

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

BCHB GROUP

	Y-O-Y (6 Month Ended)			Q-O-Q		
	Inc/(Dec) %	30/06/2006 RM '000	30/06/2005 RM '000	Inc/(Dec) %	30/06/2006 RM '000	31/03/2006 RM '000
Total assets	31.3	154,004,660	117,310,323	26.0	154,004,660	122,181,376
Net loans and advances	41.1	92,568,134	65,590,577	31.0	92,568,134	70,649,303
Shareholders' funds	17.9	10,590,432	8,979,879	(0.4)	10,590,432	10,637,087
Net Interest Income	13.1	1,628,659	1,439,946	9.0	849,422	779,237
Non Interest Income	15.7	913,176	789,342	(4.3)	446,583	466,593
Staff Cost and Overheads	31.6	1,288,689	979,501	3.1	654,226	634,463
Profit before allowance	0.3	1,253,146	1,249,787	5.0	641,779	611,367
Allowances for Losses on Loans and Financing	(33.4)	319,034	479,305	(6.4)	154,219	164,815
Provision for other receivables	(22.2)	13,361	17,167	173.5	9,784	3,577
Provision for commitment and contingencies	(100.0)	(953)	-	(>100.0)	(1,130)	177
Impairment loss securities	(51.2)	14,609	29,940	(>100.0)	21,808	(7,199)
Profit before taxation	25.9	916,164	727,951	2.2	462,974	453,190
Profit after taxation and minority interest	38.5	648,841	468,616	(0.4)	323,703	325,138
Net NPL ratio (%)	-	6.29	6.29	6.4	6.29	5.91
Cost to income ratio (%)	15.4	50.70	43.94	(0.9)	50.48	50.93
Net tangible assets (NTA) RM per share	(38.4)	1.94	3.15	(39.8)	1.94	3.22
Earnings per share (annualised) (sen)	19.1	41.24	34.64	(0.6)	41.15	41.39
Return on average equity (annualised) (%)	22.3	12.87	10.52	(5.2)	12.20	12.87
Risk weighted capital ratio (%)	15.4	15.21	13.18	6.7	15.21	14.25

CIMBG GROUP

	Y-O-Y (6 Month Ended)			Q-O-Q		
	Inc/(Dec) %	30/06/2006 RM '000	30/06/2005 RM '000	Inc/(Dec) %	30/06/2006 RM '000	31/03/2006 RM '000
Total assets	100.0	99,792,170	-	(2.5)	99,792,170	102,381,033
Net loans and advances	100.0	58,372,776	-	(0.5)	58,372,776	58,683,941
Shareholders' funds	100.0	8,230,019	-	1.8	8,230,019	8,081,338
Net Interest Income	100.0	1,241,415	-	9.4	648,600	592,815
Non Interest Income	100.0	665,681	-	(8.5)	317,990	347,691
Staff Cost and Overheads	100.0	973,353	-	(0.0)	486,579	486,774
Profit before allowance	100.0	933,743	-	5.8	480,011	453,732
Allowances for Losses on Loans and Financing	100.0	260,899	-	(14.2)	120,515	140,384
Provision for other receivables	100.0	5,112	-	(52.7)	1,642	3,470
Impairment loss securities	100.0	15,006	-	(>100.0)	22,205	(7,199)
Profit before taxation	100.0	660,301	-	5.5	338,960	321,341
Profit after taxation and minority interest	100.0	516,598	-	1.7	260,496	256,102
Net NPL ratio (%)	100.0	6.47	-	1.9	6.47	6.35
Cost to income ratio (%)	100.0	51.04	-	(2.7)	50.34	51.76
Net tangible assets (NTA) RM per share	100.0	1.05	-	1.0	1.05	1.04
Earnings per share (annualised) (sen)	100.0	13.28	-	0.9	13.28	13.17
Return on average equity (annualised) (%)	100.0	12.85	-	(49.6)	6.48	12.85
Risk weighted capital ratio (%)	100.0	14.20	-	6.1	14.20	13.38

BCB GROUP

	Y-O-Y (6 Month Ended)			Q-O-Q		
	Inc/(Dec)	30/06/2006	30/06/2005	Inc/(Dec)	30/06/2006	31/03/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	14.4	96,678,595	84,524,460	12.2	96,678,595	86,139,766
Net loans and advances	7.2	58,155,891	54,272,397	1.6	58,155,891	57,221,048
Shareholders' funds	20.9	6,789,477	5,615,166	15.8	6,789,477	5,860,777
Net Interest Income	11.1	1,158,642	1,042,871	10.5	608,163	550,479
Non Interest Income	5.7	327,205	309,692	(6.6)	158,012	169,193
Staff Cost and Overheads	18.9	743,416	625,397	(3.0)	365,955	377,461
Profit before allowance	2.1	742,431	727,166	17.0	400,220	342,211
Allowances for Losses on Loans and Financing	(42.3)	262,041	453,913	(14.5)	120,803	141,238
Impairment loss securities	100.0	15,047	29,940	(>100.0)	22,245	(7,198)
Profit before taxation	94.2	469,867	241,936	23.7	259,809	210,058
Profit after taxation and minority interest	83.8	378,020	205,692	15.0	202,228	175,792
Net NPL ratio (%)	(5.0)	6.49	6.83	0.5	6.49	6.46
Cost to income ratio (%)	8.2	50.03	46.24	(8.9)	47.76	52.45
Net tangible assets (NTA) RM per share	4.8	2.85	2.72	0.4	2.85	2.84
Earnings per share (annualised) (sen)	59.5	31.79	19.93	(0.2)	34.00	34.07
Return on average equity (annualised) (%)	63.3	12.10	7.41	(0.5)	12.10	12.16
Risk weighted capital ratio (%)	(0.2)	12.88	12.90	2.2	12.88	12.60

PT BANK NIAGA

	Y-O-Y (6 Month Ended)			Q-O-Q		
	Inc/(Dec)	30/06/2006	30/06/2005	Inc/(Dec)	30/06/2006	31/03/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	21.7	16,213,548	13,321,923	(2.6)	16,213,548	16,641,996
Net loans and advances	22.2	12,198,034	9,984,594	1.3	12,198,034	12,047,251
Shareholders' funds	80.4	1,678,470	930,257	(0.8)	1,678,470	1,691,871
Net Interest Income	30.9	375,564	286,951	6.9	194,006	181,558
Non Interest Income	(7.3)	127,051	137,028	3.7	64,691	62,360
Overhead expenses	14.4	243,673	212,975	3.9	124,150	119,523
Profit before allowance	22.7	258,942	211,004	8.2	134,547	124,395
Allowances for Losses on Loans and Financing	69.3	58,135	34,335	38.0	33,704	24,431
Impairment loss securities	(100.0)	(397)	-	(100.0)	(397)	-
Provision for other receivables	>100.0	8,142	2	100.0	8,142	-
Provision for commitment and contingencies	-	-	-	-	-	-
Profit before taxation	9.3	193,062	176,667	(6.9)	93,098	99,964
Profit after taxation and minority interest	14.6	142,106	124,001	(1.4)	70,566	71,540
Net NPL ratio (%) *	(7.4)	4.11	4.44	3.5	4.11	3.97
Cost to income ratio (%) *	(9.9)	50.99	56.58	1.7	51.42	50.56
Net tangible assets (NTA) Rupiah per share *	14.5	362.64	316.69	1.2	362.64	358.42
Earnings per share (annualised) (Rupiah) *	(24.2)	59.26	78.17	(0.5)	59.26	59.54
Return on average equity (annualised) (%) *	(40.8)	19.09	32.23	(0.4)	19.09	19.16
Risk weighted capital ratio (%) *	67.5	17.30	10.33	(5.2)	17.30	18.24

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