

SYARIAH BUSINESS UNIT INFORMATION
PT. BANK CIMB NIAGA TBK.
30 JUNI 2008
BALANCE SHEET

(in million rupiah)

No.	ITEMS	30 JUN 2008	30 JUN 2007
A.	ASSETS		
1	Cash	6,511	5,837
2	Wadiah current account to Bank Indonesia	36,599	26,998
3	Bank Indonesia Wadiah Certificate (SWBI)	25,000	50,000
4	Placement to other syariah banks	16,334	4,536
5	Allowance for placement to other syariah banks -/-	(175)	(45)
6	Marketable securities - syariah bonds / sukuk	81,996	76,985
7	Allowance for marketable securities - syariah bonds/sukuk -/-	(820)	(770)
8	Murabaha receivables	721,250	227,628
9	Allowance for Murabaha receivable -/-	(12,409)	(4,343)
10	Other receivables	41,108	51,641
11	Allowance for other receivables -/-	(10)	(517)
12	Mudharabah and musyarakah financing	168,483	160,426
13	Allowance for mudharabah and musyarakah financing -/-	(5,114)	(4,389)
14	Income will be received (Accrual receivables)	5,710	1,696
15	Prepaid expense	3,822	111
16	Fixed Asset	8,160	7,668
17	Accumulated depreciation of fixed asset	(4,889)	(3,326)
18	Others asset	2,798	3,928
	TOTAL ASSETS	1,094,354	604,064
B.	LIABILITIES		
1	Wadiah Deposit from customer	130,564	45,489
2	Other current liabilities	7,807	7,050
3	Liabilities to Bank Indonesia (FPJPS)	0	0
4	Liabilities to other banks	1,272	650
5	Marketable securities issued	109,800	15,000
6	Others liabilities	218,627	103,133
7	Unrestricted Investment fund		
a.	Mudharabah saving account	62,026	55,900
b.	Mudharabah time deposit	543,337	367,717
8	Balance of profit (loss)	20,921	9,125
	TOTAL LIABILITIES	1,094,354	604,064

INCOME STATEMENT

No.	ITEMS	1 JAN 2008 S/D 30 JUN 2008	1 JAN 2007 S/D 30 JUN 2007
A.	OPERATING INCOME		
1	Murabahah margin income	37,755	16,120
2	Mudharabah revenue sharing income	14,522	13,245
3	Wadiah bonuses	2,123	1,322
4	Others operating income	40,520	20,997
B.	TOTAL OPERATING INCOME	94,920	51,684
C.	Revenue sharing distributed for investor of unrestricted investment fund		
a.	Bank	2,273	1,335
b.	Non bank	22,985	17,836
c.	Bank Indonesia (FPJPS)	0	0
D.	TOTAL REVENUE SHARING DISTRIBUTED	25,258	19,171
E.	Operating income after revenue sharing distributed for investor of unrestricted investment fund	69,662	32,513
F.	OPERATING EXPENSE		
1	Wadiah bonuses expense	1,633	393
2	Allowance for possible losses on earning asset expense	32,794	12,207
3	General and administrative expense	3,082	2,786
4	Salaries and employee expense	5,924	4,348
5	Other operating expense	4,328	3,693
G.	TOTAL OPERATING EXPENSE	47,761	23,427
H.	OPERATING PROFIT (LOSS)	21,901	9,086
I.	Non operating income	3,810	5,166
J.	Non operating expense	4,790	5,127
K.	NON OPERATING PROFIT (LOSS)	(980)	39
L.	CURRENT YEAR PROFIT (LOSS)	20,921	9,125

COMMITMENTS AND CONTINGENCIES

		30 JUN 2008	30 JUN 2007
1	Unused financing facilities	65,270	27,877
2	Current irrevocable L/C	0	0
3	Guaranteed (Kafalah) given	0	0
4	Others	2,122	1,425

BONUSES AND REVENUE SHARING DISTRIBUTED

BANK NIAGA SYARIAH

PERIOD : JUNI 2008

DESCRIPTION	AVERAGE BALANCE	INCOME WILL BE DISTRIBUTED	INVESTOR PORTION		
			NISBAH	TOTAL BONUS & REVENUE SHARING	INDICATION RATE OF RETURN
			A	B	C
1. Wadiah current account					
- Bank	1,668	17	-	3	1.83%
- Non Bank	83,777	861	-	129	1.85%
2. Mudharabah saving account					
- Bank	-	-		-	
- Non Bank	104,929	1,078	48%	517	5.92%
3. Mudharabah time deposit					
- Bank					
1 month	9,548	98	55%	54	6.77%
3 months	-	-		-	
6 months	-	-		-	
12 months	1,293	13	55%	7	6.64%
- Non Bank					
1 month	490,283	5,036	55%	2,770	6.78%
3 months	12,682	130	55%	72	6.77%
6 months	4,828	50	55%	28	6.84%
12 months	24,089	248	55%	136	6.79%
TOTAL	733,097	7,531		3,715	

RESTRICTED INVESTMENT FUND CHANGES
BANK NIAGA SYARIAH
PERIOD : 2008

No.	Description	2008	2007
1	Period started information		
	Financing portfolio (project)		
	Balance started	-	-
2	Current period information		
	Fund received	-	-
	Fund withdrawal	-/-	-
	Profit (loss) of investment	-	-
	Expenses	-/-	-
	Fee/Bank's revenue	-/-	-
3	Period ended information		
	Balance ended	-	-

QARDH FUND SOURCES AND USES
BANK NIAGA SYARIAH
PERIOD : 2008

NO.	DESCRIPTION	NOTES	2008	2007
1	Period started sources of fund		45	5
2	Qardh sources of fund		60	76
	a. Infaq dan shadaqah		-	-
	b. Penalty		60	76
	c. Donation / Hibah		-	-
	d. Non-halal revenue		-	-
	e. Others		-	-
	Total sources of fund		60	76
3	Uses of Qardh fund			
	a. Financing		-	3
	b. Donation		26	33
	c. Others		-	-
	Total uses of fund		26	36
4	Increase (decrease) sources over uses of fund		34	40
5	Period ended sources of fund		79	45

ZIS FUND SOURCES AND USES
BANK NIAGA SYARIAH
PERIOD : 2008

No.	Description	Notes	2008	2007
1	Period started ZIS sources of fund		14	15
2	Sources of fund			
	a. Zakat from Bank		-	-
	b. Zakat from outside Bank		107	264
	c. Infak dan Shadaqah		-	-
	Total sources of fund		107	264
3	Uses of ZIS fund			
	3.1. Channelling to others institution :			
	a. Baitul Maal Hidayatullah		11	32
	b. Dompot Peduli Ummat Daarut Tauhid		11	33
	c. Pos Keadilan Peduli Ummat (PKPU)		49	122
	d. Rumah Zakat Indoensia (DSUQ)		11	33
	e. UPZ Baitul Maal Great Eastern		11	-
	f. Others	Baznas	-	41
	3.2. Channelling by the bank		-	4
	Total uses of fund		93	265
4	Increase (decrease) sources over uses		14	(1)
5	Period ended ZIS sources of fund		28	14