

# CAHB Group 2004 Calendar of Corporate Events



## **DPM LAUNCHES MENARA COMMERCE PROJECT**

3 June 2004 marked a historical day for the Commerce Group. In a simple but significant ceremony hosted jointly by Commerce Asset-Holding Berhad and IJM Corporation Berhad (the holding company of the developer), the Menara Commerce Project was officially launched by our Deputy Prime Minister, YAB Dato' Sri Mohd Najib Tun Haji Abdul Razak.

The landmark ceremony underscores the evolution and growth of the Commerce Group. Over the years, the Group has expanded steadily through both organic growth and mergers and acquisition to become a leading domestic financial services group. It has touched the lives of millions of Malaysians, providing them with the broadest range of financial services and products.

Bumiputra-Commerce Bank Group is expected to be the anchor tenant and most of the operating subsidiaries of the Commerce Group may also be based at Menara Commerce.

CAHB had entered into a Sale and Purchase Agreement with IJM Properties Sdn Berhad on 20 January 2004. It involved the acquisition of a piece of land measuring approximately 10,149 square meters together with a 39 storey building to be developed for a cash consideration of RM375 million. The development project is expected to be completed in the first quarter 2008. The location of the proposed Menara Commerce is situated at the intersection of Jalan Raja Laut and Jalan Esfahan.

According to the project's architect, ATSA Architects, the building's design concept is inspired by a unique tropical plant, Heliconia Caribaea. The artistic element in its architectural design will be integrated with technological, social, environmental and functional issues to harmonise a unique and attractive style for Menara Commerce. Upon completion, Menara Commerce will stand as a new landmark rejuvenating the skyline at the center of the Kuala Lumpur Business District.



# CAHB

## 20 January

Signing ceremony between CAHB and IJM Corporation Berhad on the Menara Commerce development.

## 12 February

CAHB entered into a share sale agreement with NSTP Berhad and Pitisan Sdn Berhad for the acquisition of the entire issued and paid up capital of AMI Insurans Berhad.

## 18 February

Completion of the proposed acquisition of 100% of AMI Insurans Berhad by CAHB from NSTP Berhad and Pitisan Sdn Bhd.

## 23 - 24 March

Participated in non-deal roadshow in London organised by ABN AMRO.

## 19 April **A**

Annual General Meeting held at Nirwana Ballroom 1, Mutiara Hotel.

## 22 - 23 April

Participated in non-deal roadshow in Hong Kong organised by ING.

## 13 May

Group Risk Awareness Workshop held at Hyatt Saujana.

## 3 June

Official launch of the "Menara Commerce" project officiated by Dato' Sri Najib Bin Tun Haji Abdul Razak, Deputy Prime Minister of Malaysia.

## 14 - 16 August

Commerce Group Director's Retreat in Hanoi, Vietnam.

## 18 August

CAHB entered into conditional share sale agreements with CIMB Berhad for the disposal of 70% equity interest in both Commerce Trust Berhad and Commerce Asset Fund Managers Sdn Bhd.

## 23 August

Extraordinary General Meeting held at Banquet Hall, Kuala Lumpur Golf & Country Club.

## 26 - 29 August

CAHB took part in the Bursa Malaysia Invest Malaysia Expo in 2004 at Putra World Trade Centre.

## 15 September

CAHB via its Labuan incorporated subsidiary Commerce Capital (Labuan) Ltd successfully completed the sale of USD 110million zero-coupon convertible bonds (with greenshoe option). CIMB was the Sole Global Coordinator and acted together with JP Morgan and Morgan Stanley as Joint Bookrunners and Joint Lead Managers for the transaction.

## 17 September

Issuance of the additional USD15 million principal amount (greenshoe option) of the USD125 million convertible bonds issued by Commerce Capital (Labuan) Limited, a Labuan incorporated subsidiary of CAHB.

## 22 - 23 September

Participated in ABN AMRO Malaysia Conference in London.

## 23 November

Completion of the proposed disposal of CAHB's 70% equity interest in both Commerce Trust Berhad and Commerce Asset Fund Managers Sdn Bhd to CIMB Berhad.



# BCB

## 13 January

BCB was appointed as Collection Agent for Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) enabling customers to make payments for PTPTN loans via our personal internet banking service, channel-e.com.my and also at over 280 branches of the Bank.

## 30 January **B**

For the fourth consecutive year, BCB made it possible for 1,000 of its customers and staff to watch the exhilarating Formula One Grand Prix race live at Sepang International Circuit. The "BCB Formula One Tickets Giveaway" ensures BCB customers and credit card holders get an opportunity to win free tickets to the race through a simple contest. It attracted wide participation.

## 16 February

BCB launched Channel-e promotions for the second consecutive year at Universiti Kebangsaan Malaysia, Bangi targeting the university's 2004 intake. UKM has endorsed Channel-e as the payment for its tuition fees from 2004 onwards.



## 17 February

BCB executed an MOU with Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) together with Bank Simpanan Nasional, Bank Pertanian and Bank Rakyat, paving the way for the launching of Skim Simpanan Pendidikan Nasional, a new education savings scheme.

## 25 February **C**

BCB launched Proton Commerce a 50:50 joint venture between subsidiary Bumiputra-Commerce Finance Berhad and Proton Edar Sdn Bhd, announcing new, attractive financing packages aimed at winning a sizeable share of the auto financing market.

## 25 March

BCB Labuan formalised the successful arrangement of USD200 million syndicated financing facilities from a consortium of off-shore banks comprising among others, CitiGroup, ABN Amro and Standard Chartered who acted as the arrangers.

## 6 April

BCB launched ParentCare, a first of its kind product designed for individuals who regularly send monetary contributions to their parents. It ensures parents regularly receive the money even in the unlikely event of early demise of the individual.



# BCB

## 15 April

BCB formalised an alliance with the Small and Medium Industries Development Corporation (SMIDEC) to facilitate the extension of various SME facilities to SMEs, in particular "BCB Fast Track SME loans."

## 16 April

In a joint effort with Yayasan Raja Muda Selangor, BCB launched and hosted a workshop entitled "Self Discovery for Young Adults" designed to assist marginalised and disadvantaged fifth formers develop critical interpersonal and motivational skills which, combined with social values will prepare them to rise to new challenges as they venture out from school.

## 5 May

BCB was awarded Superbrand status by the Malaysian chapter of Superbrands International upon nomination by selection committee comprising advertising professionals and veterans.

## 3 June

A ground breaking ceremony was held at the site of CAHB's proposed new 39 storey office tower officiated by Deputy Prime Minister, Dato' Sri Mohd. Najib Tun Razak. Located in the heart of the golden triangle of banking along Jalan Raja Laut and Jalan Esfahan, it will also house BCB's head office operations and its main branch when completed.

## 28 June

BCB was named as a Top 10 brand in the Brand Visibility category during the annual Brand Equity Magazine Awards 2003 "Tribute Nite". The Visibility award recognizes brands that garner high consumer visibility over all TV medium.

## 6 August

Prime Minister, Dato' Seri Abdullah Ahmad Badawi launched Skim Simpanan Pendidikan Nasional (SSPN), which aims to encourage parents to save for their children's higher education. BCB was the only commercial bank appointed in the savings scheme managed by Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN).

## 12 August

BCB and Commerce Life launched Commerce Investment Guarantee 2 (CIG 2), which guarantees investors a minimum return on investment, providing both total security of capital and benefits of life insurance protection.

## 18 August

BCB sponsored the Inland Revenue Board's "Pertandingan Pidato Piala Hasil 2004" for secondary schools nation-wide. The final round concluded at the Inland Revenue's Board Complex in Bangi. The event was officiated by Deputy Minister of Finance, Datuk Tengku Putera Tengku Awang.

## 2 December **D**

BCB's Program Design Centre was awarded the ISO9001:2000 Certification in recognition of its efforts in developing staff capability by providing the best training that would lead to enhancement in services to customers. The award was given by Lloyd's Register Quality Assurance, London and its Malaysian counterpart, Akreditasi Malaysia.

## 27 December

BCB donated an initial sum of RM50,000 to the Malaysian Tsunami Disaster Relief Fund set up by The New Straits Times and Berita Harian Group.



# CIMB

## 13 January

CIMB was conferred Best Debt House, Best Equity House and Best M&A House by Euromoney.

## 14 January

CIMB was conferred Best Overall Country Research, Best Overall Sales Services, Best Execution and Best in Sales Trading by Asiamoney Magazine.

## 15 January

CIMB participated in the Asian Strategy & Leadership Institute Malaysia Strategic Outlook 2004 Conference at the Renaissance Hotel, Kuala Lumpur. The conference was officiated by Deputy Prime Minister, Dato' Sri Mohd Najib Tun Razak.

## 26 February

CIMB was the joint lead manager and bookrunner for the Guthrie Property Development Holding Bhd's RM750 million Murabahah Medium Term Notes Programme in the domestic debt capital market. The launch and investor presentation was held at the Mandarin Oriental, Kuala Lumpur.

## 8 March

CIMB launched its Indonesian operations, PT CIMB Niaga Securities. The launch was held at The Grand Hyatt Jakarta and was officiated by the Ambassador of Malaysia to the Republic of Indonesia, His Excellency Dato' Hamidon Ali and Chairman of Capital Market Executive Agency of Indonesia (Bapepam), Bapak Herwidayatmo.

## 16 March

CIMB organised the Telecommunications Conference 2004 entitled 'Emerging Drivers of Malaysian Telecommunications' at The Westin Hotel, Kuala Lumpur. The conference saw six of the largest telecommunications companies come together to discuss strategies and expansion with escalating deregulation of the telecommunications industry.

## 18 March

CIMB organised its first Derivatives and Structured Products Conference 2004 entitled, 'Towards Alternative Investments in Malaysia' at Mandarin Oriental Kuala Lumpur. Guest of Honour at the conference was Acting Chairman and Deputy Chief Executive of Securities Commission Y Bhg. Datin Zarinah Anwar.



## 16 April

CIMB was the lead arranger and lead manager for the issuance of the Dawama Sdn Bhd combined Ijarah and Murabahah issue in the domestic debt market. The commercial paper and medium term note issuance programme under the Islamic-financing concept was to raise up to RM150 million in nominal value. A signing ceremony was held at the Kuala Lumpur Golf and Country Club.

## 13 May

CIMB held its Investment Conference on Indonesia entitled 'Evaluating Investment Opportunities' at the Mandarin Oriental, Kuala Lumpur. Jointly organised by PT Danareksa, Indonesia's leading securities company and PT CIMB Niaga Securities, the two-day conference presented CIMB's clients with a comprehensive overview of investment opportunities, risks and potential returns in Indonesia. The conference was officiated with a keynote address by Second Finance Minister YB Tan Sri Nor Mohamed Yakcop.

## 12 July

CIMB together with Maxis launched its mobile phone share trading system (M\*trade) which provides real time stock market information and share portfolio management with mobile phones. The launch was officiated by Bursa Malaysia Securities Berhad's CEO, En Yusli Mohamed Yusoff.

# CIMB



## 21 July **F**

CIMB was the adviser and sole bookrunner for the Institutional Offering and Managing Underwriter for the Retail Offering of KLCC Property Holdings Berhad. The launch and underwriting signing agreement ceremony was held at Mandarin Oriental Kuala Lumpur.

## 3 August

CIMB Berhad was one of the co-sponsors of the Euromoney Conference on Malaysia entitled 'Remaking Malaysia: Investing in the New Malaysia'. As a co-sponsor, CIMB hosted a workshop session on 'Prospects of the Malaysian Capital Market'. The conference was held at the Mandarin Oriental, Kuala Lumpur.

## 3 - 4 August

CIMB was awarded Best Debt House, Best Equity House and Best M&A House for Euromoney Magazine Awards for Excellence 2004 held at the Mandarin Oriental, Kuala Lumpur.

## 6 August

CIMB co-sponsored the Faculty of Economics and Administration Graduation Nite 2004 & Dinner at the PJ Hilton. The money was used to set up a Memorial Award in recognition of the late Datuk Dr Mokhzani Abdul Rahim, which will be given to the best student in the Master of Economics programme, students on the Dean's list and staff who have contributed distinctively.

## 10 August

CIMB was awarded Best Local Investment Bank, Best Equity House, Best Broker, Best Investor Relations Representative and second runner up for Best Investor Relations in Malaysia by Finance Asia' Country Awards for Achievements 2004 at the Ritz Carlton Hotel Kuala Lumpur.

## 11 August

CIMB co-sponsored the 2nd Asia Economic Summit entitled "Securing Asia's Future in an Uncertain World". The 2nd Asia Economic Summit organised by the Asian Strategy & Leadership Institute, a leading private sector Think Tank is about bringing Asia's future well-being and assess the strategic directions for Asian Governments and Companies. The summit was officiated by Dato' Seri Abdullah Ahmad Badawi with a keynote address, "The Rise of A New Asia – Shaping Asia's Response to Global Economic Challenges". The summit was held at Hotel Nikko, Kuala Lumpur.

## 19 August

CIMB Private Banking took its first step by expanding to Penang. The first branch for CIMB's Private Banking is aimed at providing personalised financial services to affluent private investors and organisations based in the northern region.

## 26 - 29 August

CIMB took part in the four day Bursa Malaysia Invest Malaysia 2004 exposition which featured the Malaysian capital market. The exposition held at Putra World Trade Centre (PWTC), Kuala Lumpur showcased Malaysia's finest companies and a series of educational seminars and workshops on smart investing and the financial markets.

## 4 September

CIMB hosted its fifth Retail Investment Workshop at the Suruhanjaya Securities.

## 16 September

CIMB celebrated its 30th Anniversary at Mandarin Oriental Kuala Lumpur. Present at the reception was Deputy Prime Minister, Dato' Sri Najib Tun Abdul Razak and Datin Seri Dato' Rosmah Mansor. In addition, three long serving staff were conferred an award for loyal service during the reception.



#### 20 September

CIMB organised the Sin Chew Media Corporation Berhad prospectus launch at the Mandarin Oriental Hotel, Kuala Lumpur.

#### 24 September

CIMB was joint lead manager and joint bookrunner for the inaugural Cagamas MBS Berhad issuance of their Residential Mortgage Back Securities (RMBS). The issue which total value RM1.8 billion is the first ever residential mortgage based securities in the Malaysian capital market history. The investor's presentation was held at the Mandarin Oriental, Kuala Lumpur.

#### 6 - 8 October

CIMB was the co-sponsor of the 2nd Asian Pacific Venture Capital Alliance Forum held at the Renaissance Hotel, Kuala Lumpur. The forum highlighted investment opportunities in Southeast Asia, as well as provided an outlook of what is ahead. Deputy Finance Minister, Dato' Dr Ng Yen Yen was present at the forum.

#### 18 October

CIMB was joint lead arranger and joint lead manager for the SAJ Holdings Sdn Bhd RM1.28 billion nominal value Bai Bithaman Ajil Islamic Debt Securities issue. A signing ceremony was held at the Hotel Nikko, Kuala Lumpur.

#### 25 October

CIMB on behalf of WCT Land Berhad hosted a prospectus launch ceremony at the Renaissance Hotel, Kuala Lumpur.

#### 8 November

CIMB was the adviser, sole bookrunner and underwriter of the Ornasteel Holdings Berhad flotation on the main board of Bursa Malaysia. The listing involved a public issue of 195.12 million shares of RM1.00 each. The underwriting agreement signing ceremony was held at the CIMB auditorium.

#### 10 November

CIMB Real Estate Sdn Bhd formed a joint venture with Mapletree Capital Management Pte Ltd of Singapore. The joint venture known as CIMB-Mapletree Management Berhad (CMM) will undertake real estate investment advisory and real estate fund management services to a proposed real estate fund. Present at the launch were Deputy Finance Minister, Dato' Dr Ng Yen Yen and Temasek executive director and chief executive officer, Miss Ho Ching.

#### 1 December

The International Finance Corporation (IFC) mandated CIMB as joint lead manager and joint bookrunner to launch its inaugural Ringgit-denominated Bai Bithaman Ajil Islamic Securities in the domestic Malaysian Capital Market.

#### 10 December **G**

CIMB's CEO, Dato' Nazir Razak was conferred Malaysia's CEO of The Year award. Dato' Nazir is the youngest ever CEO to receive the award since its launch in 1994. The award is jointly collaborated between NST/Business Times and American Express. The award was presented by Tan Sri Nor Mohamed Yakcop, Minister of Finance II.

#### 30 December **H**

Launch of Kurnia Asia Berhad prospectus.



# Bank Niaga

## January

- New Customer Relationship Assistant Service System announced.

## February

- New logo unveiled for Bank Niaga Priority Service: Preferred Circle.
- 2003 One million book charity officially completed with 802,621 books.
- Corporate Governance Perception Index Award – Ranked fifth in 2003 from The Indonesian Institute for Corporate Governance.
- Awarded Best E-Company in Banking Industry category by Warta Ekonomi Magazine.
- Employee Stock Option Program rolled out.

## March

- Three new UKM (Small Medium Enterprises) Centres opened.
- Held Direct Sales Award for Bank Niaga Marketing Representatives and Telesales.

## April

- Reverse Stock split of ten to one completed.
- Awarded Banking Service Excellence in 2004 by Marketing Research Indonesia.

## May

- Yogyakarta SME Centre opened.
- Outstanding Performance Award for all Bank Niaga employees held by Bank Niaga nationally.
- Awarded Best Bank of 2004 by Investor Magazine.

## June

- Niaga Visa Mini Card launched.
- Four new Bank Niaga branches opened.
- Awarded Excellent Financial Performance of Year 2003 by Infobank Magazine.

## July

- Major SME Credit signed for 2,374 South Kalimantan oil palm farmers.

## August

- Awarded Best Annual Report for 2003 by the Ministry of State Owned Enterprises, Directorate General of Tax, The Indonesian Capital Markets Supervisory Agency, the Jakarta Stock Exchange, the Indonesian Institute of Accountants and the National Committee for Corporate Governance.
- Launched mobile library and scholarship program supported by Bank Niaga & Yayasan Kesejahteraan Anak Indonesia.
- SDI Technologies & Cash Tech sign agreement to build Cash Management System for corporate customers.

## September

- Syariah Banking service launched.
- Makassar SME Centre opened.

## October

- Bank Niaga holds blood donation program “Care for others”
- Three new products was launched.

## November

- Self Service Terminal officially launched.
- Awarded the Best E-Corporation in 2004 by SWA Magazine.

## December

- E-Banking Journey Fair held in major Jakarta shopping mall.
- SME credit signed for 510 oil palm farmers in Jambi.
- Awarded The Most Active Custodian Bank for 2003 by Surabaya Stock Exchange.
- Commenced donation for Aceh and North Sumatra until September 2005.
- Awarded one of the Most Admirable Companies by Warta Ekonomi Magazine.
- Awarded Best Website in Indonesia in the Economy & Business category by Computer Active Magazine.
- Indonesia’s Top Ten Value Creator Award by SWA Magazine, University of Indonesia and Mark Plus & Co.

# Commerce Life

## 5 July

Memorandum of Understanding with Koperasi Pekerja Perbadanan Pinjaman Sabah Bhd (KOPPS) – Sutera Harbour Resort, Kota Kinabalu Sabah.

## 12 August

Exchange of MOU for Wasiyah Service between Commerce Life and Bumiputra Commerce Trustee (BCT) - Commerce Life Customer Relationship Management Office, Jalan Medan Tuanku, Kuala Lumpur.

## 7 - 13 October

Chairman’s Cup 2004 – Kinrara Golf & Country Resort, Saujana Impian Kajang and Tasik Puteri Golf, Rawang.

## 29 October

Majlis Berbuka Puasa with staff – Plaza Hotel , Kuala Lumpur.

## 3 December

Commerce Life 1st Anniversary, “NITE OF ALL STARS”– Kuala Lumpur Golf & Country Club (KLGCC, Bukit Kiara, Kuala Lumpur).

## 22 December

Commerce Life launches EZLife with Proton Commerce – Crown Plaza Mutiara, Kuala Lumpur.

This is a life protection scheme specially designed for individuals taking up a hire purchase facility with Proton Commerce which provides protection to the purchaser in the event of death or disability.

# Commerce Assurance

## February

An important and significant event that took place in February, 2004, was the disposal of 100% shareholding by The New Straits Times Press (Malaysia) Berhad to Commerce Asset-Holding Berhad.

Reorganisation and shift of focus was the strategy established in order to meet new challenges and to enable the company to position itself to develop the Bancassurance business into a significant contributor to the Group's bottomline.

## March

Opening of new branches in Shah Alam, Kepong and Kajang to prepare for the anticipated expansion of business in coming years.

AMI (now known as Commerce Assurance Berhad) being an active player not only in large and specialised risks but also one of the biggest providers of motor insurance in the industry.

## July I

In July, 2004, AMI officially launched the electronic Agency Management System. Whilst this system meets JPJ's initiative of issuance of electronic covernote, it add more features like issuance of on-line quote, proposals and finally for a seamless integration with the back end system for issuance of policies.

## August

A full pledged HR Management System including the ESS (Employee Self Service) solution was implemented in August, 2004.

## October

Agency Convention was held in Jakarta specially for AMI Agents and Top Achievers for their outstanding achievements. The ceremony is an annual event held to honour their valuable contribution to the success of AMI. General Insurance Agents remain the main and important channel of distribution for retail business.

In terms of the ranking in the insurance industry, AMI was ranked number 16 in the year 2001 and number 5 in the year 2004.



# Commerce-Ventures

## 13 - 15 January

Commerce-Ventures Annual Executive Conference.

## 18 - 24 March

Investment Committee Retreat and participated at CEBIT.

## 25 June J

Rebranding and launch of new logo of Commerce-Ventures Sdn Bhd at Mandarin Oriental Hotel.

## September

Roadshow to BCB regional business centers.

