

CONSOLIDATED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

BALANCE SHEET					
PT. BANK CIMB NIAGA TBK. AND SUBSIDIARIES					
AS OF 30 JUNE 2009 AND 2008					
<i>(in Million Rupiah)</i>					
No.	ASSETS ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATION	
		2009	2008	2009	2008
1.	Cash on hand	1,817,067	1,605,642	1,817,176	1,605,738
2.	Placement with Bank Indonesia				
	a. Current account with Bank Indonesia	3,133,470	5,812,073	3,133,470	5,812,073
	b. Certificate of Bank Indonesia	4,079,811	939,823	4,079,811	939,823
	c. Wadiah Certificate of Bank Indonesia	-	25,000	-	25,000
	d. Others	485,000	2,469,989	485,000	2,469,989
3.	Current accounts with other banks - net				
	a. Rupiah	727	1,215	6,480	7,252
	b. Foreign Currencies	1,610,495	282,373	1,610,495	282,373
4.	Placement with other banks				
	a. Rupiah	50,000	550,000	55,000	550,000
	Allowance for Possible Losses	(29,236)	(18,362)	(29,236)	(18,362)
	b. Foreign Currencies	1,737,907	2,943,492	1,737,907	2,943,492
	Allowance for Possible Losses	(74,224)	(41,925)	(74,224)	(41,925)
5.	Placement to other Sharia Banks	-	10,000	-	10,000
	Allowance for Possible Losses	-	(100)	-	(100)
6.	Marketable Securities				
	a. Rupiah				
	i. Held for Trading	-	261,003	-	261,003
	ii. Available for Sale	-	115,849	-	115,849
	iii. Held to Maturity	773,897	407,242	773,897	407,242
	Allowance for Possible Losses	(8,095)	(4,813)	(8,095)	(4,813)
	b. Foreign Currencies				
	i. Held for Trading	-	-	-	-
	ii. Available for Sale	50,655	64,076	50,655	64,076
	iii. Held to Maturity	1,286,238	595,589	1,286,238	595,589
	Allowance for Possible Losses	(13,743)	(10,103)	(13,743)	(10,103)
7.	Marketable Securities - Sharia Bonds	94,953	86,996	94,953	86,996
	Allowance for Possible Losses	(950)	(870)	(950)	(870)
8.	Government Bonds				
	a. Held for Trading	823,360	1,158,955	823,360	1,158,955
	b. Available for Sale	8,225,011	6,929,970	8,225,011	6,929,970
	c. Held to Maturity	456,901	412,513	456,901	412,513
9.	Securities Purchased Under Resale Agreements (Reverse Repo)				
	a. Rupiah	-	-	-	-
	Allowance for Possible Losses	-	-	-	-
	b. Foreign Currencies	-	-	-	-
	Allowance for Possible Losses	-	-	-	-
10.	Derivative Receivables	925,942	347,697	925,942	347,697
	Allowance for Possible Losses	(414,684)	(4,058)	(414,684)	(4,058)
11.	Loans				
	a. Rupiah				
	i. Related Parties	40,501	88,204	22,671	43,114
	ii. Third Parties	60,493,904	56,904,173	60,493,904	56,904,173
	Allowance for Possible Losses	(1,571,401)	(1,089,150)	(1,571,401)	(1,089,150)
	b. Foreign Currencies				
	i. Related Parties	-	7,089	-	1,211
	ii. Third Parties	11,153,143	12,508,806	11,153,143	12,508,806
	Allowance for Possible Losses	(268,830)	(189,997)	(268,830)	(189,997)
12.	Sharia Receivables and Financing				
	a. iB Receivables	788,303	725,323	788,303	725,323
	b. iB Financing	173,151	201,476	173,151	201,476
	c. Other Receivables	-	-	-	-
	Allowance for Possible Losses	(22,911)	(17,895)	(22,911)	(17,895)
	Allowance for Possible Losses	-	-	-	-
13.	Acceptance Receivables	819,665	1,183,702	819,665	1,183,702
	Allowance for Possible Losses	(13,069)	(14,975)	(13,069)	(14,975)
14.	Investments	236,025	196,251	86,536	57,477
	Allowance for Possible Losses	(2,926)	(2,954)	(2,926)	(2,954)
15.	Interest Receivables	853,587	696,949	853,497	696,572
16.	Prepaid Expenses	272,052	253,696	296,469	274,335
17.	Prepaid Taxes	-	14,245	917	15,231
18.	Deferred Tax Assets - Net	612,304	645,198	616,165	646,243
19.	Fixed Assets	2,393,398	2,238,597	2,414,013	2,259,460
	Accumulated Depreciation	(1,293,590)	(1,063,041)	(1,306,334)	(1,074,327)
20.	Consumer Financing Receivables	-	-	360,272	503,577
	Allowance for Possible Losses	-	-	(7,216)	(7,960)
21.	Lease Receivables	-	-	107,296	214,365
	Allowance for Possible Losses	-	-	(1,198)	(2,879)
22.	Factoring Receivables	-	-	37,241	155,858
	Allowance for Possible Losses	-	-	(372)	(1,563)
23.	Leased Assets	-	9,494	-	9,494
	Accumulated Depreciation of Leased Assets	-	(4,114)	-	(4,114)
24.	Unused Properties	74,327	74,529	74,327	74,529
	Allowance for Possible Losses	(19,775)	(11,180)	(19,775)	(11,180)
25.	Foreclosed Assets	1,017,492	1,089,547	1,034,579	1,104,824
	Allowance for Possible Losses	(368,179)	(313,654)	(375,510)	(316,270)
26.	Other Assets - net	1,373,701	769,153	1,381,994	781,081
	TOTAL ASSETS	101,751,374	99,838,738	102,145,965	100,572,986

BALANCE SHEET					
PT. BANK CIMB NIAGA TBK AND SUBSIDIARIES					
AS OF 30 JUNE 2009 AND 2008					
<i>(in Million Rupiah)</i>					
LIABILITIES AND SHAREHOLDERS' EQUITY		BANK CIMB NIAGA		CONSOLIDATION	
No.	ACCOUNTS	2009	2008	2009	2008
1.	Current Accounts				
	a. Rupiah	15,305,635	15,074,619	15,294,318	15,051,821
	b. Foreign Currencies	7,287,028	5,775,122	7,286,475	5,775,108
2.	iB Deposit Current Account	78,392	114,270	78,392	114,270
3.	Other Liabilities Payable on Demand	826,560	767,801	826,753	768,096
4.	Savings	17,451,490	17,661,980	17,451,490	17,661,980
5.	Sharia Savings				
	a. iB Saving Deposits	72,931	44,585	72,931	44,585
	b. iB Saving	114,742	65,847	114,742	65,847
6.	Time Deposits				
	a. Rupiah				
	i. Related Parties	133,154	108,707	112,854	108,707
	ii. Third Parties	35,514,747	34,396,907	35,514,747	34,396,907
	b. Foreign Currencies				
	i. Related Parties	21,071	27,230	21,071	27,230
	ii. Third Parties	6,137,966	8,733,891	6,137,966	8,733,891
7.	iB Time Deposits	503,123	547,824	503,123	547,824
8.	Certificates of Deposits				
	a. Rupiah	50	50	50	50
	b. Foreign Currencies	-	138	-	138
9.	Deposits from Other Banks	1,131,631	1,686,655	1,131,631	1,686,655
10.	Securities Sold under Repurchase Agreements	-	-	-	-
11.	Derivative Payables	178,328	203,940	178,328	203,940
12.	Acceptance Payables	739,019	1,147,525	739,019	1,147,525
13.	Marketable Securities Issued				
	a. Rupiah	-	-	-	-
	b. Foreign Currencies	-	-	-	-
14.	Borrowings				
	a. Short Term Funding Facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related Parties	-	-	-	-
	- Third Parties	120,525	114,489	426,120	720,159
	ii. Foreign Currencies				
	- Related Parties	2,597	-	2,597	-
	- Third Parties	726,905	276,125	726,905	276,125
15.	Allowance for possible losses on off balance sheet transactions	84,899	110,198	84,899	110,198
16.	Lease Payables	-	4,514	-	4,514
17.	Factoring Payables	-	-	-	-
18.	Accrued interest	246,197	193,737	253,722	200,676
19.	Taxes Payables	133,902	-	134,043	343
20.	Deferred Tax Liabilities	-	-	-	-
21.	Other Liabilities	1,693,906	1,077,315	1,746,268	1,164,235
22.	Subordinated Debts	-	-	-	-
	a. Related Parties	-	-	-	-
	b. Third Parties	3,059,778	2,759,826	3,059,778	2,759,826
23.	Loan Capital				
	a. Related Parties	-	-	-	-
	b. Third Parties	-	-	-	-
24.	Minority Interest	-	-	60,945	56,893
25.	Equity				
	a. Paid-up Capital	1,552,420	978,949	1,552,420	978,949
	b. Additional Paid-up Capital	6,712,481	1,852,573	6,712,481	1,852,573
	c. Donated Capital	-	-	-	-
	d. Share based compensation reserve	57,011	107,046	57,011	107,046
	e. Capital Paid in Advance	-	159,919	-	159,919
	f. Cumulative Translation Adjustment	(631)	124	(631)	124
	g. Fixed Assets Revaluation Reserve	-	255,116	-	255,116
	h. Unrealized gain/(losses) on Marketable Securities	1,051,350	(284,375)	1,051,350	(284,375)
	i. Other Comprehensive Income	-	(1,989)	-	(1,989)
	j. Difference in Transaction of Equity Changes in Subsidiary	844	844	844	844
	k. Comparative period of difference in restructuring value of transactions of entities under common control	-	3,519,379	-	3,519,379
	l. Difference in restructuring value of transactions of entities under common control	(2,337,804)	-	(2,337,804)	-
	m. General and Legal Reserves	215,900	215,900	215,900	215,900
	n. Retained earnings	2,935,227	2,141,957	2,935,227	2,141,957
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	101,751,374	99,838,738	102,145,965	100,572,986

COMMITMENTS AND CONTINGENCIES					
PT. BANK CIMB NIAGA TBK. AND SUBSIDIARIES					
AS OF 30 JUNE 2009 AND 2008					
<i>(in Million Rupiah)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATION	
		2009	2008	2009	2008
	COMMITMENTS				
	Commitments Receivable				
1.	Unused Loan Facilities Received				
	a. Rupiah	-	-	-	-
	b. Foreign Currencies	-	-	-	-
2.	Others	-	-	-	-
	Total Commitments Receivable	-	-	-	-
	Commitments Payable				
1.	Unused Loan Facilities Given to Customers				
	a. Rupiah	14,325,714	12,166,058	14,325,714	12,267,724
	b. Foreign Currencies	3,413,715	1,869,673	3,413,715	1,869,673
2.	Outstanding Irrevocable Letters of Credit Given to Customers	1,377,280	1,308,401	1,377,280	1,308,401
3.	Others	3,439	8,939	3,439	8,939
	Total Commitments Payable	19,120,148	15,353,071	19,120,148	15,454,737
	COMMITMENTS PAYABLE - NET	(19,120,148)	(15,353,071)	(19,120,148)	(15,454,737)
	CONTINGENCIES				
	Contingent Receivables				
1.	Bank Guarantees Received				
	a. Rupiah	169,434	71,801	169,434	71,801
	b. Foreign Currencies	431,164	106,270	431,164	106,270
2.	Interest Receivables on Non Performing Assets				
	a. Rupiah	495,493	375,049	495,493	375,049
	b. Foreign Currencies	30,620	21,864	30,620	21,864
3.	Others	-	-	-	292,112
	Total Contingent Receivables	1,126,711	574,984	1,126,711	867,096
	Contingent Liabilities				
1.	Guarantees Issued				
	a. Bank Guarantees				
	- Rupiah	2,649,206	1,571,437	2,649,206	1,571,437
	- Foreign Currencies	484,515	480,252	484,515	480,252
	b. Others	90,767	8,308	90,767	8,308
2.	Outstanding Revocable L/C	-	-	-	-
3.	Others	76	-	76	-
	Total Contingent Liabilities	3,224,564	2,059,997	3,224,564	2,059,997
	TOTAL NET CONTINGENCIES	(2,097,853)	(1,485,013)	(2,097,853)	(1,192,901)

INCOME STATEMENT AND RETAINED EARNINGS					
PT. BANK CIMB NIAGA TBK. AND SUBSIDIARIES					
PERIOD 1 JANUARY - 30 JUNE 2009 AND 2008					
<i>(in Million Rupiah except Earnings per Share)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATION	
		2009	2008	2009	2008
1. OPERATING INCOME AND OPERATING EXPENSES					
	Interest Income				
	1.1. Interest Income				
	a. Rupiah	4,941,089	3,652,759	4,989,836	3,704,934
	b. Foreign Currencies	643,215	578,528	643,215	578,528
	1.2. Fees and Commission Income			0	
	a. Rupiah	274,203	294,766	273,056	294,766
	b. Foreign Currencies	18,448	6,937	18,448	6,937
	Total Interest Income	5,876,955	4,532,990	5,924,555	4,585,165
2. Interest Expense					
	2.1. Interest Expense				
	a. Rupiah	2,554,932	1,900,637	2,581,117	1,928,143
	b. Foreign Currencies	398,620	349,419	398,620	349,419
	2.2. Fees and Commission Expense	-	-	-	-
	Total Interest Expense	2,953,552	2,250,056	2,979,737	2,277,562
	Net Interest Income	2,923,403	2,282,934	2,944,818	2,307,603
3. Sharia Income					
	3.1. Margin	56,563	37,832	56,563	37,832
	3.2. Revenue Sharing income	15,137	15,465	15,137	15,465
	3.3. Bonus	416	2,123	416	2,123
	Total Sharia Income	72,116	55,420	72,116	55,420
4. Sharia Expenses					
	4.1. Revenue Sharing Expense	31,543	25,387	31,543	25,387
	4.2. Bonus	2,907	1,673	2,907	1,673
	Total Sharia Expenses	34,450	27,060	34,450	27,060
	Net Sharia Investment Income	37,666	28,360	37,666	28,360
3. Other Operating Income					
	3.1. Fees, Provision and Commission Income	378,095	433,693	378,095	433,693
	3.2. Gains from Foreign Exchange Transactions	155,768	87,346	155,683	87,292
	3.3. Gain on sale of securities	43,723	-	43,723	-
	3.4. Other Income	570	54,315	13,292	72,066
	Total Other Operating Income	578,156	575,354	590,793	593,051
	4. Allowance for Possible Losses on Earning Assets	(722,746)	(296,513)	(721,655)	(299,582)
	5. Allowance for Possible Losses on Commitments and Contingencies	17,938	(18,849)	17,938	(18,849)
6. Other Operating Expenses					
	6.1. General and Administrative Expenses	760,918	728,158	769,482	739,185
	6.2. Personnel Expense	857,558	800,289	870,756	815,351
	6.3. Unrealised Loss from Marketable Securities	-	244,641	-	244,641
	6.4. Loss from Foreign Exchange Transaction	-	-	-	-
	6.5. Promotion Expense	100,176	87,556	100,523	88,949
	6.6. Other Expense	37,560	45,820	37,560	45,820
	Total Other Operating Expenses	1,756,212	1,906,464	1,778,321	1,933,946
	NET OPERATING INCOME	1,078,205	664,822	1,091,239	676,637
NON OPERATING INCOME AND EXPENSES					
	7. Non Operating Income	103,042	224,824	95,048	218,443
	8. Non Operating Expenses	207,275	90,544	207,275	90,544
	Non Operating Income - Net	(104,233)	134,280	(112,227)	127,899
	9. Extraordinary Income	-	-	-	-
	10. PROFIT BEFORE TAX	973,972	799,102	979,012	804,536
	11. Income Tax				
	11.1. Current	(279,756)	(228,789)	(281,989)	(231,209)
	11.2. Deferred	1,451	7,388	1,451	7,388
	12. INCOME AFTER TAX	695,667	577,701	698,474	580,715
	13. Minority Interest in net gain of subsidiaries	-	-	(2,807)	(3,014)
	14. NET INCOME	695,667	577,701	695,667	577,701
	15. Retained Earnings, Beginning Balance	2,544,730	1,856,177	2,544,730	1,856,177
	16. Distribution of cash dividend on financial year profits	(305,170)	(141,796)	(305,170)	(141,796)
	17. Distribution of interim cash dividend	-	-	-	-
	18. Appropriation to general and legal reserve	-	-	-	-
	19. Distribution of tantiem	-	-	-	-
	20. Others	-	(150,125)	-	(150,125)
	21. RETAINED EARNINGS, ENDING BALANCE	2,935,227	2,141,957	2,935,227	2,141,957
	22. BASIC EARNINGS PER SHARE	29.07	24.58	29.07	24.58

CALCULATION OF CAPITAL ADEQUACY RATIO PT. BANK CIMB NIAGA TBK. AS OF 30 JUNE 2009 AND 2008			
<i>(in Million Rupiah)</i>			
NO.	COUNTS	2009	2008
I.	COMPONENTS		
	A. Core Capital	9,458,706	8,547,596
	1. Paid-Up Capital	1,552,420	978,949
	2. Disclosed Reserve		
	a. Capital Paid in Excess of Par	6,664,783	1,854,910
	b. Capital Paid Under Par		-
	c. Donated Capital		-
	d. General and Appropriated Reserves	215,900	215,900
	e. Previous Years Profit After Tax	1,794,247	1,533,258
	f. Previous Years Losses		-
	g. Current Years Profit After Tax (50%)	347,108	285,157
	h. Current Years Losses		-
	i. Translation Adjustment on Overseas Branch Office		
	1. Positive Adjustment		124
	2. Negative Adjustment	(631)	-
	j. Capital Fund		159,919
	k. Decline in Value of Investment in Available-for-Sale Portfolio		-
	3. Goodwill		-
	4. Fixed Assets Revaluation Increment due to Quasi Reorganisation		-
	5. Difference in restructuring value of transactions of entities	(1,115,121)	3,519,379
	B. Supplementary Capital (max. 100% of Core Capital)	2,482,681	3,254,258
	1. Fixed Assets Revaluation Reserves	114,802	255,116
	2. Fixed Assets Revaluation Increment due to Quasi Reorganization		-
	3. General Reserve of Allowance for Earning Assets Losses (max. 1.25% of Risk Weighted Assets)	946,161	884,035
	4. Loan Capital		-
	5. Subordinated Loan (max. 50% of Core Capital)	1,421,718	2,115,107
	6. Increase in Value of Investment in Available for Sale Portfolio (45%)		-
	C. Allowable Additional Supplementary Capital		
	D. Additional Supplementary Capital Allocated for Market Risk		
II.	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B)	11,941,387	11,801,854
III.	TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL, AND ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED FOR MARKET RISK (A + B + C + D)	11,941,387	11,801,854
IV.	LONG TERM INVESTMENT	(228,660)	(191,787)
V.	TOTAL CAPITAL FOR CREDIT RISK (II + IV)	11,712,727	11,610,067
VI.	TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III + IV)	11,712,727	11,610,067
VII.	CREDIT RISK WEIGHTED ASSETS	75,692,842	70,722,786
VIII.	MARKET RISK WEIGHTED ASSETS	881,864	4,641,778
IX.	CREDIT RISK WEIGHTED ASSETS WHICH HAD BEEN CALCULATED AS SPESIFIC RISK -/-	(25,771)	(436,502)
X.	CAPITAL ADEQUACY RATIO AFTER CREDIT RISK (V : VII)	15.47%	16.42%
XI.	CAPITAL ADEQUACY RATIO AFTER MARKET AND CREDIT RISK (VI : (VII + VIII)) *	15.30%	15.49%
XII.	EXCESS OF ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((I.C - I.D) : (VII + VIII))		-
XIII.	REQUIRED CAPITAL ADEQUACY RATIO	8.00%	8.00%

*) The Capital Adequacy Ratio at 30 June 2009 have been calculated in compliance with Bank Indonesia Regulation No. 10/15/PBI/2008 dated 24 September 2008 concerning "the Minimum Capital Requirement for Commercial Banks."

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS						
PT. BANK CIMB NIAGA TBK.						
AS OF 30 JUNE 2009						
(in Million Rupiah)						
No.	ACCOUNTS	Market Value of Contract		Derivative Receivables and Payables		Value of Contract with Netting Agreement
		Hedging	Others	Receivables	Payables	
A.	Exchange Rate Related					
	1. Spot		1,544,402			-
	2. Forward		144,669	22,590	643	-
	3. Option					-
	a. Purchased		3,972,130	524,236	41,022	-
	b. Written					-
	4. Future					-
	5. Swap		3,833,480	53,454	37,998	-
	6. Others					-
B.	Interest Rate Related					
	1. Forward					-
	2. Option					-
	a. Purchased		37,500	55	55	-
	b. Written					-
	3. Future					-
	4. Swap	1,531,125	4,455,430	325,607	98,610	-
	5. Others					-
	TOTAL			925,942	178,328	

FINANCIAL RATIOS			
PT. BANK CIMB NIAGA TBK. AND SUBSIDIARIES			
AS OF 30 JUNE 2009 AND 2008			
No.	ACCOUNT	2009	2008
I.	Capital		
	Bank Ratios :		
	1. CAR with credit risk charge	15.47%	16.42%
	2. CAR with credit risk and market risk charge *)	15.30%	15.49%
	3. Fixed Assets to Capital	20.43%	19.36%
II.	Earning Assets		
	Bank Ratios :		
	1. Non-Performing Earning Assets	2.53%	1.74%
	2. Allowance for Earning Assets Losses to Earning Assets	2.54%	1.62%
	3. Adequacy of Allowance for Earning Assets Losses	126.84%	116.13%
	4. Adequacy of Allowance for Non Earning Assets Losses	75.03%	189.03%
	5. NPL (gross)	2.68%	2.31%
	6. NPL (net)	1.68%	1.54%
III.	Profitability		
	Consolidated Ratios :		
	1. ROA	1.91%	1.67%
	2. ROE	14.52%	13.86%
	3. NIM	6.42%	5.51%
	4. Operating Expenses to Operating Revenue	83.43%	87.07%
	Bank Ratios :		
	1. ROA	1.90%	1.66%
	2. ROE	14.46%	13.87%
	3. NIM	6.34%	5.42%
	4. Operating Expenses to Operating Revenue	83.48%	87.13%
IV.	Liquidity		
	Consolidated Ratios :		
	LDR	87.24%	84.71%
	Bank Ratios :		
	LDR	87.23%	84.75%
V.	Compliance		
	Bank Ratios :		
	1. a. Violation of the Legal Lending Limit		
	a.1. Related Parties	-	-
	a.2. Third Parties	-	-
	1. b. Lending in Excess of the Legal Lending Limit		
	b.1. Related Parties	-	-
	b.2. Third Parties	-	-
	2. Statutory Reserves (Rupiah) **)	4.06%	7.97%
	3. Statutory Reserves (Foreign currencies) **)	1.04%	3.03%
	4. Net Open Position (NOP) **)	1.44%	3.07%
	5. Net Open Position (NOP) On Balance Sheet ***)	3.50%	1.63%

*) The Statutory Reserves at 30 June 2009 and 2008 has been calculated in compliance with Bank Indonesia Regulation No. 10/25/PBI/2008 concerning changes of Bank Indonesia Regulation No 10/19/PBI/2008 concerning Statutory Reserves of Commercial Banks with Bank Indonesia in Rupiah and Foreign Currencies. Since 1 November 2008 the Bank obtained approval from Bank Indonesia to place statutory reserve in Rupiah of 4%.

**) The Net Open Position Ratio at 30 June 2009 and 2008 has been calculated in compliance with Bank Indonesia Regulation No. 7/37/PBI/2005 dated 30 September 2005 concerning the Second Amendment to Bank Indonesia Regulation No.5/13/PBI/2003 concerning "Net Open Position for Commercial Banks."

**EARNING ASSETS QUALITY AND OTHER INFORMATION
PT. BANK CIMB NIAGA TBK.
AS OF 30 JUNE 2009 AND 2008**

(in Million Rupiah)

No.	ACCOUNT	2009						2008					
		Pass	Special Mention	Substandard	Doubtful	Loss	Total	Pass	Special Mention	Substandard	Doubtful	Loss	Total
I.	Related Parties												
	A. Earning Assets												
	1. Placement to other banks	-	-	-	-	-	-	-	-	-	-	-	-
	2. Marketable Securities issued by Related Parties	-	-	-	-	-	-	17,260	-	-	-	-	17,260
	3. Loan	38,562	1,939	-	-	-	40,501	95,293	-	-	-	-	95,293
	a. Small Scale Business Loan (KUK)												
	b. Property Loans	100	-	-	-	-	100	-	-	-	-	-	-
	i. Restructured	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Not Restructured	100	-	-	-	-	100	-	-	-	-	-	-
	c. Other Restructured Loan	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	38,462	1,939	-	-	-	40,401	95,293	-	-	-	-	95,293
	4. Investments	228,660	-	-	-	-	228,660	191,787	-	-	-	-	191,787
	a. To Non-Bank Financial Institution	228,660	-	-	-	-	228,660	191,787	-	-	-	-	191,787
	b. For Debt Restructuring Purposes (from Loan Restructuring)	-	-	-	-	-	-	-	-	-	-	-	-
	5. Other Claims to Related Parties	-	-	-	-	-	-	-	-	-	-	-	-
	6. Commitments and Contingencies to Related Parties	-	-	-	-	-	-	-	-	-	-	-	-
	B. Non-Earning Assets												
	1. Unused Property	-	-	-	-	-	-	-	-	-	-	-	-
	2. Foreclosed Asset	-	-	-	-	-	-	-	-	-	-	-	-
	3. Interbranch transaction and suspense account	78,103	-	-	-	-	78,103	-	-	-	-	-	-
II.	Non-Related Parties												
	Earning Assets												
	1. Placement to other banks	6,092,388	659	3,223	-	80,952	6,177,222	5,418,707	-	78	-	256	5,419,041
	2. Marketable Securities issued by Third Parties and BI	14,446,163	-	-	-	-	14,446,163	12,547,234	-	-	-	-	12,547,234
	3. Loan	64,804,095	5,288,334	549,685	238,091	1,146,068	72,026,273	64,873,921	3,378,981	335,948	147,130	1,132,738	69,868,718
	a. Small Scale Business Loan (KUK)	1,713,879	466,524	6,551	2,154	13,051	2,202,159	2,149,509	45,695	4,245	4,503	28,296	2,232,248
	b. Property Loans	2,489,925	33,414	4,177	80	5,209	2,532,805	14,861,653	949,839	30,437	20,530	125,661	15,988,120
	i. Restructured	3,900	-	-	-	4,780	8,680	3,208	3,537	7,192	259	990	15,186
	ii. Not Restructured	2,486,025	33,414	4,177	80	4,299	2,524,125	14,858,445	946,302	23,245	20,271	124,671	15,972,934
	c. Other Restructured Loan	143,649	93,980	106,102	926	44,054	388,711	33,663	10,221	18,629	409	3,855	66,777
	d. Others	60,456,642	4,694,416	432,855	234,931	1,083,754	66,902,598	47,829,096	2,373,226	282,637	121,688	974,926	51,581,573
	4. Investments	5,116	-	225	250	774	6,365	2,215	-	225	250	774	3,464
	a. To Non-Bank Financial Institution	5,091	-	225	250	774	6,340	2,190	-	225	250	774	3,439
	b. For Debt Restructuring Purposes (from Loan Restructuring)	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	25	-	-	-	-	25	25	-	-	-	-	25
	5. Other Claims to Third Parties	1,037,036	31,848	-	-	484,297	1,553,181	1,403,758	41,874	-	-	-	1,445,632
	6. Commitments and Contingencies to Third Parties	4,586,684	15,084	-	-	-	4,601,768	3,351,019	17,379	-	-	-	3,368,398
	B. Non-Earning Assets												
	1. Unused Property	-	-	-	74,327	-	74,327	-	-	74,529	-	-	74,529
	2. Foreclosed Assets	27,137	-	42,492	947,863	-	1,017,492	28,202	-	1,061,345	-	-	1,089,547
	3. Interbranch transaction and suspense account	368,430	-	-	-	7,984	376,414	73,512	-	-	-	4,091	77,603
	TOTAL EARNING ASSETS	91,238,704	5,337,864	553,133	238,341	1,712,091	99,080,133	87,901,194	3,438,234	336,251	147,380	1,133,768	92,956,827
	TOTAL NON EARNING ASSETS	473,670	-	42,492	1,022,190	7,984	1,546,336	101,714	-	1,135,874	-	4,091	1,241,679
	7. a. Compulsory Allowance for possible losses on Earning Assets *)	769,888	101,738	41,383	44,877	1,029,922	1,987,808	780,800	58,877	13,792	32,666	412,666	1,298,801
	b. Compulsory Allowance for possible losses on Non-Earning Assets	-	-	6,374	511,095	7,984	525,453	-	-	170,381	-	4,091	174,472
	c. Total Compulsory Allowance for possible losses	769,888	101,738	47,757	555,972	1,037,906	2,513,261	780,800	58,877	184,173	32,666	416,757	1,473,273
	8. a. Established Allowance for possible losses on Earning Assets	1,102,441	255,457	42,053	44,877	1,076,414	2,521,242	896,374	69,418	21,858	49,550	471,064	1,508,264
	b. Established Allowance for possible losses on Non-Earning Assets	60	-	8,861	379,033	6,281	394,235	35	-	324,799	-	4,976	329,810
	c. Total Established Allowance for possible losses	1,102,501	255,457	50,914	423,910	1,082,695	2,915,477	896,409	69,418	346,657	49,550	476,040	1,838,074
	9. Bank's Assets Pledged as Collateral												
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To Other Parties	-	-	-	-	-	-	-	-	-	-	-	-
	10. Percentage of Small Scale Business Loan to Total Loan						3.06%						3.19%
	11. Percentage of Small Scale Business Loan Debtors to Total Debtors						12.88%						12.68%
	12. Percentage of Micro, Small and Medium Scale Business Loan to Total Loan						24.44%						25.31%
	13. Percentage of Micro, Small and Medium Scale Business Debtors to Total Debtors						16.46%						16.01%

*) Compulsory Allowance for possible losses on Earning Assets is calculated after deduction of SBI, Placement to BI and Government Bonds

BOARD OF COMMISSIONERS & DIRECTORS PT BANK CIMB NIAGA TBK. AND SUBSIDIARIES AS OF 30 JUNE 2009			
Board of Commissioners		Directors	
• President Commissioner	: Dato' Mohd. Shukri Hussin	• President Director	: Arwin Rasyid
• Vice President Commissioner	: Roy Edu Tirtadji *)	• Director	: D. James Rompas
• Commissioner	: Sri Hartina Urip Simeon *)	• Director	: V. Catherinawati Hadiman
• Commissioner	: Zulkifli M. Ali *)	• Director	: Handoyo Soebali
• Commissioner	: Ananda Barata	• Director	: Paul Setiawan Hasjim
• Commissioner	: Joseph Dominic Silva **)	• Director	: Lydia Wulan Tumbelaka
		• Director	: Ferdy Sutrisno
		• Director	: Suhaimin Djohan
		• Director	: Mohamed Fadzil Sulaiman
SHAREHOLDERS PT BANK CIMB NIAGA TBK. AND SUBSIDIARIES AS OF 30 JUNE 2009		SHAREHOLDERS CIMB Group Sdn Bhd, Malaysia AS OF 30 JUNE 2009	
• CIMB Group Sdn Bhd, Malaysia	77.24%	• Bumiputra-Commerce Holdings Berhad	100.00%
• Santubong Ventures Sdn Bhd, Malaysia	16.64%		
• Investor lainnya (kepemilikan < 5%)	6.12%		
Total	100.00%	Total	100.00%

*) Independent Commissioner

**) To be Effective after Bank Indonesia approval

Notes:

- The financial statements were not audited by Public Accountant.
- The above financial statements are published to comply with Bank Indonesia Regulation No. 3/22/PBI dated 13 December 2001 concerning "Transparency of Financial Condition of Banks" which has been amended with Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 and prepared to comply with Bank Indonesia's Circular Letter No. 3/30/DPNP dated 14 December 2001 concerning "Quarterly and Monthly Published Financial Statements of Commercial Banks as well as certain Reports Submitted to Bank Indonesia" which has been amended by Bank Indonesia's Circular Letter No. 7/10/DPNP dated 31 March 2005.
- On 1 November 2008, PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga Tbk) conducted a merger with PT Bank Lippo Tbk and the merger became effective on that date. As a result of this merger and in accordance with Statement of Financial Accounting Standard (PSAK) No.38 "Accounting for Restructuring of Entities under Common Control", the 2007 consolidated financial statements have been restated to reflect the merger as if both banks have been merged since the beginning of the earliest period presented.
- PT Bank Niaga Tbk executed a quasi-reorganisation at 31 July 2003, where the bank eliminated the deficit amounted to Rp. 8,731,614 million against its additional paid-up capital.
- For comparative purpose, certain accounts in the consolidated financial statements for the period 30 June 2008 has been reclassified to conform with the consolidated financial statements for the year ended 30 June 2009 presentation.
- Exchange rate as at 30 June 2009: 1 USD = Rp. 10,208; (30 June 2008 = Rp. 9,220).

Jakarta, 30 July 2009

Arwin Rasyid
President Director

D. James Rompas
Director