

the commerce group



COMMERCE ASSET-HOLDING BERHAD

The Commerce Group of Companies is a leading financial conglomerate in Malaysia's rapidly growing financial system. At the helm is Commerce Asset-Holding Berhad (CAHB) listed in the financial section of the Malaysia Securities Exchange Berhad (MSEB).

The Group's impeccable reputation, proven track record, excellent domestic and regional connections and wide range of services make it a sound financial institution suitable for those seeking a high level of professionalism and expertise in their financial partners.

A sound foundation of strength, CAHB is a well-diversified investment and management holding company with interests in commercial banking, merchant banking, stock broking, offshore banking, finance company, discount house, leasing, factoring, futures broking, fund management, unit trust management, venture capital and life insurance.

Contact details: 12th Floor, Commerce Square, Jalan Semantan, Damansara Heights, 50490 Kuala Lumpur, Malaysia.
Tel: (603) 2093 5333 Fax: (603) 2093 3335 Website: www.commerz.com.my



BUMIPUTRA-COMMERCE BANK BERHAD

Bumiputra-Commerce Bank Berhad (BCB) is the result of the merger between Bank of Commerce (M) Berhad and Bank Bumiputra Malaysia Berhad which was officially launched on October 1, 1999. The commercial bank has one of Malaysia's largest ATM network in the country. With a customer base of over 3.5 million, it provides a comprehensive range of services that will meet the needs of small household through to the largest multinational conglomerate.

BCB is the bank for all people and aims to be an efficient, low-cost provider of financial services through superior processing capabilities. The bank has made substantial investment in information technology subsequent to its merger in a quest to reinvent itself for greater competitiveness and efficiency ahead of an emerging and globalised financial playing field.

The bank's strategic thrust towards a customer focussed marketing approach in its business is seen in its organisational set-up where separate Retail, Business and Corporate bank, each with its own accountability exist within one organisation. Each of these banks specialises on the differing needs of its own customer group, giving their customers better focus.

The bank has a traditional strength in the financing of trade both locally and internationally. Its specialised business centres located in all key market centres throughout the country provides business with financial expertise and timely assistance.

Contact details: 6, Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia.
Tel: (603) 2693 1722 Fax: (603) 2698 6628 Website: www.bcb.com.my



BUMIPUTRA-COMMERCE BANK (L) LIMITED

A wholly-owned subsidiary of Bumiputra-Commerce Bank Berhad, it offers various offshore banking-services from international finance to advisory and related services.

Contact details: Lot E006, Podium Level, Financial Park Labuan, Jalan Merdeka, 87000 Labuan, Federal Territory of Labuan.
Tel: (087) 451033 Fax: (087) 451032



BUMIPUTRA-COMMERCE FINANCE BERHAD

Offers hire purchase facilities through its outlets located at major branches of Bumiputra-Commerce Bank Berhad.

Contact details: Ground Floor, Menara PROMET, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.
Tel: (603) 2142 6111 Fax: (603) 2148 2184

CIMB **CIMB BERHAD**

CIMB Berhad is the investment banking arm of Commerce Group and comprises five core companies including Commerce International Merchant Bankers Berhad, CIMB Securities Sdn Bhd (CIMB Securities), CIMB Discount House Berhad (CIMB Discount), CIMB Futures Sdn Bhd and CIMB (L) Limited (CIMBL). CIMB is a premier Malaysian investment bank and one of the best capitalised merchant banks in the country, offering a comprehensive range of capital market services. It enjoys a strong reputation in the equity, debt and derivatives markets. A leading corporate finance house in Malaysia, CIMB has been the top advisory fee income earner since 1989 and among the leading advisers and underwriters for raising funds through initial public offerings in Malaysia. CIMB is also the most active originator of Malaysia private debt securities (PDS). Its traditional advisory and origination business is complemented by corporate banking and syndicated loans services. Further, CIMB's growing debt markets & derivatives business offers fixed income, money markets and structured products as well as bond distribution and fixed income research services.

CIMB has impeccable credentials stemming from its track record in engineering innovative financial product to meet the increasingly broad ranging and sophisticated demands of local as well as international clients. Its professionalism, commitment and dedication in serving clients' needs have been the impetus for its impressive and successful growth.

Contact details: 10th Floor, Bangunan CIMB, Jalan Semantan, Damansara Heights, 50490 Kuala Lumpur, Malaysia.
Tel: (603) 2084 8888 Fax: (603) 2084 8899 Website: www.cimb.com.my

CIMB **CIMB SECURITIES SDN BHD**

A wholly-owned subsidiary of CIMB, CIMB Securities Sdn Bhd (CIMB Securities) ranks among the top broking houses in Malaysia. CIMB Securities specialises in dealing and trading equities on the Malaysia Securities Exchange Berhad (MSEB) and the Malaysian Exchange of Securities Dealing & Automated Quotation Bhd (MESDAQ), serving foreign and domestic institutions as well as retail investors. The CIMB Group Research Centre team comprises dynamic and experienced professionals who are dedicated to providing high quality research covering in-depth market and company reports, markets reviews and trend analysis, and economic and industry overviews. CIMB Securities also provides underwriting, share placement, corporate advisory and custodian and nominee services.

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Tel: (603) 2084 9999 Fax: (603) 2084 9888

CIMB **CIMB DISCOUNT HOUSE BERHAD**

CIMB Discount House Berhad (CIMB Discount) enhances CIMB Group's capabilities in debt trading and debt capital market solutions. CIMB Discount's core business is the trading and market making of fixed income securities and treasury products. CIMB Discount also provides conventional and Islamic money market services.

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CIMB **CIMB (L) LIMITED**

CIMB (L) Limited (CIMBL) operates as a licensed offshore bank as permitted by the offshore Companies Act, 1990. Its activities include non-Ringgit equity and fixed income trading, fund management loan syndication services and origination business. CIMBL is intended to be the CIMB Group's arm in its regionalisation plans. The Group has already established its presence in the Indonesia market through CIMBL's 51% owned subsidiary, PT CIMB Niaga Securities.

Contact details: Unit 11(B1), Level 11, Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000 WP Labuan
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 **COMMERCE ASSET FUND MANAGERS SDN BHD**

Commerce Asset Fund Managers Sdn Bhd (CAF) was incorporated to provide discretionary funds management services covering local and global equities, bonds, currency management, options and futures. The Company is a joint venture between CAHB and Principal Financial Group.

CAF services pension funds, government organisations, statutory bodies, corporations and customers of the Commerce Group as its client base. CAFM has exceeded RM2.6 billion in funds under management.

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Tel: (603) 2084 2000 Fax: (603) 2084 2002 E-mail: www.cafm.com.my



COMMERCE TRUST BERHAD

Commerce Trust Berhad (CTB) specialises in unit trusts management in Malaysia. The Company represents the second joint venture between CAHB and Principal Financial Group (a US Fortune 500 company with USD100 billion assets under management) and is committed to developing a family of investment funds designed to meet the financial needs of individuals and companies in Malaysia. CTB manages five different unit trust funds each tailored to different investor profiles.

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Tel: (603) 2084 2222 Fax: (603) 2084 2233 Website: www.commercetrust.com.my



COMMERCE ASSET VENTURES SDN BHD

Commerce Asset Ventures Sdn Bhd (CAV) is a specialist investment fund and management company wholly-owned by CAHB, that invests equity capital into emerging small and medium sized business. It seeks to support growth industries with a global outlook and typically takes an active role in creating value for the investee companies and its shareholders.

Contact details: No. 6, Commerce House, 22-24, Jalan Sri Semantan Satu, Damansara Heights, 50490 Kuala Lumpur, Malaysia.
Tel: (603) 2732 5577 Fax: (603) 2732 1343 Website: www.commerce-ventures.com.my



COMMERCE LIFE ASSURANCE BERHAD

Commerce Life Assurance Berhad (Commerce Life) was established in response to a growing need among Malaysians to provide for the financial security of their families. Commerce Life is committed to meet the life insurance needs of Malaysian public by introducing policies which can be specially tailored and packaged to meet the specific requirements of customers.

Contact details: 338, Jalan Tunku Abdul Rahman, 50300 Kuala Lumpur, Malaysia.
Tel: (603) 2612 3600 Fax: (603) 2698 0201/2692 6982 Website: www.xlife.com.my



BANK NIAGA TBK

Bank Niaga is the 10th largest bank in Indonesia by assets. Established in 1955, it was listed on the Jakarta Stock Exchange in 1989. It has a distribution network of 149 branches and kiosks predominantly in the main commercial centers of Indonesia. It is an award winning franchise in the area of service quality by ranking first in service quality for Indonesian banks for six years running from 1996 to 2001. Bank Niaga was also a recipient of the best practitioner of corporate governance award from Jakarta Stock Exchange in 2001. Boundless Access becomes the new positioning of Bank Niaga with its advanced technology platform as it focuses on providing virtually unlimited access to customers via multi channel deliveries which include branch banking, kiosks, ATMs, phone banking, TV banking, internet banking and mobile banking.

Contact details: P.T Bank Niaga Tbk, Graha Niaga, Jln Jend. Sudirman Kav. 58, Jakarta, 12190, Indonesia.
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