139,766	80,952,835
Net loans and advances	5.7	57,221,048	54,124,492	2.1	57,221,048	56,023,787
Shareholders' funds	2.5	5,860,777	5,720,453	2.7	5,860,777	5,708,080
Net Interest Income	6.3	550,479	517,644	(5.4)	550,479	582,106
Non Interest Income	28.3	169,193	131,886	(40.9)	169,193	286,385
Staff Cost and Overheads	20.1	377,461	314,331	(2.3)	377,461	386,412
Profit before allowance	2.1	342,211	335,199	(29.0)	342,211	482,079
Allowances for Losses on Loans and Financing	51.4	141,238	93,259	(55.0)	141,238	313,589
Impairment loss securities	100.0	(7,198)	-	(111.7)	(7,198)	61,537
Profit before taxation	(13.1)	210,058	241,610	94.6	210,058	107,940
Profit after taxation and minority interest	(2.9)	175,792	181,001	111.3	175,792	83,210
Net NPL ratio (%)	(12.0)	6.46	7.34	4.0	6.46	6.21
Cost to income ratio (%)	8.4	52.45	48.39	17.9	52.45	44.49
Net tangible assets (NTA) RM per share	2.5	2.84	2.77	2.9	2.84	2.76
Earnings per share (annualised) (sen)	(2.9)	34.07	35.08	111.3	34.07	16.13
Return on average equity (annualised) (%)	(5.4)	12.16	12.85	105.4	12.16	5.92
Risk weighted capital ratio (%)	(2.2)	12.60	12.89	(7.1)	12.60	13.57

## PT BANK NIAGA

	Y-O-Y (3 Month Ended)			Q-O-Q		
	Inc/(Dec)	31/03/2006	31/03/2005	Inc/(Dec)	31/03/2006	31/12/2005
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	34.5	16,641,996	12,377,286	4.3	16,641,996	15,948,337
Net loans and advances	37.4	12,047,251	8,767,664	4.4	12,047,251	11,538,828
Shareholders' funds	67.3	1,691,871	1,011,391	14.2	1,691,871	1,481,017
Net Interest Income	28.4	181,558	141,353	19.0	181,558	152,529
Non Interest Income	(5.9)	62,360	66,250	14.1	62,360	54,672
Overhead expenses	29.2	119,523	92,514	(11.9)	119,523	135,742
Profit before allowance	8.1	124,395	115,089	74.1	124,395	71,459
Allowances for Losses on Loans and Financing	11.8	24,431	21,851	14.5	24,431	21,338
Impairment loss securities	-	-	-	(100.0)	-	1,487
Provision for other receivables	(100.0)	-	2	(100.0)	-	2,253
Provision for commitment and contingencies	-	-	-	(100.0)	-	61
Profit before taxation	7.2	99,964	93,236	115.8	99,964	46,320
Profit after taxation and minority interest	5.9	71,540	67,546	75.5	71,540	40,770
Net NPL ratio (%) *	82.9	3.97	2.17	(7.5)	3.97	4.29
Cost to income ratio (%) *	0.3	50.56	50.39	(7.2)	50.56	54.46
Net tangible assets (NTA) Rupiah per share *	11.3	358.42	322.08	7.4	358.42	333.78
Earnings per share (annualised) (Rupiah) *	(29.2)	59.54	84.08	(0.9)	59.54	60.07
Return on average equity (annualised) (%) *	(43.8)	19.16	34.09	(8.5)	19.16	20.95
Risk weighted capital ratio (%) *	54.8	18.24	11.78	5.8	18.24	17.24

\*at Bank Niaga Group level and derived from numbers reported in original currency (IDR)