

PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2012, 2011 DAN 2010
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012, 2011 AND 2010
(Expressed in million Rupiah, unless otherwise stated)

ASET	Catatan/ Notes	2012	2011	2010	ASSETS
K a s	2f,2i,4	3,560,580	2,899,117	2,515,903	Cash
Giro pada Bank Indonesia	2f,2j,5	12,793,295	11,154,874	8,714,923	Current accounts with Bank Indonesia
Giro pada bank lain		2,709,843	1,383,254	659,694	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2j,6	-	-	-	Less: Allowance for impairment losses
		<u>2,709,843</u>	<u>1,383,254</u>	<u>659,694</u>	
Penempatan pada bank lain dan Bank Indonesia		12,399,517	6,113,200	11,029,228	Placement with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2k,7	(17,236)	(26,049)	(45,792)	Less: Allowance for impairment losses
		<u>12,382,281</u>	<u>6,087,151</u>	<u>10,983,436</u>	
Efek-efek		6,019,924	4,417,744	6,072,323	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2l,8	(42,928)	(39,147)	(27,941)	Less: Allowance for impairment losses
		<u>5,976,996</u>	<u>4,378,597</u>	<u>6,044,382</u>	
Obligasi Pemerintah	2f,2l,9	8,083,940	6,831,418	6,640,036	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali		200,585	3,642,874	-	Securities purchased under resale agreements
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2m,10	-	-	-	Less: Allowance for impairment losses
		<u>200,585</u>	<u>3,642,874</u>	<u>-</u>	
Tagihan derivatif		287,854	133,357	178,840	Derivative receivables
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2n,11	-	-	-	Less: Allowance for impairment losses
		<u>287,854</u>	<u>133,357</u>	<u>178,840</u>	
Kredit yang diberikan					Loans
Pihak berelasi	2ah,50	43,769	29,473	47,289	Related parties
Pihak ketiga	2o,12	140,732,390	122,931,369	103,574,635	Third parties
		<u>140,776,159</u>	<u>122,960,842</u>	<u>103,621,924</u>	
Dikurangi: Cadangan kerugian penurunan nilai		(3,671,720)	(3,383,653)	(3,271,710)	Less: Allowance for impairment losses
Jumlah kredit yang diberikan	2f,2h,2o,12	<u>137,104,439</u>	<u>119,577,189</u>	<u>100,350,214</u>	Total loans
Piutang pembiayaan konsumen		4,570,416	2,682,172	1,172,655	Consumer financing receivables
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2p,13	(82,586)	(33,223)	(11,223)	Less: Allowance for impairment losses
		<u>4,487,830</u>	<u>2,648,949</u>	<u>1,161,432</u>	
Piutang sewa pembiayaan		415,095	200,470	6,907	Financing lease receivables
Dikurangi: Cadangan kerugian penurunan nilai	2f,2h,2q,14	(6,348)	(1,500)	(1,858)	Less: Allowance for impairment losses
		<u>408,747</u>	<u>198,970</u>	<u>5,049</u>	

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	Catatan/ Notes	2012	2011	2010	
ASET (lanjutan)					ASSETS (continued)
Tagihan anjak piutang		-	-	9,399	Factoring receivable
Dikurangi: Cadangan kerugian penurunan nilai		-	-	(121)	Less: Allowance for impairment losses
	2f,2h,2r	-	-	9,278	
Tagihan akseptasi		3,101,220	2,384,054	1,388,518	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2f,2h,2s,15	3,101,220	2,384,054	1,388,518	
Penyertaan		11,120	8,866	112,025	Investments
Dikurangi: Cadangan kerugian penurunan nilai		(899)	(999)	(999)	Less: Allowance for impairment losses
	2h,2t,16	10,221	7,867	111,026	
Aset tetap		3,821,260	3,310,587	2,867,237	Fixed assets
Dikurangi: Akumulasi penyusutan		(2,160,755)	(1,907,593)	(1,675,380)	Less: Accumulated depreciation
	2u,17	1,660,505	1,402,994	1,191,857	
Aset yang diambil alih		164,636	104,323	120,463	Foreclosed assets
Dikurangi: Cadangan kerugian penurunan nilai		(3,292)	(1,328)	(24,700)	Less: Allowance for impairment losses
	2h,2v,18	161,344	102,995	95,763	
Uang muka pajak	2ae	791,638	790,822	484,400	Prepaid taxes
Pendapatan yang masih harus diterima	2f,19	1,078,759	999,434	856,908	Accrued income
Beban dibayar dimuka	2w,2ah,20,50	1,824,241	1,534,892	1,257,829	Prepaid expenses
Aset pajak tangguhan - bersih	2ae,31	311,580	379,903	746,741	Deferred tax assets - net
Aset lain-lain		913,281	709,359	704,161	Other assets
Dikurangi: Cadangan kerugian penurunan nilai		(436,698)	(446,940)	(447,538)	Less: Allowance for impairment losses
	2f,2h,2v,2w,21	476,583	262,419	256,623	
JUMLAH ASET		197,412,481	166,801,130	143,652,852	TOTAL ASSETS

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	Catatan/ Notes	2012	2011	2010	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Liabilitas segera	2f,2x,22	893,763	419,352	574,984	<i>Obligation due immediately</i>
Simpanan dari nasabah					<i>Deposits from customers</i>
Giro					<i>Demand deposits</i>
Pihak berelasi	2ah,50	97,985	107,770	154,371	<i>Related parties</i>
Pihak ketiga	2f,2y,23	35,659,770	30,561,224	27,234,875	<i>Third parties</i>
		<u>35,757,755</u>	<u>30,668,994</u>	<u>27,389,246</u>	
Tabungan					<i>Saving deposits</i>
Pihak berelasi	2ah,50	44,679	30,923	26,518	<i>Related parties</i>
Pihak ketiga	2f,2y,24	29,848,312	27,716,624	23,937,169	<i>Third parties</i>
		<u>29,892,991</u>	<u>27,747,547</u>	<u>23,963,687</u>	
Deposito berjangka					<i>Time deposits</i>
Pihak berelasi	2ah,50	178,444	86,761	135,841	<i>Related parties</i>
Pihak ketiga	2f,2y,25	85,185,929	73,311,002	66,344,459	<i>Third parties</i>
		<u>85,364,373</u>	<u>73,397,763</u>	<u>66,480,300</u>	
Jumlah simpanan dari nasabah		<u>151,015,119</u>	<u>131,814,304</u>	<u>117,833,233</u>	<i>Total deposits from customer</i>
Simpanan dari bank Lain					<i>Deposits from other banks</i>
Giro dan tabungan	2f,2y,2ah,26,50	602,886	579,969	501,335	<i>Demand and saving deposits</i>
Deposito berjangka	2f,2y,27	2,616,973	1,174,141	698,644	<i>Time deposits</i>
Jumlah simpanan dari bank lain		<u>3,219,859</u>	<u>1,754,110</u>	<u>1,199,979</u>	<i>Total deposits from other banks</i>
Liabilitas derivatif	2f,2n,11	160,485	132,253	103,109	<i>Derivatives payable</i>
Liabilitas akseptasi	2f,2s,15	3,031,374	2,283,462	1,327,556	<i>Acceptances payable</i>
Efek-efek yang diterbitkan	2f,2z,28	4,083,575	1,492,853	-	<i>Marketable securities issued</i>
Pinjaman yang diterima	2f,2aa,2ah,29,50	6,226,563	4,999,837	1,688,200	<i>Borrowings</i>
Hutang pajak	2ae,31	371,677	318,017	387,635	<i>Taxes payables</i>
Estimasi kerugian atas komitmen dan kontinjensi	2h,30	-	-	104,025	<i>Estimated losses on commitments and contingencies</i>
Beban yang masih harus dibayar dan liabilitas lain-lain	2f,32,65	1,877,101	1,321,919	980,142	<i>Accruals and other liabilities</i>
Liabilitas imbalan kerja	2af,46,65	852,660	878,416	907,869	<i>Employee benefit obligations</i>
Pinjaman subordinasi	2f,2aa,33	3,028,393	3,017,116	4,705,620	<i>Subordinated loan</i>
Jumlah liabilitas		<u>174,760,569</u>	<u>148,431,639</u>	<u>129,812,352</u>	<i>Total liabilities</i>

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	Catatan/ Notes	2012	2011	2010	
EKUITAS					EQUITY
Modal saham biasa					Share capital
Modal dasar 71.853.936 saham biasa kelas A, dengan nilai nominal Rp 5.000 (nilai penuh) per saham dan 50.814.606.400 saham biasa kelas B, dengan nilai nominal Rp 50 (nilai penuh) per saham.					Authorized capital 71,853,936 class A ordinary shares with par value of Rp 5,000 (full amount) per share, and 50,814,606,400 class B ordinary shares with par value of Rp 50 (full amount) per share.
Modal ditempatkan dan disetor penuh 71.853.936 lembar saham biasa kelas A dan 25.059.752.907 lembar saham biasa kelas B pada tanggal 31 Desember 2012 (2011: 71.853.936 lembar saham biasa kelas A dan 25.059.752.907 lembar saham biasa kelas B; 2010: 71.853.936 lembar saham biasa kelas A dan 23.863.009.724 lembar saham biasa kelas B)					Issued and fully paid 71,853,936 class A ordinary shares and 25,059,752,907 class B ordinary shares as at 31 December 2012 (2011: 71,853,936 class A ordinary shares and 25,059,752,907 class B ordinary shares; 2010: 71,853,936 class A ordinary shares and 23,863,009,724 class B ordinary shares)
Tambahan modal disetor	34 2c,34,65	1,612,257 7,033,450	1,612,257 7,033,450	1,552,420 5,597,358	Additional paid in capital
Cadangan kompensasi berbasis saham	47	57,011	57,011	57,011	Share-based compensation reserve
Cadangan lindung nilai arus kas	2n	(1,005)	(250)	865	Cash flow hedging reserves
Keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual	2l	306,643	273,833	207,544	Unrealised gains on available for sale marketable securities
Selisih kurs karena penjabaran laporan keuangan	2e	-	-	262	Cumulative translation adjustments
Cadangan umum dan wajib	35	351,538	351,538	351,538	General and statutory reserve
Saldo laba setelah eliminasi defisit sebesar Rp 8.731.614 pada tanggal 31 Juli 2003 melalui kuasi-reorganisasi		13,207,879	8,974,768	6,000,419	Retained earnings after eliminating deficit of Rp 8,731,614 at 31 July 2003 through quasi-reorganisation
		<u>22,567,773</u>	<u>18,302,607</u>	<u>13,767,417</u>	
Kepentingan nonpengendali	51	84,139	66,884	73,083	Non controlling interest
Jumlah ekuitas		<u>22,651,912</u>	<u>18,369,491</u>	<u>13,840,500</u>	Total equity
JUMLAH LIABILITAS DAN EKUITAS		<u>197,412,481</u>	<u>166,801,130</u>	<u>143,652,852</u>	TOTAL LIABILITIES AND EQUITY

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LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2012, 2011 DAN 2010
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CONSOLIDATED STATEMENTS OF
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
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	Catatan/ Notes	2012	2011	2010	
PENDAPATAN DAN BEBAN OPERASIONAL					INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga dan syariah	2ab,2ac,36	16,195,571	14,791,294	12,448,430	<i>Interest and sharia income</i>
Beban bunga dan syariah	2ab,37	<u>(6,486,352)</u>	<u>(6,864,464)</u>	<u>(5,122,137)</u>	<i>Interest and sharia expense</i>
Penghasilan bunga bersih		9,709,219	7,926,830	7,326,293	Net interest income
Pendapatan operasional lainnya					<i>Other operating income</i>
Provisi dan komisi lainnya	2ac,38	1,941,177	1,629,858	1,121,858	<i>Other fees and commissions</i>
Keuntungan transaksi mata uang asing	2e	442,250	316,402	178,855	<i>Foreign exchange gains</i>
Lain-lain		<u>331,883</u>	<u>315,421</u>	<u>67,286</u>	<i>Others</i>
Jumlah pendapatan operasional lainnya		2,715,310	2,261,681	1,367,999	<i>Total other operating income</i>
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan (Pembentukan)/pemulihan cadangan kerugian penurunan nilai atas aset non keuangan	2h,39	(1,142,790)	(835,789)	(1,209,625)	<i>Allowance for impairment losses on financial assets (Allowance)/reversal of for impairment losses on non financial assets</i>
Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan yang diperdagangkan	40	(99)	5,398	(6,951)	<i>Gains/(losses) from changes in fair value of trading financial instruments</i>
Keuntungan dari penjualan efek-efek	2l,41	26,571	(146,001)	(51,952)	<i>Gains from sale of marketable securities</i>
Beban operasional lainnya					<i>Other operating expenses</i>
Beban tenaga kerja	2ad,43	(2,881,704)	(2,227,739)	(1,991,272)	<i>Personnel expenses</i>
Umum dan administrasi	2ad,44	(3,035,749)	(2,860,309)	(2,299,945)	<i>General and administrative</i>
Lain-lain		<u>(139,013)</u>	<u>(142,459)</u>	<u>(59,207)</u>	<i>Others</i>
Jumlah beban operasional lainnya		<u>(6,056,466)</u>	<u>(5,230,507)</u>	<u>(4,350,424)</u>	<i>Total other operating expenses</i>
LABA OPERASIONAL BERSIH		5,740,829	4,338,716	3,352,850	NET OPERATING INCOME
PENDAPATAN DAN BEBAN BUKAN OPERASIONAL					INCOME AND EXPENSES FROM NON OPERATIONS
Bagian atas laba bersih perusahaan asosiasi	2d	-	-	27,382	<i>Share of net income of associate</i>
Pendapatan bukan operasional - bersih	45	<u>46,098</u>	<u>53,066</u>	<u>9,272</u>	<i>Non-operating income net -</i>
LABA SEBELUM PAJAK PENGHASILAN		5,786,927	4,391,782	3,389,504	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2ae,31	<u>(1,537,066)</u>	<u>(1,214,822)</u>	<u>(826,951)</u>	INCOME TAX EXPENSE
LABA BERSIH		4,249,861	3,176,960	2,562,553	NET INCOME

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Pendapatan komprehensif lain:					Other comprehensive income:
Selisih kurs karena penjabaran laporan keuangan		-	(262)	304	Cummulative translation adjustment
Keuntungan atas perubahan nilai wajar dari efek-efek dalam kelompok tersedia untuk dijual		43,324	88,385	304,676	Gain from changes in fair value of available for sale marketable securities
Pajak penghasilan terkait dengan pendapatan komprehensif lain	31	(10,514)	(22,096)	(76,358)	Income tax relating to components of other comprehensive income
PENDAPATAN KOMPREHENSIF LAIN SETELAH PAJAK		32,810	66,027	228,622	OTHER COMPREHENSIVE INCOME - NET OF TAX
TOTAL PENDAPATAN KOMPREHENSIF		4,282,671	3,242,987	2,791,175	Total comprehensive income
Laba bersih yang dapat diatribusikan kepada:					Net income attributable to:
Pemilik entitas induk		4,233,111	3,174,145	2,548,153	Equity holders to parent
Kepentingan nonpengendali	51	16,750	2,815	14,400	Non controlling interest
		<u>4,249,861</u>	<u>3,176,960</u>	<u>2,562,553</u>	
Total pendapatan komprehensif yang dapat diatribusikan kepada:					Total comprehensive income attributable to:
Pemilik entitas induk		4,265,921	3,240,172	2,776,775	Equity holders to parent
Kepentingan nonpengendali	51	16,750	2,815	14,400	Non controlling interest
		<u>4,282,671</u>	<u>3,242,987</u>	<u>2,791,175</u>	
LABA PER SAHAM (dalam nilai penuh Rupiah per saham)					EARNINGS PER SHARE (expressed in Rupiah full amount per share)
Dasar	2a9,48	<u>168.44</u>	<u>126.77</u>	<u>106.46</u>	Basic