

**NERACA**  
Per 30 JUNI 2009 dan 2008  
(Dalam Jutaan Rupiah)

No.	POS-POS	30 JUNI 2009 (Unaudited)	30 JUNI 2008 (Unaudited)
1.	<b>AKTIVA</b>		
1.	Penempatan Pada Bank Indonesia	312.845	206.243
a.	Giro Bank Indonesia	635.736	741.849
b.	Sertifikat Bank Indonesia	591.346	323.963
c.	Lainnya	1.106.887	329.939
2.	Giro Pada Bank Lain	3.994	1.453
a.	Rupiah	30.854	41.456
b.	Valuta asing	366.000	191.350
3.	PPA - Penempatan pada bank lain	(3.747)	(1.934)
a.	Rupiah	41.400	41.400
b.	Valuta asing	(6.197)	(830)
4.	Penempatan pada bank lain	386.989	386.989
a.	Rupiah	282.683	386.989
b.	Valuta asing	548.650	503.004
5.	Surat Berharga yang dimiliki	9.220	(8.300)
a.	Rupiah	38.979	38.979
b.	Valuta asing	(390)	(138)
6.	Surat Berharga yang dijual dengan janji dibeli kembali	1.371.952	2.300.132
a.	Rupiah	1.371.952	2.300.132
b.	Valuta asing	1.902.708	1.128.689
7.	Objekas Penerimaan	150.224	134.499
a.	Rupiah	150.224	134.499
b.	Valuta asing	-	-
8.	Tagihan derivatif	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
9.	Tagihan derivatif	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
10.	Kredit yang Diberikan	6.469.525	5.196.061
a.	Rupiah	(252.625)	(258.592)
b.	Valuta asing	239.367	225.090
11.	Tagihan akseptasi	548	-
a.	Rupiah	548	-
b.	Valuta asing	-	-
12.	PPA - Tagihan akseptasi	927	927
a.	Rupiah	927	927
b.	Valuta asing	-	-
13.	Penyertaan	(9)	(9)
a.	Rupiah	174.600	164.263
b.	Valuta asing	131.963	392.716
14.	Biaya dibayar dimuka	35.593	26.941
a.	Rupiah	20.900	15.354
b.	Valuta asing	300.181	279.686
15.	Akumulasi penyusutan aktiva tetap	(128.796)	(110.359)
a.	Rupiah	2.302	2.302
b.	Valuta asing	(1.151)	(1.151)
16.	Properti terbekang	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
17.	Agunan yang diambil alih	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
18.	Saldo Laba/Rugi Akhir Periode	14.423.040	12.341.355
19.	<b>PASIVA</b>		
1.	Giro	4.201.554	2.322.578
a.	Rupiah	9.678	30.031
b.	Valuta asing	393.951	205.042
2.	Kewajiban Segera Lainnya	1.890.520	1.600.278
3.	Tabungan	-	-
a.	Rupiah	355.948	1.800.066
b.	Valuta asing	5.287.282	1.789.100
4.	Surat Berharga yang dimiliki	340	122
a.	Rupiah	2.628	12.738
b.	Valuta asing	-	-
5.	Sertifikat Deposito	-	-
a.	Rupiah	169.145	1.827.110
b.	Valuta asing	-	-
6.	Simpanan dari bank lain	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
7.	Kewajiban pembelian kembali surat berharga yang dijual dengan syarat repo	-	-
8.	Kewajiban derivatif	-	-
a.	Rupiah	425.000	885.630
b.	Valuta asing	-	-
9.	Pinjaman yang diterima	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
10.	Pinjaman yang diterima	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
11.	Pinjaman yang diterima	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
12.	Estimasi kerugian komitmen dan kontinjensi	178.835	230.784
13.	Kewajiban sewa guna usaha	2.147	2.434
14.	Takstiran pajak penghasilan	155	7.272
15.	Kewajiban Pajak Tangguhan	178.201	398.050
16.	Kewajiban lain-lain	-	-
17.	Pinjaman Subordinasi	325.000	325.000
a.	Rupiah	-	-
b.	Valuta asing	-	-
18.	Pinjaman Lain	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
19.	Modal Pinjaman	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
20.	Hak Minoritas	-	-
a.	Rupiah	-	-
b.	Valuta asing	-	-
21.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
22.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
23.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
24.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
25.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
26.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
27.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
28.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
29.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
30.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
31.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
32.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
33.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
34.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
35.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
36.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
37.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
38.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
39.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
40.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
41.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
42.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
43.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
44.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
45.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
46.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
47.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
48.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
49.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
50.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
51.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
52.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
53.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
54.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
55.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
56.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
57.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
58.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
59.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
60.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
61.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
62.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
63.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
64.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
65.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
66.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
67.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
68.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
69.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
70.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
71.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
72.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
73.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
74.	Saldo Laba/Rugi	154.908	74.591
a.	Rupiah	154.908	74.591
b.	Valuta asing	154.908	74.591
75.	Saldo Laba/Rugi	154.908	74.591
a.			