

properties of the group

as at December 31, 2003

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
PROPERTIES OF COMMERCE ASSET-HOLDING BERHAD:-						
Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur	Office Premises	Leasehold	70	11	19,742	1992
No. 22-24, Commerce House Jalan Sri Semantan 1 Damansara Heights 50490 Kuala Lumpur	Office Premises	Leasehold	69	7	12,427	1996
No. 32-33 Khoo Hun Yeang Street 93000 Kuching, Sarawak	Bank Premises for Kuching Branch	Leasehold	802	31	496	1972
Sibu Laut 93000 Kuching, Sarawak	Staff Bungalow House	Leasehold	919	39	5	1964
Lot 83, Jalan Sultan Abdullah Pekan, Pahang	Bank Premises for Pekan Branch	Freehold	–	9	290	1994
No. 3 & 4, Taman Mewah Guar Chempedak 08800 Gurun, Kedah	Bank Premises for Guar Chempedak Branch	Freehold	–	9	372	1994
Ground Floor Menara Choy Fook On IB, Jalan Yong Shook Lin Section 7, Petaling Jaya 46050 Selangor	Bank Premises for Petaling Jaya Branch	Leasehold	62	10	5,634	1993
No. 52, Jalan BRP 1/2 Bukit Rahman Putra Sungai Buloh 47100 Selangor	Bank Premises for Sungai Buloh Branch	Freehold	–	7	1,240	1996
Lot 142, Phase 3 Arab-Malaysian Industrial Land Nilai, Negeri Sembilan	Land for proposed BCB Warehouse	Freehold	–	7	4,322	1996
Lot 150, Section 3 Bandar Kuala Lumpur Wilayah Persekutuan	Land	Freehold	–	9	17,181	1994
Lot 904 & 905 Bandar Kuala Pilah 72000 Kuala Pilah Negeri Sembilan	Shop/Office lot	Freehold	–	7	438	1996
No. 1, Jalan Angkasa Jaya Bukit Pilah Perdana 72000 Kuala Pilah Negeri Sembilan	Bank Premises for Kuala Pilah Branch	Leasehold	91	5	541	1998

properties of the group as at December 31, 2003

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
PROPERTIES OF BUMIPUTRA-COMMERCE BANK BERHAD:-						
193B & 193C, Batu 41/2 Jalan Skudai, Johor	Bank Premises	Freehold	–	21	727	1982
B-A1, A2, A3 & A4 Pusat Perdagangan Pasir Gudang, Johor	Bank Premises	Leasehold	75	9	1,320	1994
Sri Lagenda Garden Resort Langkawi (2 units)	Holiday Apartment	Freehold	–	8	376	1995
1583, Jln Tunku Ibrahim Alor Star, Kedah	Bank Premises	Leasehold	10	20	941	1983
No. 1787 A-H, Jln Telok Wan Jah Alor Star, Kedah	Bank Premises	Leasehold	89	10	526	1993
Bangunan Bumiputra-Commerce Bank Jalan Maju, Kota Bharu, Kelantan	Bank Premises	Freehold	–	32	220	1971
Lot 522 & 523, Tanah Merah, Kelantan	Bank Premises	Freehold	–	29	38	1974
PTB 261 & 262, HS (D) 2/85 Bandar Machang, Kelantan	Bank Premises	Leasehold	49	7	302	1996
422, 423 & 424, Jln Pasir Puteh Pasir Puteh, Kelantan	Bank Premises	Leasehold	45	21	397	1982
Level 1, 2 & 3, Wisma Square Point Kota Bharu, Kelantan	Bank Premises	Leasehold	93	6	3,949	1997
No. 2, Jln Kaskas, Taman Cheras Kuala Lumpur	Bank Premises	Freehold	–	9	487	1994
No. 39 & 40, Jln 9/55A Taman Setiawangsa, Kuala Lumpur	Bank Premises	Leasehold	88	11	826	1992
G21 & 22, Pertama Kompleks Jln Tuanku Abd Rahman, Kuala Lumpur	Bank Premises	Freehold	–	24	335	1979
No. 138, 140 & 142 Jalan Burhanuddin Helmi, Kuala Lumpur	Bank Premises	Freehold	–	21	1,864	1982
Ground Floor, Podium Level Financial Park, Labuan	Bank Premises	Leasehold	91	8	6,101	1995
Greentop, 7 1/2 Mile, Teluk Kemang (Lot 1017 Mukim SiRusa, Port Dickson) Negeri Sembilan	Holiday Bungalow	Freehold	–	27	295	1976
1A & 2B, Kompleks Bumi Negeri Seremban, Negeri Sembilan	Bank Premises	Leasehold	92	7	3,779	1996
Lot 23 & 24, Jalan Tahan Bandar Baru Jerantut, Pahang	Bank Premises	Freehold	–	13	189	1990
177, Jln Tengku Muda Mansur Pekan, Pahang	Bank Premises	Leasehold	33	27	319	1976

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
60, GF, Kompleks Teruntum Kuantan, Pahang	Bank Premises	Leasehold	77	22	576	1981
32, Jalan Bank, (Bangunan BCB) Kuantan, Pahang	Bank Premises	Leasehold	66	33	1,729	1970
Lot 104 & 105, Jln Besar Maran, Pahang	Bank Premises	Leasehold	71	28	37	1975
Lot 32 & 33, Jalan Pasar Teluk Intan, Perak	Bank Premises	Leasehold	89	10	507	1993
Lot 1411, 1422 & 1423, Jalan Gopeng, Kampar, Perak	Vacant Land	Leasehold	78	21	82	1982
No. 38, 39 & 40, Medan Istana Bandar Raya, Ipoh, Perak	Bank Premises	Leasehold	91	8	650	1995
Lot 44, 45, 46 & 47 Jalan Penjara, Kangar, Perlis	Bank Premises	Leasehold	46	14	1,603	1989
Sri Sayang Hotel Apartment Batu Feringhi, Pulau Pinang (2 units)	Holiday Apartment	Freehold	–	8	412	1995
GF, FF & SF, Bangunan DPMM No. 37, Leboh Pantai, Pulau Pinang	Bank Premises	Leasehold	10	20	2,232	1983
Level 1, Phase 1B, Komtar Pulau Pinang	Bank Premises	Leasehold	71	9	2,967	1994
Lot CL2 (GF & FF) Pusat Bandar Bayan Baru Pulau Pinang	Bank Premises	Leasehold	78	11	1,692	1992
No. 7 & 8, Taman Inderawasih Perai, Pulau Pinang	Bank Premises	Leasehold	93	6	2,542	1997
GF, FF, TB 290, 291 & 292, Lot 7-9 Block 30, Fajar Complex, Tawau, Sabah	Bank Premises	Leasehold	994	6	1,806	1997
Lot 1.01, Level 1, Satok Building Jalan Satok, Kuching, Sarawak	Bank Premises	Freehold	–	31	23	1972
Lot 230 & 231, Bandar Serian Sarawak	Bank Premises	Leasehold	36	24	555	1979
No. 2 Jln SG 1/2 Taman Sri Gombak, Selangor	Bank Premises	Freehold	–	23	456	1980
Pusat Putra, Bangi, Selangor	Training Centre	Leasehold	89	20	7,399	1983
395, Jalan Bandar Baru Sg. Buloh, Selangor	Bank Premises	Leasehold	89	10	200	1993
2 units shophouses at Section 18 Shah Alam, Selangor	Bank Premises	Leasehold	88	11	316	1992
Green Hill Resort, Tanah Rata Cameron Highlands, Pahang (2 units)	Holiday Apartment	Freehold	–	8	350	1995

properties of the group as at December 31, 2003

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
Precint 3.5, Pusat Bandar Shah Alam Seksyen 14, Selangor	Vacant Land	Leasehold	91	8	4,674	1995
1519B, Jalan Tunku Ibrahim Alor Star, Kedah	Bank Premises	Leasehold	37	23	186	1980
Main Branch & Head Office 6, Jalan Tun Perak, Kuala Lumpur	Bank Premises	Freehold	–	38	9,003	1965
151, Jalan 2/3A, Off 12 km Jalan Ipoh, Batu Caves, Kuala Lumpur	Bank Premises	Leasehold	89	10	1,000	1993
4232, Jalan Besar, Bukit Pelanduk Negeri Sembilan	Bank Premises	Freehold	–	19	875	1984
41, Jalan Terentang, Rembau Negeri Sembilan	Bank Premises	Leasehold	75	24	100	1979
89, Jalan Sultan Yusof, Ipoh, Perak	Bank Premises	Freehold	–	26	861	1977
No. 21-23 China Street Ghaut Pulau Pinang	Vacant Building	Freehold	–	39	398	1964
64 & 65, Leboh Pantai, Pulau Pinang	Vacant Building	Freehold	–	39	113	1964
15, Leboh Pantai, Pulau Pinang	Bank Premises	Freehold	–	43	264	1960
No. 12, Jalan Dato Hamzah Klang, Selangor	Bank Premises	Freehold	–	45	66	1958
No. 280, Jalan Besar, Batang Berjuntai Selangor	Bank Premises	Freehold	–	25	322	1978
No. 24 Jalan Utas, Seksyen 15 Shah Alam, Selangor	CAD	Leasehold	86	13	150	1990
113 & 114, Jalan Genuang Segamat, Johor	Bank Premises	Freehold	–	5	903	1998
39A, Jalan Rahman Batu Pahat, Johor	Bank Premises	Freehold	–	15	770	1988
87-89 Jln Pahlawan Tmn Ungku Tun Aminah Johor Bharu, Johor	Bank Premises	Freehold	–	16	270	1987
G86, G87, F122, F123 & F124 Holiday Plaza, Johor Bharu, Johor	Bank Premises	Leasehold	75	15	647	1988
Plot No. 12, Lot No 1775 Pekan Kuala Nerang, Kedah	Bank Premises	Freehold	–	4	129	1999
No. 40 & 41, Pusat Bandar Kuah Pulau Langkawi, Kedah	Bank Premises	Freehold	–	13	362	1990
Lots 1931, 1932 & 1933 Gua Musang, Kelantan	Vacant Lots	Leasehold	48	18	28	1985
No. 32, Jln Tun Perak Oriental Building, Kuala Lumpur	Bank Premises	Freehold	–	5	3,805	1998

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
TL 20753258, 20750388 & 20750389 District of Labuan, Labuan	Vacant Lots	Leasehold	77	13	2,276	1990
Lot 295, No. 11, Tmn Bukit Piatu Seksyen 3, Bukit Baru, Melaka	Bank Premises	Freehold	–	4	302	1999
3690, Jalan Raja Melewar Kuala Pilah, Negeri Sembilan	Bank Premises	Leasehold	84	5	127	1998
No. 114 & 115, Jln Besar Bandar Baru Kuala Lipis, Pahang	Bank Premises	Leasehold	67	15	131	1988
No. 7 & 8, Rumah Kedai Murah LKNP Jalan Ahmad Shah Temerloh, Pahang	Bank Premises	Leasehold	80	15	248	1988
No. 1 & 1A, Kinta Mansion Medan Kidd, Ipoh, Perak	Bank Premises	Freehold	–	4	1,235	1999
No. 6 & 7, Jln Kelichap Parit Buntar, Perak	Bank Premises	Leasehold	82	4	260	1999
Tkt Bawah 1, 2 & 3, Lot 1872 Bangunan BBMB, 4228 Jalan Bagan Luar Butterworth, Pulau Pinang	Bank Premises	Freehold	–	5	1,738	1998
GF, Lot 8 & 9, Block C Ranau New Town Centre, Sabah	Bank Premises	Leasehold	76	13	250	1990
Lot 1.01, Level 1, Satok Building Jalan Satok, Kuching	Bank Premises	Freehold	–	31	63	1972
Lot 507 & 508 Block 9 Miri Concession Land District (MCLD) Jalan Permaisuri, Miri, Sarawak	Bank Premises	Leasehold	76	16	548	1987
Lot 2300 & 2301, BDA-Shahida Commercial Centre, Lebuhraya Abang Gatau, Bintulu, Sarawak	Bank Premises	Leasehold	39	13	690	1990
No. 48 & 50, Jln SS 21/35 Damansara Utama Petaling Jaya, Selangor	Bank Premises	Freehold	–	5	1,208	1998
Lot 12 & 13, Phase 4 (Metro 1) Town Centre, Taman Melawati No 227 & 228, Jalan Bandar 13 Taman Melawati Hulu Klang, Selangor	Bank Premises	Freehold	–	5	526	1998
No. 9 & 10, Jln Tun Aziz Lim Tan Kajang, Selangor	Bank Premises	Leasehold	49	5	1,112	1998
No. 27, 29 & 31, Jln 52/2, Section 52 Petaling Jaya, Selangor	Bank Premises	Leasehold	86	13	1,944	1990
No. K 712 & 713, Jalan Sulaimani Chukai Kemaman, Terengganu	Bank Premises	Freehold	–	4	471	1999

properties of the group as at December 31, 2003

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
No. 22 Taman Fulliwa, Labuan	Staff Residence	Leasehold	88	10	117	1993
No. 24 Taman Fulliwa, Labuan	Staff Residence	Leasehold	88	10	117	1993
No. 32 Taman Fulliwa, Labuan	Staff Residence	Leasehold	88	10	125	1993
No. 43 Taman Fulliwa, Labuan	Staff Residence	Leasehold	88	10	133	1993
No. 47 Taman Fulliwa, Labuan	Staff Residence	Leasehold	88	10	133	1993
No. 17 Taman Fulliwa (BCB), Labuan	Staff Residence	Leasehold	88	8	229	1995
No. 6 Taman Fulliwa (BCB), Labuan	Staff Residence	Leasehold	88	8	217	1995
Alpha Condominium 14-06, Labuan	Staff Residence	Leasehold	88	8	561	1995
Alpha Condominium 12-05 (BCB) Labuan	Staff Residence	Leasehold	88	7	463	1996
Kerupang II Apartment D 02-1, Labuan	Staff Residence	Leasehold	88	7	132	1996
Kerupang II Apartment D 02-6, Labuan	Staff Residence	Leasehold	88	7	132	1996
Kerupang II Apartment B 04-1 (BCB) Labuan	Staff Residence	Leasehold	88	7	132	1996
Kerupang II Apartment B 03-8 (BCB) Labuan	Staff Residence	Leasehold	88	6	130	1997
Lot 19 Taman Ranche-Ranche, Labuan	Staff Residence	Leasehold	88	10	142	1993
Lot 20 Taman Ranche-Ranche, Labuan	Staff Residence	Leasehold	88	10	142	1993
TL 207512418 (near golf course) Labuan	Vacant Land	Leasehold	88	10	215	1993
FF Menara Promet Jalan Sultan Ismail, Kuala Lumpur	BCB Finance HQ	Freehold	–	18	5,412	1985
Lot No. 23, Taman Jasa Jalan Tun Mustapha, Labuan	Manager's Resident	Leasehold	87	20	93	1983
Sublot No. 70 & 71, Greentown Business Centre, Ipoh, Perak	Bank Premises	Freehold	–	7	1,303	1996
Lot 3083, Jalan Sultan Ismail Kuala Terengganu, Terengganu	Bank Premises	Freehold	–	11	900	1992
Tembeling Resort Apartment, Kuantan	Holiday Apartment	Freehold	–	8	595	1995
Lot PT 7822, Jalan Dato' Abdullah Raub, Pahang	Vacant Land	Leasehold	40	20	12	1983
TB 331B & 332A, Lot 14, Block 42 GF & 1F, Kompleks Fajar, Sabah	Vacant Building	Leasehold	993	6	1,014	1997

INTERNATIONAL PROPERTIES OF BUMIPUTRA-COMMERCE BANK BERHAD

Location	Country	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003	Year of Acquisition
2-17-3 Mita, Meguro-ku, Tokyo 153-0062	Japan	4 bedroom house	Freehold	–	25	JPY 274,658,077	1978
No. 201 Yoyogi Parkside, 1-33-6 Tomigaya, Shibuya-ku, Tokyo	Japan	Apartment	Freehold	–	33	JPY 39,382,753	1980
Flat 10A, Victoria Heights, 43A Stubbs Road	Hong Kong	Apartment	Leasehold	41	44	HKD 2,656,541	1979
Flat 9C, Block 21, Baguio Villa, 555, Victoria Road	Hong Kong	Apartment	Leasehold	856	143	HKD 778,906	1979
Flat 2B Fook Wai Mansion, 98 Pokfulam Road	Hong Kong	Apartment	Leasehold	69	81	HKD 1,671,912	1981
Room 1802 & 1803, 18th Floor, Tower One Admiralty Centre	Hong Kong	Office Premises	Leasehold	50	25	HKD 19,188,287	1980
7 Temasek Boulevard No. 37-01/01/03 Suntec Tower One Singapore 038987	Singapore	Office Premises (Branch)	Leasehold	85	14	SGD 15,505,498	1995
14 Cavendish Square, London W1G 9HA	United Kingdom	Office Premises (Branch)	Freehold	–	204	GBP 1,935,758	1993
81 Woodford Square, Addison Road London W14 5DS	United Kingdom	4 bedroom house	Leasehold	33	34	GBP 202,333	1986
14C Avenue Road, St Johns Woods London NW9 68P	United Kingdom	3 bedroom house	Freehold	–	39	GBP 29,832	1978
13 Porchester Square Mews, London W2 AG	United Kingdom	Apartment	Leasehold	33	24	GBP 49,372	1978
8 Kingston House East, London SW7 ILJ	United Kingdom	Apartment	Leasehold	50	36	GBP 138,634	1988

PROPERTIES OF COMMERCE ASSET REALTY SDN. BHD.

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (RM'000)	Year of acquisition
No. 170-174, Jalan Sungei Besi 57100 Kuala Lumpur	Bank Premises for Sungei Besi Branch	Freehold	–	50	4,181	1985
No. 1271-2, Jalan Baru Taman Emas 13600 Prai, Pulau Pinang	Bank Premises for Prai Branch	Freehold	–	22	838	1990
Lot 30, Kompleks Munshi Abdullah Jalan Munshi Abdullah 75100 Melaka	Bank Premises for Jalan Munshi Abdullah Branch	Freehold	–	12	1,187	1990

properties of the group as at December 31, 2003

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (IDR'000)	Year of acquisition
PROPERTIES OF PT BANK NIAGA TBK:-						
Jalan Gajah Mada, 18, Jakarta	Bank premises	Freehold	–	11	7,354,032	1992
Jalan Roa Malaka Selatan No. 3–5, Jakarta	Bank premises	Freehold	–	11	355,530	1992
Jalan Falatehan 1, No. 7, Kebayoran	Bank premises	Leasehold	15	11	311,060	1992
Jalan Kwitang, No. 17–18, Jakarta	Bank premises	Freehold	–	11	604,833	1992
Jalan Fatmawati, No. 20, Jakarta	Bank premises	Freehold	–	11	711,084	1992
Jalan Raya Darmo, No. 26, Surabaya	Bank premises	Freehold	–	11	1,131,640	1992
Jalan Pemuda, No. 21B, Semarang	Bank premises	Leasehold	22	11	1,834,302	1992
Komplek Bank Niaga Blok D No. 10–11, Semarang	Warehouse	Leasehold	22	9	6,462	1994
Komplek Bank Niaga Blok A No. 2–3, Semarang	Dormitory	Leasehold	22	12	118,463	1991
Jalan Kepondang, No. 2–4, Semarang	Warehouse	Leasehold	22	28	41,246	1975
Jalan Jend. Sudirman, No. 13, Yogyakarta	Bank premises	Leasehold	3	12	1,304,632	1991
Jalan Slamet Riyadi, No. 8, Solo	Bank premises	Leasehold	14	11	898,048	1992
Jalan Lembong, No. 7, Bandung	Bank premises	Leasehold	11	11	1,476,502	1992
Jalan Riung Mumpulung 2 No. 136.1C, Bandung	Warehouse	Leasehold	2	7	61,737	1996
Jalan Bukit Barisan, No. 5, Medan	Bank premises	Leasehold	16	8	1,300,116	1995
Jalan Turi, Medan	Warehouse	Leasehold	13	6	171,940	1997
Jalan Buah Batu, No. 143, Bandung	Bank premises	Leasehold	9	8	378,589	1995
Jalan A. Yani, No. 33, Ujung Pandang	Bank premises	Leasehold	18	21	726,952	1982
Jalan Laks, Malahayati, No. 24–40, Lampung	Bank premises	Freehold	–	13	596,379	1990
Jalan Dharmahusada, No. 142, Surabaya	Bank premises	Freehold	–	7	260,773	1996
Jalan Basuki Rachmat, No. 26–28, Malang	Bank premises	Freehold	–	11	379,003	1992
Jalan Jend. A. Yani, No. 31, Kudus	Bank premises	Leasehold	19	18	626,332	1985
Jalan Siliwangi, No. 110, Cirebon	Bank premises	Leasehold	1	11	581,134	1992

Location	Description	Tenure	Remaining Lease Period (Years)	Age of Property (Years)	NBV as at 31 Dec 2003 (IDR'000)	Year of acquisition
Jalan Melati, No. 29, Denpasar	Bank premises	Leasehold	7	11	814,956	1992
Jalan Jend. Sudirman No. 255 CD, Pekan Baru	Bank premises	Leasehold	7	7	652,377	1996
Jalan Padjajaran, (Gunung Gede) No. 33, Bogor	Bank premises	Freehold	–	10	400,952	1993
Jalan Daan Mogot, No. 58, Tangerang	Bank premises	Freehold	–	11	859,644	1992
Jalan Bulevar Raya, Blok LB3 No. 34–36 Jakarta	Bank premises	Freehold	–	5	351,204	1998
Jalan Tarum Barat, Blok Q No. 2 Jakarta Timur	Bank premises	Freehold	–	8	369,473	1995
Jalan Panglima, Sudirman No. 59–61 Surabaya	Bank premises	Freehold	–	11	2,451,926	1992
Jalan Tunjungan, No. 47, Surabaya	Bank premises	Freehold	–	11	896,456	1992
Jalan Tanggul Angin, Sidoarjo	Warehouse	Leasehold	2	5	110,370	1998
Jalan Kota, No. 60 AB, Surabaya	Bank premises	Freehold	–	9	457,575	1994
Roa Malaka Utara	Warehouse	Leasehold	19	47	12,462	1956
Gedung Cikarang, Jawa Barat	Warehouse	Leasehold	16	4	139,199	1999
Pembangunan gudang Cimande	Warehouse	Leasehold	25	1	671,189	2002
Kios A. Yani, Malang	Bank premises	Leasehold	21	4	78,000	1999
Gedung kantor, Batam	Bank premises	Leasehold	20	2	862,125	2001
Pembangunan Gardu Jaga, BUM Kemang	Warehouse	Freehold	–	0	6,000	2003
Gedung Arsip Tuntang, Semarang	Warehouse	Freehold	–	0	489,325	2003
Gedung Kiostronik ITB	Bank premises	Freehold	–	3	36,724	2000
Gedung Kiostronik Setiabudhi	Bank premises	Freehold	–	3	25,919	2000
Gedung Kantor A. Yani, Ujung Pandang	Bank premises	Freehold	–	21	726,952	1982
Gedung Mess Seminyak Bali	Dormitory	Freehold	–	8	25,407	1995