

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

BCHB GROUP

	Y-O-Y (9 Month Ended)			Q-O-Q		
	Incl/(Dec)	30/09/2006	30/09/2005	Incl/(Dec)	30/09/2006	30/06/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	28.6	155,190,026	120,663,353	0.8	155,190,026	154,004,660
Net loans and advances	35.0	91,180,515	67,555,412	(1.5)	91,180,515	92,568,134
Shareholders' funds	21.4	11,298,860	9,308,055	6.7	11,298,860	10,590,432
Net Interest Income	18.4	2,611,426	2,205,446	15.7	982,767	849,422
Non Interest Income	32.0	1,593,607	1,207,385	52.4	680,431	446,583
Staff Cost and Overheads	36.6	2,159,711	1,581,378	33.1	871,022	654,226
Profit before allowance	11.6	2,045,322	1,832,064	23.4	792,176	641,779
Allowances for Losses on Loans and Financing	(13.3)	599,884	691,859	91.4	286,093	149,439
Provision for other receivables	69.2	22,574	13,343	(72.7)	3,970	14,564
Provision for commitment and contingencies	(100.0)	(691)	-	(123.2)	262	(1,130)
Impairment loss securities	(18.6)	24,369	29,940	(55.2)	9,760	21,808
Profit before taxation	27.9	1,410,264	1,102,792	6.7	494,100	462,974
Profit after taxation and minority interest	48.0	1,057,027	714,133	26.1	408,186	323,703
Net NPL ratio (%)	(0.2)	6.05	6.06	(3.8)	6.05	6.29
Cost to income ratio (%)	10.9	51.36	46.33	3.7	52.37	50.48
Net tangible assets (NTA) RM per share	(37.3)	2.01	3.20	3.4	2.01	1.94
Earnings per share (annualised) (sen)	27.5	44.75	35.09	26.0	51.84	41.15
Return on average equity (annualised) (%)	29.1	13.51	10.46	22.3	14.92	12.20
Risk weighted capital ratio (%)	9.0	15.02	13.78	(1.2)	15.02	15.21

CIMBG GROUP

	Y-O-Y (9 Month Ended)			Q-O-Q		
	Incl/(Dec)	30/09/2006	30/09/2005	Incl/(Dec)	30/09/2006	30/06/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	100.0	101,916,529	-	2.1	101,916,529	99,792,170
Net loans and advances	100.0	58,337,075	-	(0.1)	58,337,075	58,372,776
Shareholders' funds	100.0	8,562,710	-	4.0	8,562,710	8,230,019
Net Interest Income	100.0	1,842,350	-	(7.3)	600,935	648,600
Non Interest Income	100.0	1,041,423	-	18.2	375,742	317,990
Staff Cost and Overheads	100.0	1,464,550	-	0.9	491,197	486,579
Profit before allowance	100.0	1,428,318	-	1.5	487,000	480,011
Allowances for Losses on Loans and Financing	100.0	417,081	-	29.6	156,182	120,515
Provision for other receivables	100.0	4,123	-	(160.2)	(989)	1,642
Impairment loss securities	100.0	24,146	-	(58.8)	9,140	22,205
Profit before taxation	100.0	982,968	-	(4.8)	322,667	338,960
Profit after taxation and minority interest	100.0	841,236	-	24.6	324,638	260,496
Net NPL ratio (%)	100.0	6.25	-	(3.4)	6.25	6.47
Cost to income ratio (%)	100.0	50.79	-	(0.1)	50.29	50.34
Net tangible assets (NTA) RM per share	100.0	1.10	-	4.8	1.10	1.05
Earnings per share (annualised) (sen)	100.0	14.42	-	25.7	16.70	13.28
Return on average equity (annualised) (%)	100.0	13.66	-	21.1	15.47	12.78
Risk weighted capital ratio (%) *	100.0	14.24	-	1.4	14.24	14.04

CIMB BANK GROUP

	Y-O-Y (9 Month Ended)			Q-O-Q		
	Inc/(Dec)	30/09/2006	30/09/2005	Inc/(Dec)	30/09/2006	30/06/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	14.8	98,642,801	85,905,097	2.0	98,642,801	96,678,595
Net loans and advances	4.1	58,070,973	55,773,219	(0.1)	58,070,973	58,155,891
Shareholders' funds	22.5	6,997,873	5,710,379	3.1	6,997,873	6,789,477
Net Interest Income	10.1	1,741,486	1,582,081	(4.2)	582,844	608,163
Non Interest Income	12.4	578,603	514,872	59.1	251,398	158,012
Staff Cost and Overheads	17.0	1,137,443	972,030	7.7	394,027	365,955
Profit before allowance	5.1	1,182,646	1,124,923	10.0	440,214	400,220
Allowances for Losses on Loans and Financing	(35.9)	417,470	651,357	28.7	155,429	120,803
Provision for other receivables	100.0	-	-	100.0	-	-
Impairment loss securities	100.0	24,187	29,940	(58.9)	9,140	22,245
Profit before taxation	68.9	744,724	440,815	5.8	274,857	259,809
Profit after taxation and minority interest	85.9	665,063	357,657	41.9	287,042	202,228
Net NPL ratio (%)	(4.6)	6.27	6.57	(3.4)	6.27	6.49
Cost to income ratio (%)	5.8	49.03	46.35	(1.1)	47.23	47.76
Net tangible assets (NTA) RM per share	6.1	2.94	2.77	3.2	2.94	2.85
Earnings per share (annualised) (sen)	61.4	37.28	23.10	42.0	48.28	34.00
Return on average equity (annualised) (%)	63.8	13.96	8.52	30.2	16.66	12.79
Risk weighted capital ratio (%) *	2.0	12.96	12.70	0.6	12.96	12.88

PT BANK NIAGA

	Y-O-Y (9 Month Ended)			Q-O-Q		
	Inc/(Dec)	30/09/2006	30/09/2005	Inc/(Dec)	30/09/2006	30/06/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	18.4	16,970,231	14,329,847	4.7	16,970,231	16,213,548
Net loans and advances	21.9	12,470,171	10,230,258	2.2	12,470,171	12,198,034
Shareholders' funds	32.5	1,806,926	1,364,021	7.7	1,806,926	1,678,470
Net Interest Income	34.4	580,821	432,036	5.8	205,257	194,006
Non Interest Income	12.1	202,382	180,511	16.4	75,331	64,691
Overhead expenses	18.5	384,918	324,929	13.8	141,245	124,150
Profit before allowance	38.5	398,285	287,618	3.6	139,343	134,547
Allowances for Losses on Loans and Financing	89.0	91,738	48,545	34.3	38,846	28,924
Impairment loss securities	(100.0)	(789)	-	(1.3)	(392)	(397)
Provision for other receivables	>100.0	17,394	(3,862)	(69.0)	4,009	12,922
Provision for commitment and contingencies	-	(37)	-	-	(37)	-
Profit before taxation	19.4	289,979	242,933	4.1	96,880	93,098
Profit after taxation and minority interest	26.4	216,360	171,168	5.0	74,126	70,566
Net NPL ratio (%) *	(36.6)	2.68	4.23	(34.8)	2.68	4.11
Cost to income ratio (%) *	(8.4)	51.55	56.26	2.1	52.52	51.42
Net tangible assets (NTA) Rupiah per share *	18.8	384.36	323.45	6.0	384.36	362.64
Earnings per share (annualised) (Rupiah) *	(14.6)	60.02	70.24	1.3	60.02	59.26
Return on average equity (annualised) (%) *	(36.9)	19.22	30.44	0.7	19.22	19.09
Risk weighted capital ratio (%) *	(6.4)	16.56	17.69	(4.3)	16.56	17.30

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

SBB GROUP

	Y-O-Y (9 Month Ended)			Q-O-Q		
	Inc/(Dec)	30/09/2006	30/09/2005	Inc/(Dec)	30/09/2006	30/06/2006
	%	RM '000	RM '000	%	RM '000	RM '000
Total assets	100.0	31,975,094	-	0.2	31,975,094	31,924,656
Net loans and advances	100.0	22,160,815	-	0.0	22,160,815	22,156,020
Shareholders' funds	100.0	2,971,382	-	5.3	2,971,382	2,822,551
Net Interest Income	100.0	238,333	-	100.0	238,333	-
Non Interest Income	100.0	142,138	-	100.0	142,138	-
Staff Cost and Overheads	100.0	139,301	-	100.0	139,301	-
Profit before allowance	100.0	241,170	-	100.0	241,170	-
Allowances for Losses on Loans and Financing	100.0	91,065	-	100.0	91,065	-
Provision for other receivables	100.0	905	-	100.0	905	-
Impairment loss securities	100.0	1,012	-	100.0	1,012	-
Provision for commitment and contingencies	100.0	4	-	100.0	4	-
Profit before taxation	100.0	148,184	-	100.0	148,184	-
Profit after taxation and minority interest	100.0	106,037	-	100.0	106,037	-
Net NPL ratio (%)	100.0	7.11	-	1.9	7.11	6.98
Cost to income ratio (%)	100.0	36.61	-	100.0	36.61	-
Net tangible assets (NTA) RM per share	100.0	1.60	-	5.3	1.60	1.52
Earnings per share (annualised) (sen)	100.0	27.28	-	100.0	27.28	-
Return on average equity (annualised) (%)	100.0	14.64	-	100.0	14.64	-
Risk weighted capital ratio (%)	100.0	16.11	-	100.0	16.11	-

* the income statement items represent only the post acquisition results