BALANCE SHEET
PT BANK CIMB NIAGA Tbk & SUBSIDIARIES
AS OF 30 JUNE 2010 AND 2009

(in million Rupiah)

	ASSETS	BANK CIMB NIAGA		CONSOLDIATED	
		2010	2009	2010	2009
No.	ACCOUNTS	(Audited)	(Unaudited)	(Audited)	(Unaudited)
1.	Cash	2,065,759	1,817,067	2,066,844	1,817,176
2.	Placement with Bank Indonesia	10,607,427	3,618,470	10,607,427	3,618,470
3.	Placement with other banks	7,847,140	3,415,404	7,853,180	3,426,157
4.	Spot and derivatives receivable	246,508	443,093	246,508	443,093
5.	Marketable securities				
	a. Designated at fair value through profit or loss	584,850	823,360	584,850	823,360
	b. Available for sale	3,885,434	8,275,666	3,885,434	8,275,666
	c. Held-to-maturity	7,097,434	6,691,800	7,097,434	6,691,800
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Receivable form securities purchased under resale agreements (reverse repo)	-	-	-	-
8.	Acceptances receivable	961,171	819,665	961,171	819,665
9.	Loans				
	a. Designated at fair value through profit or loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held-to-maturity	-	-	-	-
	d. Loans and receivables	89,735,787	71,687,548	90,286,503	72,067,231
10.	Sharia financing	1,478,020	1,013,776	1,478,020	1,013,776
11.	Investment	272,633	236,025	96,041	86,536
12.	Allowance for Impairment losses on financial assets -/-		-		
	a. Marketable securities	(27,925)	(22,788)	(27,925)	(22,788)
	b. Loans	(3,370,517)	(1,863,142)	(3,376,595)	(1,870,730)
	c. Others	(531,619)	(550,414)	(533,068)	(551,612)
13.	Intangible assets	271,104	177,818	276,931	183,401
	Accumulated amortisation of intangible asset -/-	(130,748)	(89,534)	(134,650)	(92,262)
14.	Property, plant and equipment	2,442,562	2,215,580	2,465,006	2,230,612
	Accumulated depreciation of property, plant and equipment	(1,401,282)	(1,204,056)	(1,413,110)	(1,214,072)
15.	Abandoned properties	12,721	74,327	12,721	74,327
16.	Foreclosed assets	1,045,433	1,017,492	1,056,608	1,034,579
17.	Suspend account	12,139	7,870	12,139	7,870
18.	Interbranch receivable		-		
	a. Operating in Indonesia	8,967	69,585	8,967	69,585
	b. Operating in outside Indonesia	7,992	8,518	7,992	8,518
19.	Allowance for impairment losses on other financial assets -/-	-	-	-	-
20.	Allowance for possible losses on non-earning Assets -/-	(509,453)	(394,235)	(514,626)	(401,566)
21.	Lease financing receivables	-	-	26,651	107,296
22.	Deferred tax assets - net	694,900	612,304	698,967	616,165
23.	Other assets - Net	2,556,274	2,850,175	2,602,703	2,883,712
	TOTAL ASSETS	**125,862,711**	**101,751,374**	**126,332,123**	**102,145,965**
		-	-	-	-

BALANCE SHEET
PT BANK CIMB NIAGA Tbk & SUBSIDIARIES
AS OF 30 JUNE 2010 AND 2009

(in million Rupiah)

	LIABILITIES AND SHAREHOLDERS' EQUITY	BANK CIMB NIAGA		CONSOLDIATED	
No.	ACCOUNTS	2010 (Audited)	2009 (Unaudited)	2010 (Audited)	2009 (Unaudited)
1.	Current accounts	25,234,733	22,592,663	25,198,615	22,580,793
2.	Savings deposits	20,764,973	17,451,490	20,764,973	17,451,490
3.	Time deposits	58,463,755	41,806,988	58,463,755	41,786,688
4.	Revenue sharing investment funds	1,752,367	769,188	1,752,367	769,188
5.	Due to Bank Indonesia	119,895	121,947	119,895	121,947
6.	Due to other banks	490,302	1,131,631	490,302	1,131,631
7.	Spot and derivativse payable	111,198	179,588	113,574	179,588
8.	Payable on securities sold under repurchase agreements (Repo)		-		
9.	Acceptance payables	872,139	739,019	872,139	739,019
10.	Marketable securities issued	-	-	-	-
11.	Borrowings	498,825	729,722	821,252	1,035,317
12.	Security deposits	143,589	160,430	158,522	181,950
13.	Interbranch payables	-	-	-	-
	a. Operating in Indonesia	-	-		
	b. Operating in outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses on administrative account	83,698	84,899	83,698	84,899
16.	Other liabilities	2,334,901	2,738,875	2,436,706	2,777,576
17.	Profit sharing investment fund				
18.	Minority interest		-	63,989	60,945
19.	Debt capital	2,687,596	3,058,136	2,687,596	3,058,136
20.	Issued and fully paid capital				
	a. Authorized Capital	2,900,000	2,900,000	2,900,000	2,900,000
	b. Unpaid capital -/-	(1,347,580)	(1,347,580)	(1,347,580)	(1,347,580)
	c. Treasury Shares	-	-	-	-
21.	Addition paid-in capital		-		
	a. Shares premium	6,712,481	6,712,481	6,712,481	6,712,481
	b. Shares discount -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Translation adjustment	218	(631)	218	(631)
	e. Other comprehensive income	429,713	1,051,350	429,713	1,051,350
	f. Others	57,445	57,855	57,445	57,855
	g. Capital paid in advance	-	-	-	-
22.	Revaluation reserve of property, plant and equipment	-	-	-	-
23.	Difference in Quasi Reorganisation	-	-	-	-
24.	Difference in restructuring value of transactions of entities under common c	(1,380,265)	(2,337,804)	(1,380,265)	(2,337,804)
25.	Reserves				
	a. General reserves	351,538	215,900	351,538	215,900
	b. Specific reserves	-	-	-	-
26.	Profit/Loss				
	a. Previous Years	3,452,266	2,239,560	3,452,266	2,239,560
	b. Current Year	1,128,924	695,667	1,128,924	695,667
	TOTAL LIABILITIES AND EQUITY	**125,862,711**	**101,751,374**	**126,332,123**	**102,145,965**

COMMITMENTS AND CONTINGENCIES
PT BANK CIMB NIAGA Tbk & SUBSIDIARIES
AS OF 30 JUNE 2010 AND 2009

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA 2010 (Audited)	BANK CIMB NIAGA 2009 (Unaudited)	CONSOLDIATED 2010 (Audited)	CONSOLDIATED 2009 (Unaudited)
	COMMITMENT RECEIVABLES				
	1. Unused borrowing facilities received				
	a. Rupiah	-	-	-	-
	b. Foreign Currencies	-	-	-	-
	2. Outstanding buying of spot and derivative contract	11,178,825	9,913,385	11,178,825	9,913,385
	3. Others	-	-	-	-
	Total Commitment Receivables	**11,178,825**	**9,913,385**	**11,178,825**	**9,913,385**
	COMMITMENT PAYABLES				
	1. Unused Loan Commitments Granted to Customers				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign Currencies	-	-	-	-
	ii. Uncommitted				-
	- Rupiah	93,278	110,000	93,278	110,000
	- Foreign Currencies	-	-	-	-
	b. Others				
	i. Committed	-	-	-	-
	ii. Uncommitted	24,722,093	17,388,862	24,722,093	17,388,862
	2. Unused Loan Commitments Granted to Other Banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign Currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	149,703	82,424	149,703	82,424
	ii. Foreign Currencies	-	158,143	-	158,143
	3. Outstanding Irrevocable Letter of Credit				
	a. Offshore L/C	814,348	1,017,105	814,348	1,017,105
	b. Local L/C	254,781	360,175	254,781	360,175
	4. Outstanding selling of spot and derivative contract	10,816,547	10,098,996	10,816,547	10,098,996
	5. Others	-	3,439	-	3,439
	Total Commitment Payables	**36,850,750**	**29,219,144**	**36,850,750**	**29,219,144**
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees Received				
	a. Rupiah	-	169,434	-	169,434
	b. Foreign Currencies	4,533	431,164	4,533	431,164
	2. Interest Receivables on Non Performing Assets				
	a. Interest from Loans granted	567,479	526,113	567,479	526,113
	b. Other interest	2,939	-	2,939	-
	3. Others	-	-	-	-
	Total Contingent Receivables	**574,951**	**1,126,711**	**574,951**	**1,126,711**
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees Issued				
	a. Rupiah	2,333,931	2,739,973	2,333,931	2,739,973
	b. Foreign Currencies	611,921	484,515	611,921	484,515
	2. Others		76	-	76
	Total Contingent Payables	**2,945,852**	**3,224,564**	**2,945,852**	**3,224,564**

INCOME STATEMENT AND RETAINED EARNINGS
PT BANK CIMB NIAGA Tbk & SUBSIDIARIES
PERIOD OF 1 JANUARY - 30 JUNE 2010 AND 2009

(in Million Rupiah except Earnings per Share)

No.	ACCOUNTS	BANK CIMB NIAGA 2010 (Audited)	BANK CIMB NIAGA 2009 (Unaudited)	CONSOLDIATED 2010 (Audited)	CONSOLDIATED 2009 (Unaudited)
OPERATING INCOME AND EXPENSES					
A.	**Interest Income and Expenses**				
	1 Interest Income				
	a. Rupiah	5,185,822	5,136,198	5,229,014	5,183,798
	b. Foreign Currencies	610,012	581,242	610,012	581,242
	2 **Interest Expenses**				
	a. Rupiah	1,991,450	2,377,307	2,002,254	2,403,492
	b. Foreign Currencies	306,216	317,438	306,216	317,438
	Net Interest Income	**3,498,168**	**3,022,695**	**3,530,556**	**3,044,110**
B.	**Non Interest Income and Expenses**				
	1 Non Interest Income	**807,032**	**722,634**	**839,157**	**726,720**
	a. Gain from increase in fair value of financial asset (mark to market)				
	i. Marketable securities		47,345	-	47,345
	ii. Loans		-	428	-
	iii. Spot and derivatives		224,358	-	224,358
	iv. Other financial assets		-	-	-
	b. Decrease in fair value of financial liabilities (mark to market)		-	-	-
	c. Gain from sale of financial assets			-	-
	i. Marketable securities	101,950	-	101,950	-
	ii. Loans		-	-	-
	iii. Other financial assets		-	-	-
	d. Realised gain from spot and derivatives transactions	119,975	-	118,945	-
	e. Dividend, gain from investment under equity method, fees/commisions and administration	539,678	432,046	515,156	423,410
	f. Reversal in allowance for impairment losses, allowance for possible losses on non-earning asset and allowance for possible losses on administrative account	45,429	18,315	45,429	18,315
	g. Other income		570	57,249	13,292
	2 Non Interest Expenses	**2,819,669**	**2,613,616**	**2,866,652**	**2,634,634**
	a. Losses from decrease in fair value of financial asset (mark to market)				
	i. Marketable securities	5,592	-	5,592	-
	ii. Loans		-	-	-
	iii. Spot and derivatives	38,121	-	38,121	-
	iv. Other financial assets		-	-	-
	b. Increase in fair value of financial liabilities (mark to market)		-	-	-
	c. Losses from sale of financial assets			-	-
	i. Surat berharga		3,622	-	3,622
	ii. Marketable securities		-	-	-
	iii. Loans		-	-	-
	d. Realised losses from spot and derivative transactions	-	68,475	-	68,475
	e. Impairment losses on financial asset				
	i. Marketable securities	-	-	-	-
	ii. Loans	731,132	565,388	732,119	564,297
	iii. Spot and derivatives	3,741	-	3,741	-
	iv. Other financial assets	-	71,175	-	71,175
	f. Allowance for possible losses on administrative accounts	933	-	933	-
	g. Allowance for possible losses on operational risk	25,075	-	25,075	-
	h. Losses related to operational risk		-	-	-
	i. Losses from investment under equity method, commissions/fees and administration	66,615	-	66,615	-
	j. Losses from decrease in value of non financial asset		-	-	-
	k. Allowance for possible losses on non-earning assets	5,532	86,559	5,532	86,559
	l. Personnel expenses	843,796	843,166	866,296	856,305
	m. Promotion expenses	122,607	100,176	128,179	100,523
	n. Other expenses	976,525	875,055	994,449	883,678
	Net Non Interest Income	**(2,012,637)**	**(1,890,982)**	**(2,027,495)**	**(1,907,914)**
	NET OPERATING INCOME	**1,485,531**	**1,131,713**	**1,503,061**	**1,136,196**
INCOME AND EXPENSES					
	1. Gains on sale of property, plant and equipment		102	-	122
	2. Gains on translation adjustments	44	58	34	(27)
	3. Other non operating income (expenses)	17,036	(157,901)	17,280	(157,279)
	NON-OPERATING INCOME - NET	**17,080**	**(157,741)**	**17,314**	**(157,184)**
	INCOME BEFORE TAX	**1,502,611**	**973,972**	**1,520,375**	**979,012**
	1. Profit or losses transferred to head office	-	-	-	-
	2. Income Tax				
	a. Income tax expenses	(444,313)	(279,756)	(454,972)	(281,989)
	b. Deferred tax income (expenses)	70,626	1,451	70,831	1,451
	INCOME AFTER TAX	**1,128,924**	**695,667**	**1,136,234**	**698,474**
	MINORITY INTEREST IN NET INCOME OF SUBSIDIARIES	**-**	**-**	**(7,310)**	**(2,807)**
	INCOME AFTER MINORITY INTEREST	**1,128,924**	**695,667**	**1,128,924**	**695,667**
	DIVIDEND	**-**	**-**	**-**	**-**
	EARNINGS PER SHARE	**47.17**	**29.07**	**47.17**	**29.07**

EARNING ASSETS QUALITY AND OTHER INFORMATION
PT BANK CIMB NIAGA Tbk
PER 30 JUNE 2010 AND 2009

(in Million Rupiah)

BANK CIMB NIAGA

No.	ACCOUNT	2010 (Audited) Pass	Special Mention	Substandard	Doubtful	Loss	Total	2009 (Unaudited) Pass	Special Mention	Substandard	Doubtful	Loss	Total
I.	**Related parties**												
	1. Placement with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	2. Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	3. Marketable securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	4. Securities Sold Under Repurchase AgrEements (*Repo*)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	5. Securities Purchased Under Resale Agreements (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	6. Acceptance Receivables	-	-	-	-	-							
	7. Loans												
	a. Micro, Small and Medium Scale Business												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign Currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Micro, Small and Medium Scale Business												
	i. Rupiah	237,307	-	-	-	-	237,307	38,562	1,939	-	-	-	40,501
	ii. Foreign Currencies		-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans												
	i. Rupiah		-	-	-	-	-						-
	ii. Foreign Currencies		-	-	-	-	-						-
	d. Property Loans		-	-	-	-	-	100	-	-	-	-	100
	8. Investment	268,170	-	-	-	-	268,170	228,660					228,660
	9. Temporary Investment	-	-	-	-	-	-	-	-	-	-	-	-
	10. Commitment and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	11. Foreclosed Asset	-	-	-	-	-	-	-	-	-	-	-	-
II.	**Non-Related Parties**												
	1. Placement with other banks												
	a. Rupiah	223,406	-	-	-	-	223,406	50,734	-	-	-	-	50,734
	b. Foreign currencies	7,601,323	-	-	-	22,411	7,623,734	3,313,626				51,044	3,364,670
	2. Spot and derivative receivables												
	a. Rupiah	129,145	-	-	-	-	129,145	275,856	-	-	-	-	275,856
	b. Foreign currencies	117,363	-	-	-	-	117,363	167,237	-	-	-	-	167,237
	3. Marketable securities												
	a. Rupiah	10,856,251	-	-	-	15,000	10,871,251	12,977,138	-	-	-	-	12,977,138
	b. Foreign currencies	696,467	-	-	-	-	696,467	2,813,688	-	-	-	-	2,813,688
	4. Securities Sold Under Repurchase Agreements (*Repo*)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	5. Receivable on securities Purchased Under Resale Agreements (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	6. Acceptance Receivables	961,171	-	-	-	-	961,171	787,817	31,848	-	-	-	819,665
	7. Loans												
	a. Micro, Small and Medium Scale Business												
	i. Rupiah	20,087,131	615,947	76,968	114,078	526,921	21,421,045	14,555,447	1,074,199	149,808	84,168	841,538	16,705,160
	ii. Foreign Currencies	1,231,137	34,340	2,719	34,487	33,420	1,336,103	956,862	235,485	23,904		79,289	1,295,540
	b. Non Micro, Small and Medium Scale Business Debtors												
	i. Rupiah	51,835,773	2,697,845	266,809	86,962	940,583	55,827,972	40,894,654	3,297,950	232,703	153,923	223,290	44,802,520
	ii. Foreign Currencies	11,094,489	941,373	152,748	44,569	158,201	12,391,380	9,000,799	681,359	146,493	-	28,952	9,857,603
	c. Restructured Loans												
	i. Rupiah	169,924	292,161	104,699	18,757	76,450	661,991	49,976	38,629	27,182	926	48,834	165,547
	ii. Foreign Currencies	218,531	178,378	235,119	44,331	18,753	695,112	97,573	55,351	78,920	-	-	231,844
	d. Property Loans	15,111,076	1,382,492	53,484	42,554	212,748	16,802,354	2,489,925	33,414	4,177	80	5,209	2,532,805
	8. Investment	3,214	-	225	250	774	4,463	6,116	-	225	250	774	7,365
	9. Temporary Investment	-	-	-	-	-	-	-	-	-	-	-	-
	10. Commitment and contingencies												
	a. Rupiah	2,569,085	-	-	-	-	2,569,085	3,073,816	-	-	-	-	3,073,816
	b. Foreign currencies	1,445,897	-	-	-	-	1,445,897	1,512,868	15,084				1,527,952
	11. Foreclosed Asset	49,163	-	22,751	973,519	-	1,045,433	27,137	-	42,492	947,863	-	1,017,492
III.	**Others Information**												
	1. Bank's Assets Pledged as Collateral												
	a. To Bank Indonesia						-						
	b. To other parties						-						
	2. Total Allowance for impairment losses on financial assets						3,930,061						2,436,344
	3. Total mandatory allowance for possible losses on Assets						3,193,600						1,958,169
	4. Percentage of micro, small and medium scale business loans to total Loans						25.53%						24.98%
	5. Percentage of micro, small scale business loans to total loans						12.23%						3.05%
	6. Percentage of debtors from micro, small and medium scale business to total debtors						36.52%						16.46%
	7. Percentage of debtors from micro, small scale business loan to total debtors						35.69%						12.88%
	8. Others												
	a. Chanelling loan						-						-
	b. Distribution of Mudharabah Muqayyadah fund						-						-
	c. Written-off earning assets						358,320						352,442
	d. Recovery of written-off earning assets						32,565						28,059
	e. Written-off earning assets (stop in collection)						-						-

ALLOWANCES FOR POSSIBLE LOSSES
PT BANK CIMB NIAGA Tbk AND SUBSIDIARIES
PER 30 JUNE 2010 AND 2009

No.	ACCOUNT	2010				2009			
		Allowance for Impairment		Compulsary Allowance for Possible Losses on Asset		Allowance for Impairment		Compulsary Allowance for Possible Losses on Asset	
		Individual	Colective	General	Spesific	Individual	Colective	General	Spesific
1.	Placement with other banks	22,411	23,661	78,247	22,411	51,044	68,691	57,613	51,044
2.	Spot and derivative receivables	-	-	2,465	-	-	3,038	4,416	-
3.	Marketable securities	15,000	12,925	14,696	15,000	-	22,788	3,761	-
4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	9,612	-	-	13,069	7,878	1,592
7.	Loans	1,071,488	2,299,029	809,019	1,754,205	726,421	1,136,721	664,478	679,817
8.	Investment	1,249	-	2,714	933	933	1,993	2,338	933
9.	Temporary investment	-	-	-	-	-	-	-	-

SPOT AND DERIVATIVES TRANSACTION
PT BANK CIMB NIAGA Tbk
AS OF 30 JUNE 2010
(Audited)

BANK CIMB NIAGA

No.	TRANSACTIONS	Notional Amount	Purposes		Derivatives Recievables and Payables	
			Hedging	Trading	Recevables	Payables
A.	**Related to Foreign Exchange**					
	1. Spot	2,269,194	-	2,269,194	949	1,056
	2. Forward	362,677	-	362,677	873	334
	3. Option					
	a. Purchased	3,427,125	-	3,427,125	64,039	64,248
	b. Written	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	3,840,771	-	3,840,771	978	2,878
	6. Others	-	-	-	-	-
B.	**Related to Interest Rate**					
	1. Forward					
	2. Option					
	a. Purchased	22,500	-	22,500	1	1
	b. Written	-	-	-	-	-
	3. Future	-	-	-	-	-
	4. Swap	5,647,711	1,870,058	3,777,653	176,940	42,681
	5. Others	-	-	-	-	-
C.	**Other Derivatives**					
	1. Credit Default Swap	1,133,125	-	-	2,728	-
	TOTAL	**16,703,103**	**1,870,058**	**13,699,920**	**246,508**	**111,198**

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK CIMB NIAGA Tbk AND SUBSIDIARIES
PER 30 JUNE 2010 AND 2009

(in million Rupiah, except ratio in percentage)

NO.	ACCOUNT	2010 (Audited)		2009 (Unaudited)	
		Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated
I.	**Components**				
	A. Core Capital	**10,478,752**	**10,676,825**	**9,344,376**	**9,519,651**
	1. Paid-Up Capital	1,552,420	1,552,420	1,552,420	1,552,420
	2. Additional Capital Reserve				
	2.1. Addition factors				
	a. Shares Premium	6,664,783	6,664,783	6,664,783	6,664,783
	b. Donated capital				
	c. General reserves	351,538	351,538	215,900	215,900
	d. Specific reserves				
	e. Previous years profit (100%)	2,629,849	2,629,849	1,794,247	1,794,247
	f. Current year profit (50%)	529,149	529,149	347,108	347,108
	g. Positive difference from translation adjustment	218	218	(631)	(631)
	h. Capital paid in advance	-	-	-	-
	i. Issued Warrant (50%)	-	-	-	-
	j. Stock Option Program (50%)	-	-	-	-
	2.2. Deduction Factors				
	a. Shares discount	-	-	-	-
	b. Previous years losses (100%)	-	-	-	-
	c. Current year losses (100%)	-	-	-	-
	d. Negative difference from translation adjustment	-	-	-	-
	e. Other Comprehensive Income : Losses from decrease in fair value on Available for Sale	-	-	-	-
	Investments	-	-	-	-
	f. Negative difference between allowance for possible losses and allowance for Impairment losses on earning Assets	-	-	-	-
	g. Negative differenceon adjustment of fair value from financial instrument in trading book				
	3. Innovatif Capital				
	3.1. Subordinated securities (perpetual non cumulative)	-	-	-	-
	3.2. Subordinated debts (perpetual non cumulative)	-	-	-	-
	3.3. Others innovatif capital instrument	-	-	-	-
	4. Core Capital Deduction Factors				
	4.1. *Goodwill*	-	-	-	-
	4.2. Other intangible Assets	-	-	-	-
	4.3. Invetments (50%)	(134,084)	-	(114,330)	-
	4.4. Unadequacy capital of subsidiaries engaged in insurance (50%)	-	-	-	-
	5. Difference in restructuring value of transactions of entities under common control	(1,115,121)	(1,115,121)	(1,115,121)	(1,115,121)
	6. Minority Interest	-	63,989	-	60,945
	B. Suplementary Capital	**1,646,923**	**1,779,725**	**2,368,351**	**2,489,486**
	1. Upper Tier 2				
	1.1. Preferred stock (perpetual cumulative)	-	-	-	-
	1.2. Subordinated securities (perpetual cumulative)	-	-	-	-
	1.3. Subordinated debts (perpetual cumulative)	-	-	-	-
	1.4. Mandatory convertible bond	-	-	-	-
	1.5. Not allowed innovative capital	-	-	-	-
	1.6. Other upper tier 2	-	-	-	-
	1.7. Revaluation reserves of property, plant and equipment	114,802	114,802	114,802	114,802
	1.8. General allowance on earning assets (max. 1,25% of Risk Weighted Assets)	1,184,425	1,183,143	946,161	952,966
	1.9. Other comprehensive income : gain from increase in fair value on Available for Sale investments (45%)				
	2. Lower Tier 2 (max. 50% of Core Capital)				
	2.1. Redeemable preferred shares	-	-	-	-
	2.2. Allowed subordinated loans and debts	481,780	481,780	1,421,718	1,421,718
	2.3. Others lower tier 2	-	-	-	-
	3. Suplementary Capital Deduction Factors				
	3.1. Investment (50%)	(134,084)	-	(114,330)	-
	3.2. Unadequacy capital of subsidiaries engaged in insurance (50%)	-	-	-	-
	C. Core Capital and Suplementary Capital Deduction Factors				
	Securitisation Exposures	-	-	-	-
	D. Allowable Additional Supplementary Capital (*Tier 3*)	-	-	-	-
	E. Additional Supplementary Capital Allocated for anticipating Market Risk	-	-	-	-
II.	**Total Core Capital and Suplementary Capital (A+B-C)**	**12,125,675**	**12,456,550**	**11,712,727**	**12,009,137**
III.	**Total Core Capital, Supplementary Capital, and Additional Supplementary Capital Allocated for Anticipating Market Risk (A + B + C + D)**	**12,125,675**	**12,456,550**	**11,712,727**	**12,009,137**
IV.	**Credit Risk Weighted Assets**	**94,754,018**	**94,651,454**	**75,692,842**	**76,237,297**
V.	**Operational Risk Weighted Assets**	**4,714,755**	**4,714,755**	**-**	**-**
VI.	**Market Risk Weighted Assets**	**750,036**	**750,036**	**856,093**	**856,093**
VII.	**Capital Adequacy Ratio After Credit Risk and Operational Risk (II:(IV+V))**	**12.19%**	**12.54%**	**15.47%**	**15.75%**
VIII.	**Capital Adequacy Ratio After Credit Risk and Operational Risk and Market Risk (III:(IV+V+VI))*)**	**12.10%**	**12.44%**	**15.30%**	**15.58%**

*) *The Capital Adequacy Ratio at 30 June 2010 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."*

FINANCIAL RATIOS
PT BANK CIMB NIAGA Tbk AND SUBSIDIARIES
PER 30 JUNE 2010 AND 2009

No.	RATIO	2010	2009
PROFITABILITY RATIO			
Consolidated Ratio			
1.	Capital Adequacy Ratio	12.44%	15.58%
2.	Non-performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets	3.42%	3.56%
3.	Non-performing earning assets to total earning assets	2.67%	2.65%
4.	allowance for impairment losses of financial asset to earning assets	3.48%	2.59%
5.	NPL gross	2.71%	2.67%
6.	NPL nett	1.64%	1.69%
7.	Return on Asset (ROA)	2.66%	1.91%
8.	Return on Equity (ROE)	21.89%	14.52%
9.	Net Interest Margin (NIM)	6.73%	6.55%
10.	Operating Expenses to Operating Revenues	77.49%	82.50%
11.	Loan to Deposit Ratio (LDR)	85.49%	87.24%
Bank Ratio			
1.	Capital Adequacy Ratio	12.10%	15.30%
2.	Non-performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets	3.38%	3.57%
3.	Non-performing Earning Assets to Total Earning Assets	2.63%	2.66%
4.	Allowance for impairment losses on financial asset to earning assets	3.49%	2.56%
5.	NPL gross	2.67%	2.68%
6.	NPL nett	1.59%	1.70%
7.	Return on Asset (ROA)	2.63%	1.90%
8.	Return on Equity (ROE)	22.15%	14.46%
9.	Net Interest Margin (NIM)	6.70%	6.47%
10.	Operating Expenses to Operating Revenues	77.50%	82.43%
11.	Loan to Deposit Ratio (LDR)	84.94%	87.23%
COMPLIANCE			
1.	a. Violation of the Legal Lending Limit		
	i. Related Parties	-	-
	ii. Third Parties	-	-
	b. Lending in Excess of the Legal Lending Limit		
	i. Related Parties	-	-
	ii. Third Parties	-	-
2.	Statutory Reserves*)		
	a. Primary statutory reserves	5.10%	4.06%
	b. Secondary statutory reserves	1.03%	1.04%
3.	Net Open Position **)	1.94%	1.44%

*) *The Statutory Reserves at 30 June 2010 and 2009 has been calculated in compliance with Bank Indonesia Regulation No. 10/25/PBI/2008 dated 23 October 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". This regulation is effective since 24 October 2008, and since 1 November 2008 Bank CIMB Niaga obtained approval from Bank Indonesia to place satutory reserve in Rupiah of 4% applied for 1 (one) year.*

**) *Net open position including on-balance sheet and off-balance sheet accounts.*

PT BANK CIMB NIAGA Tbk & SUBSIDIARIES	
BOARD OF COMMISIONERS AND DIRECTORS	**SHAREHOLDERS**

Board of Commisioners

- President Commissioner : Dato' Mohd. Shukri Hussin
- Vice President Commissioner : Roy Edu Tirtadji [1])
- Commissioner : Sri Hartina Urip Simeon [1])
- Commissioner : Zulkifli M. Ali [1])
- Commissioner : Ananda Barata [1)]
- Commissioner : Joseph Dominic Silva
- Commissioner : Glenn Muhammad Surya Yusuf [2)]
- Commissioner : Hamidah Naziadin [2)]

Directors

- President Director : Arwin Rasyid
- Vice President Director : D. James Rompas
- Vice President Director : V. Catherinawati Hadiman
- Director : Handoyo Soebali
- Director : Paul Setiawan Hasjim
- Director : Lydia Wulan Tumbelaka
- Director : Ferdy Sutrisno
- Director : Mohamed Fadzil Sulaiman
- Director : Wan Razly Abdullah
- Director : Rita Mas'Oen

Controlling Shareholders

Ultimate shareholder : CIMB Group Holdings Berhard
(Through : CIMB Group Sdn Bhd, Malaysia) 77.24%

Non controlling shareholders (≥ 5 %)

Santubong Ventures Sdn Bhd, Malaysia 16.64%

Non controlling shareholders Shareholders (< 5 %) 6.12%

Ultimate Shareholder PT Bank CIMB Niaga Tbk

Shareholder of CIMB Group Holding Berhad, Malaysia:

- Khazanah Nasional Berhad, Malaysia 28,39%
- Employee Provident Fund, Malaysia 14,25%
- Others and public 57.36%

[1)] *Independent Commissioner*

[2)] *Effective after BI approval*

Notes:

1 *The Published financial statements as of 30 June 2010 and for the 6-month period ended 30 June 2010, is prepared based on audited consolidated financial statement which had been audited by Kantor Akuntan Publik Tanudiredja, Wibisana & Rekan - a member firm of PricewaterhouseCoopers (Responsible: Drs. Muhammad Jusuf Wibisana M.Ec., CPA), with opinion of Unqualified, dated 19 August 2010. The published financial statements as at and for 6-month period ended 30 June 2009 was unaudited.*

2 *The financial information is in accordance and to meet following regulation:*

a. *Bank Indonesia Circular Letter No. 12/11/DPNP dated 31 March 2010, regarding "Second Amendment of Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001 Regarding Quarterly Published Financial Statements and Monthly Financial Statements for Public Bank and Certains Reports Submitted to Bank Indonesia, as amended by Bank Indonesia Circular Letter No. 7/10/DPNP dated 31 March 2010*

b. *Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001, which had been amended by Bank Indonesia Regulation No. 7/50/DPNP dated 29 November 2005 regarding the "Transparency of Bank's Financial Condition"*

c. *Bapepam-LK Regulation No. X.K.2, Chairman of Bapepam-LK No. Kep/36/PM/2003 dated 30 September 2003 regarding "Obligation in Submitted Regular Financial Statements".*

3 *The published financial statements as of 30 June 2010 and for 6-month period ended 30 June 2009, as comparative information to the published financial statements as of 30 June 2010 and for 6-month period ended 30 June 2010, had been adjusted in accordance to the format in Bank Indonesia Circular Letter No. 12/11/DPNP dated 31 March 2010.*

4 *The published financial statements as of 30 June 2010 and for 6-month period ended 30 June 2010 had been prepared based on SFAS 50 (Revised 2006) and SFAS 55 (Revised 2006), while the published financial statements as of 30 June 2009 and 6- month period ended 30 June 2009 was prepared based on SFAS 31.*

5 *As at 31 July 2003, PT Bank CIMB Niaga Tbk executed a quasi-reorganisation and eliminated the deficit of Rp. 8,731,614 million against its additional paid-ip capital.*

7 *Exchange rate as at 30 June 2010: 1 USD = Rp 9,065; (30 June 2009 = Rp 10,208).*