

laporan keuangan

financial statement

PT Bank Mega Tbk

31 Desember 2008 dan 2007

December 31th, 2008 and 2007

The original financial statements included herein are in Indonesian language.

**PT BANK MEGA Tbk.
LAPORAN KEUANGAN
BESERTA LAPORAN AUDITOR INDEPENDEN
TAHUN YANG BERAKHIR
PADA TANGGAL-TANGGAL
31 DESEMBER 2008 DAN 2007**

**PT BANK MEGA Tbk.
FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITORS' REPORT
YEARS ENDED
DECEMBER 31, 2008 AND 2007**

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The original report included herein is in Indonesian language.

Laporan Auditor Independen

Independent Auditors' Report

Laporan No. RPC-9926

Report No. RPC-9926

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Mega Tbk.

**The Shareholders, Boards of Commissioners
and Directors
PT Bank Mega Tbk.**

Kami telah mengaudit neraca PT Bank Mega Tbk. ("Bank") tanggal 31 Desember 2008 dan 2007, serta laporan laba rugi, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal-tanggal tersebut. Laporan keuangan adalah tanggung jawab manajemen Bank. Tanggung jawab kami terletak pada pernyataan pendapat atas laporan keuangan berdasarkan audit kami.

We have audited the balance sheets of PT Bank Mega Tbk. ("Bank") as of December 31, 2008 and 2007, and the related statements of income, changes in equity and cash flows for the years then ended. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

Kami melaksanakan audit berdasarkan standar auditing yang ditetapkan Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami merencanakan dan melaksanakan audit agar kami memperoleh keyakinan memadai bahwa laporan keuangan bebas dari salah saji material. Suatu audit meliputi pemeriksaan, atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian terhadap penyajian laporan keuangan secara keseluruhan. Kami yakin bahwa audit kami memberikan dasar memadai untuk menyatakan pendapat.

We conducted our audits in accordance with auditing standards established by the Indonesian Institute of Certified Accountants. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audits provide a reasonable basis for our opinion.

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Menurut pendapat kami, laporan keuangan yang kami sebut di atas menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Mega Tbk. pada tanggal 31 Desember 2008 dan 2007, dan hasil usaha serta arus kas untuk tahun yang berakhir pada tanggal-tanggal tersebut, sesuai dengan prinsip akuntansi yang berlaku umum di Indonesia.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of PT Bank Mega Tbk. as of December 31, 2008 and 2007, and the results of its operations and its cash flows for the years then ended, in conformity with generally accepted accounting principles in Indonesia.

Purwanto, Sarwoko & Sandjaja



Benyanto Suherman

Izin Akuntan Publik No. 05.1.0973/Public Accountant License No. 05.1.0973

27 Maret 2009/March 27, 2009

The accompanying financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Indonesia. The standards, procedures and practices to audit such financial statements are those generally accepted and applied in Indonesia.

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PT BANK MEGA Tbk.
NERACA
31 Desember 2008 dan 2007
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MEGA Tbk.
BALANCE SHEETS
December 31, 2008 and 2007
(Expressed in millions of Rupiah
unless otherwise stated)

	2008	Catatan/ Notes	2007	
AKTIVA				ASSETS
Kas	803.271	2a,3	532.011	Cash
Giro pada Bank Indonesia	1.621.239	2a,2c,4	2.938.581	Current Accounts with Bank Indonesia
Giro pada Bank Lain - Pihak ketiga	485.853	2a,2c,5	329.837	Current Accounts with Other Banks - Third parties
Penyisihan kerugian	(4.859)	2i,32	(3.296)	Allowance for possible losses
Bersih	480.994		326.539	Net
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga	2.447.831	2d,6	1.262.567	Placements with Bank Indonesia and Other Banks - Third parties
Penyisihan kerugian	(2.783)	2i,30,32	(2.907)	Allowance for possible losses
Bersih	2.445.048		1.259.660	Net
Surat-surat Berharga		2e,7,30		Securities
Pihak yang mempunyai hubungan istimewa	12.805	2b,41	15.892	Related party
Pihak ketiga	8.044.277		14.537.539	Third parties
Bersih	8.057.082		14.553.431	
Penyisihan kerugian	(3.451)	2i,32	(4.049)	Allowance for possible losses
Bersih	8.053.631		14.549.382	Net
Surat berharga yang dibeli dengan janji dijual kembali - Pihak yang mempunyai hubungan istimewa	122.609	2b,2f,8,41	-	Securities purchased under Resell Agreement - Related party
Tagihan Derivatif - Pihak ketiga	7.007	2p,9	258	Derivatives Receivable - Third parties
Penyisihan kerugian	(70)	2i,32	(2)	Allowance for possible losses
Bersih	6.937		254	Net
Kredit yang Diberikan		2g,10,15, 16,17,30		Loans
Pihak yang mempunyai hubungan istimewa	187.207	2b,41	95.321	Related parties
Pihak ketiga	18.813.007		13.941.942	Third parties
Bersih	19.000.214		14.037.263	
Penyisihan kerugian	(251.183)	2i,32	(193.943)	Allowance for possible losses
Bersih	18.749.051		13.843.320	Net
Tagihan Akseptasi - Pihak ketiga	398.981	2h,11	278.628	Acceptances Receivable - Third parties
Penyisihan kerugian	(3.736)	2i,32	(2.329)	Allowance for possible losses
Bersih	395.245		276.299	Net
Aktiva Pajak Tangguhan - bersih	19.106	2x,19	-	Deferred Tax Assets - net

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

The original financial statements included herein are in Indonesian language.

PT BANK MEGA Tbk.
NERACA (lanjutan)
31 Desember 2008 dan 2007
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT BANK MEGA Tbk.
BALANCE SHEETS (continued)
December 31, 2008 and 2007
 (Expressed in millions of Rupiah
 unless otherwise stated)

	2008	Catatan/ Notes	2007	
Ases Tetap		2j,12,26,33		<i>Fixed Assets</i>
Biaya perolehan	1.512.293		1.112.828	<i>Cost</i>
Akumulasi penyusutan	(448.667)		(359.181)	<i>Accumulated depreciation</i>
Nilai buku	1.063.626		753.647	<i>Net book value</i>
Aktiva Lain-lain		2i,2j,2i,2m, 2n,13,16,18, 26,31,32,33		<i>Other Assets</i>
Pihak yang mempunyai hubungan istimewa	5.565	2b,41	1.970	<i>Related parties</i>
Pihak ketiga	1.094.550		426.065	<i>Third parties</i>
Jumlah Aktiva Lain-lain - Bersih	1.100.115		428.035	<i>Total Other Assets - Net</i>
JUMLAH AKTIVA	34.860.872		34.907.728	TOTAL ASSETS

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PT BANK MEGA Tbk.
BALANCE SHEETS (continued)
December 31, 2008 and 2007
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	2008	Catatan/ Notes	2007	
KEWAJIBAN DAN EKUITAS				LIABILITIES AND EQUITY
KEWAJIBAN				LIABILITIES
Kewajiban Segera	217.166	2q,14	88.491	<i>Current Liabilities</i>
Simpanan				<i>Deposits</i>
Giro		2r,10b,15		<i>Demand deposits</i>
Pihak yang mempunyai hubungan istimewa	171.861	2b,41	101.910	<i>Related parties</i>
Pihak ketiga	5.246.092		6.740.125	<i>Third parties</i>
	5.418.853		6.842.035	
Tabungan		2r,10b,16		<i>Saving deposits</i>
Pihak yang mempunyai hubungan istimewa	38.431	2b,41	24.456	<i>Related parties</i>
Pihak ketiga	5.157.356		6.255.330	<i>Third parties</i>
	5.195.787		6.279.786	
Deposito berjangka		2r,10b,17		<i>Time deposits</i>
Pihak yang mempunyai hubungan istimewa	190.891	2b,41	80.317	<i>Related parties</i>
Pihak ketiga	18.575.474		16.828.858	<i>Third parties</i>
	18.766.365		16.909.175	
Jumlah Simpanan	29.381.005		30.030.996	<i>Total Deposits</i>
Simpanan dari Bank Lain		2s,18		<i>Deposits from Other Banks</i>
Pihak yang mempunyai hubungan istimewa	9.348	2b,41	916	<i>Related parties</i>
Pihak ketiga	289.863		573.930	<i>Third parties</i>
Jumlah Simpanan dari Bank Lain	299.211		574.846	<i>Total Deposits from Other Banks</i>
Kewajiban Derivatif	55.426	2p,9	541	<i>Derivatives Payable</i>
Hutang Pajak	60.166	2x,19	84.663	<i>Taxes Payable</i>
Hutang Bunga		2t,20		<i>Interest Payable</i>
Pihak yang mempunyai hubungan istimewa	624	2b,41	227	<i>Related parties</i>
Pihak ketiga	129.126		68.927	<i>Third parties</i>
Jumlah Hutang Bunga	129.950		69.154	<i>Total Interest Payable</i>
Kewajiban Akseptasi - Pihak ketiga	398.981	2h,21	278.628	<i>Acceptances Payable - Third parties</i>
Pinjaman yang Diterima - Pihak ketiga	121.122	22	422.685	<i>Fund Borrowings - Third party</i>
Obligasi Subordinasi	992.847	2o,23	-	<i>Subordinated Bonds</i>
Estimasi Kerugian Komitmen dan Kontinjensi				<i>Estimated Losses on Commitments and Contingencies</i>
Pihak yang mempunyai hubungan istimewa	1.084	2i,24	927	<i>Related parties</i>
Pihak ketiga	3.507	2b,41	8.334	<i>Third parties</i>
Jumlah Estimasi Kerugian Komitmen dan Kontinjensi	4.601		9.261	<i>Total Estimated Losses on Commitment and Contingencies</i>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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BALANCE SHEETS (continued)
December 31, 2008 and 2007
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	2008	Catatan/ Notes	2007	
Kewajiban Diestimasi atas Imbalan Kerja	68.487	2v,37	46.795	<i>Estimated Liabilities on Employees' Benefits</i>
Kewajiban Pajak Tangguhan	-	2x,19	187.834	<i>Deferred Tax Liabilities</i>
Pinjaman Subordinasi	-	12,26	30.000	<i>Subordinated Loans</i>
Kewajiban Lain-lain		25		<i>Other Liabilities</i>
Pihak yang mempunyai hubungan istimewa	6.557	2b,41	341	<i>Related Parties</i>
Pihak ketiga	254.988		144.356	<i>Third Parties</i>
Jumlah Kewajiban Lain-lain	261.545		144.697	<i>Total Other Liabilities</i>
Jumlah Kewajiban	31.990.507		31.968.591	<i>Total Liabilities</i>
EKUITAS				<i>EQUITY</i>
Modal Saham - nilai nominal Rp500 (nilai penuh) per saham				<i>Share Capital - Rp500 (full amount) per value per share</i>
Modal Dasar - 6.400.000.000 saham pada tahun 2008 dan 1.800.000.000 saham pada tahun 2007				<i>Authorized - 6,400,000,000 shares in 2008 and 1,800,000,000 shares in 2007</i>
Modal Ditempatkan dan Disetor Penuh - 1.625.443.188 saham	812.722	27	812.722	<i>Issued and Fully Paid - 1,625,443,188 shares</i>
Tambahan Modal Disetor - Agio Saham	777.985	28	777.985	<i>Additional Paid-in Capital</i>
Selisih Transaksi Entitas Sepengendali	3.573	2b	3.573	<i>Differences Arising from Transactions Among Under Common Control Entities</i>
Keuntungan Bersih yang belum Direalisasi atas Surat Berharga yang Tersedia untuk Dijual	23.649	2e,7g	489.958	<i>Unrealized Net Gains on Available-for-Sale Securities</i>
Saldo Laba				<i>Retained earnings</i>
Telah ditentukan penggunaannya	476		401	<i>Appropriated</i>
Belum ditentukan penggunaannya	1.251.980		854.498	<i>Unappropriated</i>
Jumlah Ekuitas	2.870.365		2.939.137	<i>Total Equity</i>
JUMLAH KEWAJIBAN DAN EKUITAS	34.860.872		34.907.728	<i>TOTAL LIABILITIES AND EQUITY</i>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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