

BIMB HOLDINGS BERHAD (423858-X)

(Incorporated in Malaysia)

Condensed Consolidated Income Statement for the Six Months Period Ended 31st December 2005

	Note	3 months ended 31 Dec		Cumulative 6 months ended 31 Dec	
		2005	2004	2005	2004
		RM'000 Unaudited	RM'000 Unaudited	RM'000 Unaudited	RM'000 Unaudited
Income derived from investment of depositors' fund and others	A15	194,728	196,618	404,317	364,405
Income derived from investment of shareholders' fund	A16	78,210	70,258	155,218	115,398
Allowance for losses on financing	A17	(102,235)	(89,161)	(202,954)	(119,273)
Provision for commitment and contingencies		-	-	-	-
Impairment loss		-	-	-	-
Profit equalisation reserve		-	(11,174)	-	(18,286)
Other expenses directly attributable to the investment of the depositors' and shareholders' funds		-	-	-	-
Total distributable income		170,703	166,541	356,581	342,244
Income attributable to depositors	A18	(77,085)	(76,298)	(161,274)	(140,893)
Total net income		93,618	90,243	195,307	201,351
Personnel expenses		(52,329)	(48,318)	(109,471)	(93,966)
Other overhead expenses		(42,995)	(32,258)	(84,759)	(64,328)
Depreciation		(6,183)	(6,364)	(13,478)	(13,381)
Operating profit / (loss)		(7,889)	3,303	(12,401)	29,676
Share in the results of associated companies		(351)	656	(351)	650
Profit / (Loss) Before Zakat and taxation		(8,240)	3,959	(12,752)	30,326
Zakat		(1,423)	(3,023)	(3,138)	(3,953)
Tax expense	B5	(10,733)	(1,190)	(17,461)	(9,116)
Profit / (Loss) After Zakat and taxation		(20,396)	(254)	(33,351)	17,257
Minority Interests		(382)	649	(2,198)	1,959
Net Profit / (Loss) for the period		(20,778)	395	(35,549)	19,216
Earning Per Share - basic (sen)	B13	(3.69)	0.07	(6.31)	3.41
Earning Per Share - fully diluted (sen) *	B13	-	-	-	-

* No separate disclosure of fully diluted earnings per share has been made for reasons described in note B 13

(The Condensed Consolidated Income Statements should be read in conjunction with the Annual Financial Report for the year ended 30th June 2005)