

The Group that Cares

We are committed to contribute to sustainable and equitable economic development to improve quality of life. The core values are economic viability, environmental responsibility and social accountability and these can be translated through diverse platforms such as community investment, governance, workplace, stakeholder management and accountability. This objective and aspiration which are in alignment with our stakeholders expectation have inspired companies within the Group to be involved in many projects of such nature.

In 2004, we remained an active corporate citizen by carrying out our social responsibility through programmes ranging from donation, relief effort, scholarship and inspirational programmes, some of which are described below.

TSUNAMI RELIEF EFFORT

Our thoughts and prayers are with the victims and survivors of this ravaging disaster.

The Commerce Group of companies donated in total RM1.0 million cash in response to the initiative coordinated by Khazanah Nasional Berhad who spearheaded the effort to invite Malaysian Government Linked Companies (GLCs) and corporations to contribute to the Indonesian Tsunami Fund. Included in this donation is IDR1.0 billion cash contributed by our Indonesian subsidiary, PT Bank Niaga (PTBN). The donation from Commerce Group of companies was presented to the President of Indonesia by Malaysia's Prime Minister, Dato' Seri Abdullah Ahmad Badawi during his visit to Indonesia. On top of their significant contributions to the Commerce Group's total RM1.0 million donation, our major subsidiaries, Bumiputra-Commerce Bank Berhad (BCB) and Commerce International

Merchant Bankers Berhad (CIMB) have contributed RM50,000 and RM25,000 respectively to the domestic disaster fund. Meanwhile, Commerce Asset Ventures Sdn Bhd contributed RM20,000 to University Sains Malaysia to set up a field laboratory for infectious diseases in Banda Aceh.

PTBN has taken a more active part in their effort to respond to the tragedy in Aceh and North Sumatra. In addition to the cash donation mentioned earlier, PTBN assisted by opening Niaga Cares account to which people can transfer their donations. This effort is on-going until September 2005 and involves all employees, customers and the public. The funds collected will be used for the reconstruction of destroyed educational facilities and infrastructure in the disaster affected areas.

CANCER RESEARCH IN MALAYSIA, BY MALAYSIANS, FOR MALAYSIA

Cancer is unfortunately a disease of increasing prevalence and millions have died every year from it. The establishment of Cancer Research Initiatives Foundation (CARIF) in Malaysia was both timely and essential. CARIF is the first independent cancer research unit established in Malaysia. Its mission is to conduct fundamental and pioneering research on cancers prevalent in our country, with potentially far-reaching implications for diagnosis and therapy.

In support to this cause and in line with our aspiration to make a noble contribution to Malaysian society, Commerce Asset-Holding Berhad (CAHB) donated RM10,000 during the year and has further pledged a fixed sum of donation over the next five years on an annual basis beginning 2005 to ensure continuous support to CARIF.

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SAY YOU CARE WITH BCB PARENTCARE

Parents have always loved and cared for their children and there is no measure for such dedication. There are many ways to demonstrate our gratitude, love and responsibility to them and providing regular financial support on a monthly basis is one way. However such financial support may be threatened when an individual is seriously injured resulting in total permanent disability causing loss of earning, or in the event of the individual predeceasing the parent. Under such circumstances the aged parents often lose all means of financial support.

BCB understands such predicaments and has taken a proactive approach to offer Malaysian with a remarkable solution through BCB ParentCare. Developed jointly with Commerce Life Assurance Berhad (Commerce Life), BCB ParentCare guarantees continuous monthly financial support for as long as the parent lives even in the event of total permanent disability of the individual or in the event that the individual predeceases the parent. This unique and carefully designed plan offers BCB's customers total security, well-being, comfort and a sense of peace. BCB also does not charge a fee for this service.

FORMULA ONE

For the fourth consecutive year, BCB continued its tradition to organise the "BCB Formula One Tickets Giveaway" contest for its five over million loyal customers. Since the Formula One was staged on our Malaysian shores in 1998, its exhilaration and excitement has been increasing over the years. Local F1 fans look forward to the fast-paced action and splendid manoeuvres on our world class racing track. BCB supported the successful staging of this world class event by promoting greater awareness and provided an opportunity for ordinary

Malaysian to watch a world class sporting event which they otherwise would not afford. This year, 450 customers won two Hillside tickets and for the first time around, 10 lucky BCB credit card holders won two exclusive Garnett grandstand tickets worth RM800 each. Indeed, the winners of this contest were in for a special treat as the 'C1' Hillside and Garnett grandstand areas are among the best seats to watch the race live. In addition, the winners and their partners were given a goodie bag each on the race day.

SELF DISCOVERY FOR YOUNG ADULTS PROGRAMME

Youths are a significant part of our society and will be future leaders one day. However, there are some youths who are disadvantaged due to various circumstances. Without a sound academic background and other setbacks, they will face more challenges than others.

Realising the needs of this group, BCB embarked on a noble cause with Yayasan Raja Muda Selangor to assist disadvantaged youths prepare for their future upon leaving school. Towards this aim, BCB hosted a workshop entitled Self Discovery For Young Adults designed for the fifth formers with an attempt to help school leavers develop personal and interpersonal skills, which, combined with social values would give them the edge to start a career and stand on their own.

SCHOLARSHIP PROGRAM

PTBN's scholarship program has provided financial assistance to 585 outstanding elementary, junior and senior high school students all over Indonesia. This scholarship will be available for three years.



THE GROUP THAT CARES

MOBILE LIBRARY PROGRAMME

This program was organised by PTBN in conjunction with 2003's A Million Book program. This involved financing the operation of three mobile library units. They will give free library services at school which lack such facility.

SCHOOL-BASED PROGRAMME

PTBN organised a School-Based Management Programme in collaboration with Indonesia's Department of Education, UNICEF, UNESCO and the local government, beginning 2002 until 2005. The aim is to improve the quality of education through enhanced school management and the application of community-involved learning.

Meanwhile, Commerce Life brought smile to the faces of 18 orphans under the care of Persatuan Ehsan & Anak-anak Kuala Lumpur (PEWANIDA) when they were treated to a shopping trip at Mid Valley Megamall.

GREEN PROGRAM

This replanting program was initiated by PTBN and Bank Indonesia. As many as 3,000 trees were planted in an area of 3 hectares in Cibubur Camping Ground.

SAVE LIVES – BE A BLOOD DONOR

Every year, a blood donation campaign will be launched at Commerce Square and CIMB Building. This campaign was envisaged to help inculcate the social obligation value amongst employees of the Group.

In conjunction with the Insurance Day, Commerce Life organised in collaboration with National Blood Centre to appeal for eligible donors among its employees and tenants to donate much needed blood for the national supply.

CHARITY GATHERING FOR MENTALLY CHALLENGED CHILDREN

CIMB organised and hosted a group community service in aid of 100 mentally challenged children from Pertubuhan Kanak-kanak Insan Istimewa Cemerlang (KIIC). A group of 50 CIMB staff helped to upgrade the home, which included the installation of fixtures and fittings, and painting the home, while others entertained and minded the children for the afternoon. In addition, the children of KIIC were also presented with gifts from CIMB.

MAJLIS KANSER NASIONAL (MAKNA)

In conjunction with our commitment to make a meaningful and noble contribution to the Malaysian society, BCB has agreed to part-finance MAKNA's research programme with a total sum of RM500,000 over a three-year period beginning last year.

Meanwhile, CIMB sponsored the MAKNA Cross Nation Run 2004 where Suwaibah Muhammad Nasir was the first Malaysian woman to run solo around Peninsular Malaysia with a distance of 2,004 km. It was held in conjunction with Merdeka Month and World Women's Day, which was also MAKNA's 10th anniversary.

DONATIONS

All companies within the Group maintained a substantial and active donations and sponsorships programme. BCB's programme spanned a broad range of causes, concentrating particularly on the underprivileged and handicapped, and on health-related issues in Malaysia.

CIMB espouses similar causes, including, amongst others, Kiwanis Down Syndrome Foundation, Tabung Kebajikan Pendidikan Kelab Komunikasi Belia, Yayasan Anak-anak Yatim PTTDI, Malaysian Red Crescent Society, Pertubuhan Kanak-Kanak Kanser Malaysia and Tabung Amanah Pewira Dan Pertahanan Negara. CIMB was also a sponsor for Malaysia's Aspirations & Achievements IV, produced in recognition of Malaysians successful in offering community services, and services above one self, each coming from their respective fields of practice showcased the different aspects of the individuals involved, their efforts and achievements, trials and tribulations.

PTBN continued its involvement and contribution to various social programmes and charities. It spent a total of up to IDR2.13 billion on aid and donations for all its social activities in 2004.

In addition, Commerce Life arranged a charity car wash campaign in November 2004 in aid of an organisation for HIV-infected women and children. Commerce Assurance Berhad (formerly known as AMI Insurans Berhad) also raised funds from blood donation-cum-jumble sale event at Rumah Solehah (Half Way Home for HIV positive women and children).