

**CIMB GROUP HOLDINGS BERHAD (formerly known as Bumiputra-Commerce Holdings Berhad)**  
*(Company Number 50841-W)*  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2009**

	Note	The Group			
		4th quarter ended		Twelve months ended	
		31 Dec 2009	31 Dec 2008	31 Dec 2009	31 Dec 2008
		RM'000	RM'000	RM'000	RM'000
Interest income	A15	<b>2,583,286</b>	2,633,924	<b>10,539,770</b>	9,590,423
Interest expense	A16	<b>(1,014,511)</b>	(1,348,200)	<b>(4,470,864)</b>	(4,929,827)
Net interest income		<b>1,568,775</b>	1,285,724	<b>6,068,906</b>	4,660,596
Income from Islamic Banking operations	A24(b)	<b>260,313</b>	130,869	<b>807,060</b>	437,790
Non-interest income (excluding gain/(loss) on disposal of net assets and interests in subsidiaries)	A17	<b>950,660</b>	485,541	<b>3,693,757</b>	2,644,133
		<b>2,779,748</b>	1,902,134	<b>10,569,723</b>	7,742,519
Gain/(loss) on disposal of net assets and interests in subsidiaries		-	(19,723)	<b>99,800</b>	(2,007)
		<b>2,779,748</b>	1,882,411	<b>10,669,523</b>	7,740,512
Overheads	A18	<b>(1,537,791)</b>	(1,095,700)	<b>(5,717,635)</b>	(4,121,805)
Profit before allowances		<b>1,241,957</b>	786,711	<b>4,951,888</b>	3,618,707
Allowance for losses on loans, advances and financing	A19	<b>(203,148)</b>	(262,735)	<b>(1,022,605)</b>	(794,715)
Writeback of/(allowance for) losses on other receivables		<b>88,213</b>	(74,832)	<b>(56,569)</b>	(94,768)
Writeback of/(allowance for) commitments and contingencies		<b>26,727</b>	(660)	<b>(18,088)</b>	(708)
Allowance (made)/written back for impairment losses		<b>(67,297)</b>	38,563	<b>(76,779)</b>	29,483
		<b>1,086,452</b>	487,047	<b>3,777,847</b>	2,757,999
Share of results of jointly controlled entity		<b>1,012</b>	616	<b>7,755</b>	3,253
Share of results of associates		<b>6,159</b>	(39,527)	<b>26,275</b>	(45,593)
Profit before taxation and zakat		<b>1,093,623</b>	448,136	<b>3,811,877</b>	2,715,659
Taxation and zakat	B4	<b>(200,012)</b>	(151,207)	<b>(764,810)</b>	(703,113)
Profit for the financial year		<b>893,611</b>	296,929	<b>3,047,067</b>	2,012,546
Attributable to :					
Equity holders of the Company		<b>802,893</b>	318,598	<b>2,806,816</b>	1,952,038
Minority interests		<b>90,718</b>	(21,669)	<b>240,251</b>	60,508
		<b>893,611</b>	296,929	<b>3,047,067</b>	2,012,546
Earnings per share (sen):					
- Basic	B8(a)	<b>22.7</b>	9.2	<b>79.5</b>	57.8
- Fully diluted	B8(b)	<b>22.7</b>	9.2	<b>79.5</b>	57.8

*The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2008.*