

Profile of Directors for Major Operating Units of the Group

BUMIPUTRA-COMMERCE BANK BERHAD

Tan Sri Radin Soenarno Al-Haj Chairman

Aged 72, Tan Sri Radin Soenarno Al-Haj has been an Independent Non-Executive Chairman of Bumiputra-Commerce Bank Berhad (the Bank) since 1987. Tan Sri Radin holds a Masters degree in Public and International Affairs in Development Economics and Agricultural Economics from University of Pittsburgh, USA and a B.A. (Hons) degree from University of Malaya.

Tan Sri Radin was appointed as Director-General of the Economic Planning Unit, Prime Minister's Department in 1984, a position which he held till his retirement from the civil service in 1987.

He has extensive experience in District, State and Ministry level administration, specialising in development planning, involving data collecting, processing and project implementation. He was involved in the implementation phase of the Privatisation Policy and chaired the Cabinet appointed National Committee on Privatisation and steered through the privatisation of numerous projects.

He is also Chairman of Bumiputra-Commerce Bank (L) Limited, a subsidiary of the Bank and holds directorships in several private limited companies.

Tan Sri G. K. Rama Iyer

Aged 73, Tan Sri G. K. Rama Iyer has been an Independent Non-Executive Director of the Bank since June 1987. Tan Sri Rama holds a Masters degree in Public Administration from Harvard University, USA and a B.A. Hons. (Econs) degree from University of Malaya (Singapore). He has also completed the Advanced Management Programme course at Harvard Business School.

During his 30 years career in the civil service, he had been the Secretary-General of the Ministry of General Planning and Social Economic Research, the Ministry of Works and Utilities and the Ministry of Primary Industries.

Tan Sri Rama is also a Director of Bumiputra-Commerce Bank (L) Limited, YTR Harta Sdn Bhd and Maritime Institute of Malaysia.

Tan Sri Dato' Ernest Zulliger

Aged 72, Tan Sri Dato' Ernest Zulliger has been an Independent Non-Executive Director of the Bank since September 1993. He has wide experience heading a reputable multinational consumer products group of companies. He has spent thirty-seven years with Nestle in Mexico, Ecuador and Chile and as Managing Director in Malaysia for a total of ten years. He studied Commerce and Business Administration in Switzerland and attended International Management School (IMD) in Lausanne, Switzerland.

From 1989 to 1992 he was President of the Malaysian International Chamber of Commerce and Industry, Vice President of the National Chamber of Commerce and Industry Malaysia and Council Member of MIDA. In March 1999, he held the post of Chairman of the Swiss-Malaysian Business Association.

Tan Sri Zulliger is also a director of Nestlé (M) Bhd and a number of private companies.

Dr Rozali Mohamed Ali

Non-Independent Director of the Bank since 1 September 2004

(As per Commerce Asset-Holding Berhad's Profile of Directors)

Dato' Azmi Abdullah

Aged 54, Dato' Azmi Abdullah joined the Board as an Executive Director in January 2001. In September 2004, he took over from Dr. Rozali Mohamed Ali as Managing Director/Chief Executive Officer (MD/CEO) of the Bank. Prior to taking on the post of MD/CEO, he was an Executive Director/Chief Operating Officer of the Bank. Dato' Azmi graduated with a B.A. Hons. (Econs) from Universiti Kebangsaan Malaysia (UKM) in 1974.

He joined the former Bank of Commerce Berhad in June 1979 and has served the Bank for 24 years, having been exposed in all areas of banking.

He is presently a Director on the Board of Commerce Tijari Bank Berhad, the newly established Islamic Banking arm of BCB. He also sits on the Board of Commerce Technology Ventures Sdn Bhd, a subsidiary company of Commerce Asset-Holding Berhad. In addition, he serves as a Director on the Boards of ERF Sdn Bhd and Universiti Kebangsaan Malaysia. He is also a Council Member of Hospital UKM, Malaysia.

Dato' Halim Muhamat

Aged 57, Dato' Halim was appointed as an Executive Director of the Bank in November 1999. Since February 2004, he sits on the Board as a Non-Independent Non-Executive Director. He was the Executive Director/Chief Operating Officer of the Bank prior to his present appointment as Group Corporate Advisor at Commerce Asset-Holding Berhad (CAHB) in February 2004.

Dato' Halim joined the International Banking Division of the former Bank Bumiputra Malaysia (BBMB) in November 1967. Since 1967, he has held various positions at the branches of BBMB, including senior positions in the Los Angeles Agency of BBMB, Systems Division, Branch Operations, Branch Performance, Consumer, Commercial and other Divisions in Head Office. In July 1998, he was appointed as Chief Operating Officer of BBMB.

Dato' Halim sits on the Boards of Bumiputra-Commerce Finance Berhad and EPIC-I Sdn Bhd, subsidiary companies of the Bank. He is also a Director of Commerce Life Assurance Berhad, CIMB Berhad and Commerce Assurance Berhad and a member of the Board of Commissioners of PT Bank Niaga Tbk, subsidiary companies of Commerce Asset-Holding Berhad. In addition, Dato' Halim is a Board member of Labuan Reinsurance (L) Ltd and Financial Park (Labuan) Sdn Bhd.

Dato' Dr. Mohamad Zawawi Ismail

Aged 59, Dato' Dr. Zawawi joined the Board as an Independent Non-Executive Director on 9 October, 2001.

Dato' Dr. Zawawi gained both his degree and doctorate in Electronic Engineering from the University of Leeds, England. In 1996 he was awarded the honorary degree of Doctor of Engineering by University of Leeds. A professional engineer and consultant, he is a Member of the Institute of Engineers Malaysia, an honorary Fellow of the Institute of Physics Malaysia and a foundation Fellow of the Academy of Sciences Malaysia. Dato' Dr. Zawawi is also a member of both the National Information Technology Council (NTIC) and National Aerospace Council (NAC).

He was the founding Vice-Chancellor of University Malaysia Sarawak (Unimas), a position he held until December 2000. Other previous appointments include Deputy Director-General of Mimos and Deputy Vice-Chancellor of Universiti Kebangsaan Malaysia.

He is currently Chairman of EPIC-I Sdn Bhd and a Director of Bumiputra-Commerce Finance Berhad, subsidiary of the Bank and a Director of Commerce Asset Ventures Sdn Bhd, a subsidiary of CAHB. In addition, Dato' Dr. Zawawi sits on the Boards of a number of public and private companies including Mesiniaga Berhad.

Dato' Robert Lim Git Hooi

Aged 66, Dato' Robert Lim joined the Board as an Independent Non-Executive Director on 15 January, 2002.

Dato' Robert Lim, is a Chartered Accountant. He was a practicing accountant until he retired from the profession in December 1996.

Dato' Robert Lim started his career in the accounting profession as an articled clerk with DCA Robertson & Co., Perth in July 1960. He later joined Bell, Frost & Aitken, Perth and qualified as a Chartered Accountant before returning to Malaysia in 1966 to join Turquand Young & Company, Kuala Lumpur/lpoh as an audit assistant. He worked his way up to the senior auditor level and left the Company at the end of 1970. In 1971 he set up his own

accounting practice, Robert Lim & Company, which later expanded to Lim Ali & Company and became affiliated to Arthur Young and Company. When Arthur Young and Ernst & Whinney merged to form Ernst & Young in 1990, Dato' Robert Lim became the Partner-in-charge of the combined Ipoh practice. He retired as a Partner of the firm in December 1996.

Dato' Robert Lim has over 30 years of professional experience in all aspects of the accounting profession including auditing, accounting, company secretarial and tax matters, receivership and liquidations and corporate planning and services. His special areas of competence include management studies and loan project reporting, corporate turnaround, receivership and liquidations and design and installation of accounting systems and internal controls.

Dato' Robert Lim is a Director of Gopeng Berhad and other public and private companies.

Datuk Dr. Syed Muhamad bin Syed Abdul Kadir

Aged 58, Datuk Dr. Syed Muhamad was appointed as an Independent Non-Executive Director of the Bank on 8 April 2004. Datuk Dr. Syed graduated with a Bachelor of Arts (Hons) from the University of Malaya in 1971. He obtained a Masters of Business Administration from the University of Massachusetts, USA in 1997 and proceeded to obtain a Ph.D (Business Management) from Virginia Polytechnic Institute and State University, USA in 1986.

He started his career in 1973 as Senior Project Officer, School of Financial Management at the National Institute of Public Administration (INTAN) and held various positions before his final appointment as Deputy Director (Academic). In November 1988 he joined the Ministry of Education as Secretary of Higher Education and thereafter assumed the post of Deputy Secretary (Foreign and Domestic Borrowing, Debt Management) Finance Division Federal Treasury. From 1993 to 1997, he joined the Board of Directors of Asian Development Bank, Manila, Philippines first as Alternate Executive Director and later as Executive Director. Datuk Dr. Syed then joined the Ministry of Finance as Secretary, Tax Analysis Division and later became Deputy Secretary General (Operations). Prior to his retirement, Datuk Dr. Syed was Secretary General, Ministry of Human Resource.

During his career, he wrote and presented many papers relating to Human Resources Development. His special achievement was that his dissertation "A Study on Board of Directors and Organisational Effectiveness" was published by Garland Publisher, Inc. of New York in 1991.

Datuk Dr. Syed is a Director of Bumiputra-Commerce Bank (L) Limited and Bumiputra-Commerce Finance Berhad, subsidiaries of the Bank. He also sits on the Boards of a number of public and private companies.

PROFILE OF DIRECTORS FOR MAJOR OPERATING UNITS OF THE GROUP

CIMB BERHAD

Dr. Rozali bin Mohamed Ali Chairman

(As per Commerce Asset-Holding Berhad's Profile of Directors)

Dato' Hamzah bin Bakar

Dato' Hamzah bin Bakar, aged 61, was appointed an Independent Non-Executive Director of CIMB Berhad on 28 November 2002 and nominated as the Senior Independent Director on 16 April 2003. He has been an Independent Non-Executive Director of Commerce International Merchant Bankers Berhad since 26 September 2000. He is also Chairman of the Remuneration Committee and a member of the Audit and Nomination Committees of CIMB Berhad. Presently, he is the Chairman of SapuraCrest Petroleum Berhad (formerly known as Crest Petroleum Berhad) and its subsidiary, Sapura Energy Sdn Bhd, a Director of Scomi Group Berhad and its subsidiaries, Kota Minerals & Chemicals Sdn Bhd and KMC Oiltools Bermuda Ltd. He is also a member of the Board of Commissioners of PT Bank Niaga Tbk and sits on the Board of UEM World Berhad. He served for 20 years in various senior management and board positions in Petrolia Nasional Berhad (Petronas), including Senior Vice President for Refining and Marketing, Senior Vice President for Corporate Planning & Development and Main Board Director. Prior to Petronas, he was a Director of the Economic Planning Unit in the Prime Minister's Department. Dato' Hamzah holds a B.Sc. (Hons) in Economics from the Queen's University of Belfast and an MA in Public Policy and Administration, with Development Economics, from the University of Wisconsin.

Dato' Nazir Razak

Dato' Nazir Razak, aged 38, was appointed a Non-Independent Non-Executive Director of CIMB Berhad on 11 June 2002 and a member of the Nomination Committee on 30 June 2004. He was appointed Non-Independent Executive Director of Commerce International Merchant Bankers Berhad on 5 November 1996 and has been its Managing Director and Chief Executive since 1 June 1999. He joined CIMB's corporate advisory department in 1989 and had managed various incorporations, privatisations, listings and corporate restructuring exercises. He then transferred to CIMB's wholly-owned subsidiary, CIMB Securities Sdn. Bhd. in 1993 where he rose to Executive Director with responsibility for its institutional business comprising equities research, sales and dealing. He moved back to Commerce International Merchant Bankers Berhad as Deputy Chief Executive on 1 June 1996 and became Managing Director/Chief Executive on 1 June 1999. He is a Director of CIMB Discount House Berhad, CIMB (L) Limited and the Kuala Lumpur Business Club. He is a member of the Investment Panel of the Employees Provident Fund and the Securities Commission's Capital Market Advisory Council. He was Chairman of the Industry Action Committee to set up MESDAQ, the stock exchange for high growth companies and a member of the Advisory Panel for Bank Negara Malaysia's Financial Services Master Plan. He is also President of University of Bristol Alumni Association and a trustee of the

Rahah Foundation. He graduated from University of Bristol with a Bachelor of Social Science (Hons) and obtained a Master of Philosophy from the University of Cambridge. In 2004, Dato' Nazir was named the winner of the Malaysia's CEO of the year award organised by Business Times and American Express Global Corporate Services. He was also named as one of the "25 Stars of Asia" by Business Week magazine and one of the World Economic Forum's "Young Global Leaders".

Mr Robert Cheim Dau Meng

Mr Robert Cheim Dau Meng, aged 53, was appointed a Non-Independent Non-Executive Director of CIMB Berhad on 11 June 2002. He is presently Executive Director of Commerce International Merchant Bankers Berhad and Chairman of its subsidiaries, CIMB Securities Sdn. Bhd. and CIMB Futures Sdn. Bhd. He joined Commerce International Merchant Bankers Berhad in 1984 and held the position of Head of Corporate Finance, General Manager and Executive Director, before assuming the position of CEO from 1993 to 1999. Prior to joining Commerce International Merchant Bankers Berhad, he served in various capacities with the former United Asian Bank Berhad (now known as Bumiputra-Commerce Bank Berhad) between 1977 to 1984, holding the positions of Operations Manager, Audit Manager, Branch Manager and Senior Manager of the Planning and Accounts division. He has also worked in several accounting firms in London. He is a Fellow of the Institute of Chartered Accountants of England and Wales and a member of the Malaysian Institute of Accountants.

Dato' Halim Muhamat

(As per Bumiputra-Commerce Bank Berhad's Profile of Directors)

Dato' Zainal Abidin Putih

Dato' Zainal Abidin Putih, aged 59, was appointed an Independent Non-Executive Director of CIMB Berhad 11 July 2003 and Independent Non-Executive Director of Commerce International Merchant Bankers Berhad on 30 June 2004. He is also Chairman of its Audit and Nomination Committees, and a member of the Remuneration Committee. Dato' Zainal was an Adviser with Ernst & Young Malaysia until his retirement on 31 December 2004. He is presently Chairman of Pengurusan Danaharta Nasional Berhad and the Malaysian Accounting Standards Board. He qualified as a Chartered Accountant from the Institute of Chartered Accountants of England and Wales and is a member of the Malaysian Institute of Accountants and the Malaysian Institute of Certified Public Accountants. He has extensive experience in audit, management consulting and taxation, having been involved as a practising accountant throughout his career. He was formerly the Managing Partner of Hanafiah Raslan & Mohamad, past President of the Malaysian Institute of Certified Public Accountants and previously served as a member of the Malaysian Communication & Multimedia Commission. He is presently a Trustee of the National Heart Institute and sits on the Boards of Esso Malaysia Berhad and Tenaga Nasional Berhad.

En Zahardin bin Omardin

En Zahardin bin Omardin, aged 60, was appointed an Independent Non-Executive Director of CIMB Berhad and Commerce International Merchant Bankers Berhad on 5 May 2004. He also sits on the Boards of other subsidiaries within the CIMB Group, such as CIMB (L) Limited, CIMB Discount House Berhad CIMB Securities Sdn. Bhd. He is presently a Partner of Messrs. Chew Kar Meng, Zahardin & Partners and has previously served on the Boards of various companies including Rakyat First Merchant Bankers Berhad. He was formerly the Head of Legal and Company Secretarial Department of Rothmans of Pall Mall Malaysia Berhad (now known as British American Tobacco (M) Berhad). He qualified as a Barrister-at-Law from the Inns of Court School of Law, United Kingdom in 1973. Upon graduation, he worked at The Royal Courts of Justice and the Tax Office in London, after which he returned to Malaysia to practice law.

Mr Cezar Peralta Consing

Mr Cezar Peralta Consing, aged 44, was appointed Independent Non-Executive Director of CIMB Berhad on 5 October 2004. He was with JP Morgan for 19 years and headed its Investment Banking Division for Asia Pacific until May 2004. He is currently a partner of The Rohatyn Group, a New York-based funds management company specialising in emerging markets, where he co-heads its Asian operations from Hong Kong. He also sits on the Boards of TRG Management Hong Kong Ltd and the Bank of the Philippine Islands.

Mr. Consing is a graduate in Economics (Magna Cum Laude) of De La Salle University and holds an M.A. in Applied Economics from The University of Michigan, Ann Arbor, U.S.A.

BOARD OF COMMISSIONERS OF PT BANK NIAGA TBK

Dr. Rozali Mohamed Ali

President Commissioner since 25 November 2002

(As per Commerce Asset-Holding Berhad's Profile of Directors)

Ibu Gunarni Soeworo

- Vice President Commissioner of PT Bank Niaga Tbk, since 2000 - present
- Member of the Supervisory Team of PT Bank Niaga Tbk, 1999 - 2000
- Vice President Commissioner of PT Bank Niaga Tbk, March 1999 - May 1999
- President Director of PT Bank Niaga Tbk, 1994 - 1999
- Marketing Director of PT Bank Niaga Tbk, 1988 - 1994
- Marketing & Credit Group Head of PT Bank Niaga Tbk, 1987 - 1988
- Citibank NA, Jakarta and New York, 1970 - 1987
- P.T. Unilever, Jakarta, 1968 - 1970

Dato' Hamzah Bakar

Commissioner since 25 November 2002

(As per CIMB Berhad's Profile of Directors)

Dato' Halim Muhamat

Commissioner since 25 November 2002

(As per Bumiputra-Commerce Bank Berhad's Profile of Directors)

Dr Roslan A. Ghaffar

Commissioner since 23 August 2004

(As per Commerce Asset-Holding Berhad's Profile of Directors)

Bpk Sigid Moerkardjono

- Commissioner of PT Bank Niaga Tbk, since 2000 - present
- Compliance Director of PT Bank Niaga Tbk, 1999 - 2000
- Comptroller PT Bank Niaga Tbk, February 1999 - March 1999
- Eastern Region Head, PT Bank Niaga Tbk, 1994 - 1999
- Credit Policy & Administration Group Head and Special Asset Management Group Head, PT Bank Niaga Tbk, Jakarta, 1993 - 1994
- Sumatera Region Head, PT Bank Niaga Tbk, Medan, 1990 - 1993
- Branch Manager of PT Bank Niaga Tbk, Semarang, 1989 - 1990
- Credit Compliance & Support Jakarta Area, PT Bank Niaga Tbk, January 1989 - May 1989
- Vice Comptroller of PT Bank Niaga Tbk, 1985 - 1988
- Credit Inspector Head of PT Bank Niaga Tbk, 1983 - 1985
- Credit Administration Division Head of PT Bank Niaga Tbk, Jakarta, 1981 - 1983
- Operation & Service Department Head and Credit Department Head, PT Bank Niaga Tbk, Yogyakarta, 1979 - 1981

Bpk Ananda Barata

- Commissioner of PT Bank Niaga Tbk, since 2003 - present
- Director of PT Perusahaan Pengelola Aset, 2004 - present
- Division Head, Bank Restructuring Unit, Indonesian Bank Restructuring Agency, 2000 - 2004
- PT Bank Nusa Nasional, 1998 - 2000
- PT Bank Nusa International, 1997 - 1998
- The Chase Manhattan Bank, Jakarta, 1984 - 1996