

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)CONSOLIDATED FINANCIAL STATEMENTS
as of June 30, 2008 (Audited) and 2007 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		2008	2007	2008	2007	
	AKTIVA					ASSETS
1.	Kas	728,696	555,839	728,713	555,845	Cash
2.	Penempatan pada Bank Indonesia					Placements with Bank Indonesia
	a. Giro Bank Indonesia	2,813,328	2,255,291	2,813,328	2,255,291	a. Current Accounts with Bank Indonesia
	b. Sertifikat Bank Indonesia	1,742,451	3,549,769	1,770,452	3,549,769	b. Certificates of Bank Indonesia
	c. Lainnya	291,000	-	291,000	-	c. Others
3.	Giro pada bank lain					Current Accounts with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	282	50	282	50	i. Related Parties
	ii. Pihak lain	14,629	26,164	21,581	33,225	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	37,088	19,053	37,088	19,053	i. Related Parties
	ii. Pihak lain	154,062	89,869	161,775	93,699	ii. Third Parties
4.	Penempatan pada bank lain					Placements with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	-	65,000	-	65,000	i. Related Parties
	ii. Pihak lain	-	340,000	46,273	386,637	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(149)	(4,736)	(149)	(4,736)	Less Allowance for Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	427,840	715,993	459,295	738,149	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(6,860)	(8,321)	(6,860)	(8,321)	Less Allowance for Losses -/-
5.	Surat berharga yang dimiliki					Trading Account Securities Held
	Rupiah					Rupiah
	a. Diperdagangkan					a. Trading
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	-	20,070	2,057	28,083	ii. Third Parties
	b. Tersedia untuk dijual					b. Available for Sale
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	18,209	158,606	18,209	159,606	ii. Third Parties
	c. Dimiliki hingga jatuh tempo					c. Held to Maturity
	i. Pihak terkait dengan bank	7,366	28,323	7,366	28,323	i. Related Parties
	ii. Pihak lain	148,809	25,516	148,809	25,516	ii. Third Parties
	PPA - Surat berharga yang dimiliki -/-	(1,750)	(2,469)	(1,750)	(2,469)	Less Allowance for Losses -/-
	Valuta asing					Foreign Currencies
	a. Diperdagangkan					a. Trading
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	-	-	-	-	ii. Third Parties
	b. Tersedia untuk dijual					b. Available for Sale
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	269,528	319,247	269,528	319,247	ii. Third Parties
	c. Dimiliki hingga jatuh tempo					c. Held to Maturity
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	-	-	-	-	ii. Third Parties
	PPA - Surat berharga yang dimiliki -/-	(8,939)	(2,355)	(8,939)	(2,355)	Less Allowance for Losses -/-
6.	Obligasi Pemerintah					Government Bonds*
	a. Diperdagangkan	234,888	1,610,334	234,888	1,610,334	a. Trading
	b. Tersedia untuk dijual	1,372,273	1,965,121	1,387,039	1,974,577	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	-	-	-	-	c. Held to Maturity
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					Securities Purchased under Agreement to Resell (Reverse Repo)
	a. Rupiah	-	-	23,137	21,836	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
	PPA-Surat berharga yg dibeli dengan janji dijual kembali (reverse repo)-/-	-	-	-	-	Less Allowance for Losses -/-
8.	Tagihan derivatif					Derivative Receivables
	i. Pihak terkait dengan bank	19	316	19	316	i. Related Parties
	ii. Pihak lain	89,607	16,745	89,607	16,745	ii. Third Parties
	PPA - Tagihan derivatif -/-	(897)	(173)	(897)	(173)	Less Allowance for Losses -/-
9.	Kredit yang diberikan					Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	106,248	72,704	106,248	72,704	i. Related Parties
	ii. Pihak lain	26,119,482	21,787,744	26,121,352	21,789,567	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(1,102,704)	(894,961)	(1,102,704)	(894,961)	Less Allowance for Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	70,684	-	70,684	-	i. Related Parties
	ii. Pihak lain	4,919,755	2,912,575	4,919,755	2,912,575	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(142,417)	(286,176)	(142,417)	(286,176)	Less Allowance for Losses -/-
10.	Tagihan akseptasi					Acceptance Receivables
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	1,225,363	278,245	1,225,363	278,245	ii. Third Parties
	PPA - Tagihan akseptasi -/-	(12,921)	(3,486)	(12,921)	(3,486)	Less Allowance for Losses -/-
	Penyertaan	131,401	106,213	23,675	1,664	Investments in Shares of Stock
12.	PPA - Penyertaan -/-	(1,678)	(1,490)	(1,678)	(1,490)	Less Allowance for Losses -/-
13.	Pendapatan yang masih akan diterima	171,135	244,757	171,385	245,196	Accrued Interest Receivables
14.	Biaya dibayar dimuka	73,493	83,954	74,008	84,744	Prepaid Expenses
15.	Uang muka pajak	52,388	40,768	52,549	40,817	Prepaid Tax
16.	Aktiva pajak tangguhan	384,415	198,726	388,687	203,460	Deferred Income Tax
17.	Aktiva tetap	1,596,324	1,493,913	1,605,122	1,501,533	Premises And Equipment
	Akumulasi penyusutan aktiva tetap -/-	(317,042)	(206,029)	(322,448)	(210,562)	Accumulated Depreciation -/-
18.	Properti terbengkalai	57,627	26,900	57,627	26,900	Abandoned Property
	PPA - Properti terbengkalai -/-	(8,644)	(9,205)	(8,644)	(9,205)	Less Allowance for Losses -/-
	Aktiva sewa guna usaha	-	-	-	-	Assets Under Capital Lease
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	-	Accumulated Depreciation -/-
19.	Agunan yang diambil alih	233,902	345,553	233,902	345,553	Real and chattel properties
	PPA - Agunan yang diambil alih	(15,607)	(40,587)	(15,607)	(40,587)	Accumulated Real and chattel properties -/-
20.	Aktiva lain-lain	1,038,326	1,132,229	1,120,457	1,199,037	Other Assets
	JUMLAH AKTIVA	42,911,010	39,025,599	43,056,246	39,118,775	TOTAL ASSETS

*Sesuai dengan ketentuan transisi PSAK no. 16 (Revisi 2007) "Aset Tetap" yang berlaku efektif sejak tanggal 1 January 2008, Bank mereklasifikasi seluruh saldo selisih penilaian kembali aktiva tetap ke akun defisit.

Pursuant to the transition PSAK no. 16 (Revision of 2007) "fixed asset" which is effective as of 1 January 2008, the bank reclassifies all the balance of fixed asset revaluation variance to the deficit account.

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CONSOLIDATED FINANCIAL STATEMENTS
as of June 30, 2008 (Audited) and 2007 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		2008	2007	2008	2007	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					Demand Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	956,148	436,252	949,994	430,473	i. Related Parties
	ii. Pihak lain	4,513,139	5,769,094	4,513,139	5,768,062	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	182,550	78,963	181,753	77,439	i. Related Parties
	ii. Pihak lain	2,212,116	2,058,655	2,212,116	2,057,047	ii. Third Parties
2.	Kewajiban segera lainnya	1,168,787	1,029,751	1,203,734	1,048,258	Current Liabilities
3.	Tabungan					Savings
	i. Pihak terkait dengan bank	36,616	16,778	36,616	16,778	i. Related Parties
	ii. Pihak lain	7,175,165	6,033,582	7,175,165	6,033,582	ii. Third Parties
4.	Simpanan berjangka					Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	1,303,059	1,097,314	1,296,640	1,093,352	i. Related Parties
	ii. Pihak lain	13,914,615	12,328,084	13,914,615	12,295,973	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	407,184	40,424	400,025	28,451	i. Related Parties
	ii. Pihak lain	2,642,176	1,972,404	2,642,176	1,969,137	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposit
	a. Rupiah	-	5	-	5	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
6.	Simpanan dari bank lain					Deposits from Other Banks
	i. Pihak terkait dengan bank	16,168	34,742	16,168	34,742	i. Related Parties
	ii. Pihak lain	1,044,161	1,910,593	1,044,161	1,910,593	ii. Third Parties
7.	Kewajiban pembelian kembali surat berharga yang dijual dengan syarat repo	-	-	-	-	Securities Sold under Repurchase Agreement (Repo)
8.	Kewajiban derivatif					Derivative Payables
	i. Pihak terkait dengan bank	22	986	22	986	i. Related Parties
	ii. Pihak lain	80,989	18,994	80,989	18,994	ii. Third Parties
9.	Kewajiban akseptasi					Acceptances Payables
	i. Pihak terkait dengan bank	97,823	29,380	97,823	29,380	i. Related Parties
	ii. Pihak lain	722,674	248,865	722,674	248,865	ii. Third Parties
10.	Surat berharga yang diterbitkan					Trading Account Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
11.	Pinjaman yang diterima					Fund Borrowings
	a. Fasilitas pendanaan jangka pendek Bank Indonesia	-	-	-	-	a. Short Term Funding Facilities from Bank Indonesia
	b. Lainnya					b. Others
	i. Rupiah					i. Rupiah
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	391,071	506,061	391,071	506,061	- Third Parties
	ii. Valuta asing					ii. Foreign Currencies
	- Pihak terkait dengan bank	17,051	-	17,051	-	- Related Parties
	- Pihak lain	71,690	130,474	71,690	130,474	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi					Estimated Losses on Commitments and Contingencies
	i. Pihak terkait dengan bank	857	467	857	467	i. Related Parties
	ii. Pihak lain	23,209	7,242	23,209	7,242	ii. Third Parties
13.	Kewajiban sewa guna usaha	-	-	-	-	Liabilities under Capital Lease
14.	Beban yang masih harus dibayar	63,280	54,442	63,240	54,354	Accrued Interest
15.	Taksiran pajak penghasilan	-	-	180	279	Taxes Payable
16.	Kewajiban pajak tangguhan	-	-	-	-	Deferred Income Tax
17.	Kewajiban lain-lain	1,375,089	1,072,935	1,445,661	1,150,592	Other Liabilities
18.	Pinjaman subordinasi					Subordinated Loans
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	500,000	500,000	500,000	500,000	b. Third Parties
19.	Modal pinjaman					Loan Capital
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Third Parties
20.	Hak minoritas	-	-	60,106	58,077	Minority Interests in Net Assets of Consolidated Subsidiaries
21.	Ekuitas					Stockholders' Equity
	a. Modal disetor	1,300,534	1,300,534	1,300,534	1,300,534	a. Capital Stock
	b. Agio (Disagio)	5,826,978	5,826,978	5,826,978	5,826,978	b. Additional paid in capital in excess of par value - net
	c. Uang muka setoran modal	-	-	-	-	c. Prepaid Up Capital
	d. Modal sumbangan	-	-	-	-	d. Donated Capital
	e. Cadangan dividen yang belum diambil pemegang saham	128	128	128	128	e. Appropriation retained earnings-unclaimed dividend
	f. Selisih penjabaran laporan keuangan	-	-	-	-	f. Translation adjustment in Financial Statement
	g. Selisih penilaian kembali aktiva tetap *)	-	501,379	-	501,379	g. Increment from revaluation of Fixed Assets
	h. Laba (rugi) yang belum direalisasi dari surat berharga	(181,006)	51,456	(181,006)	51,456	h. Unrealized Gains/Losses of Securities
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Incomes
	j. Saldo laba (rugi)	(2,951,263)	(4,031,363)	(2,951,263)	(4,031,363)	j. Retained Earnings (deficit)
	JUMLAH PASIVA	42,911,010	39,025,599	43,056,246	39,118,775	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI
Untuk Periode Enam Bulanan Yang Berakhir Pada Tanggal 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)

CONSOLIDATED STATEMENTS OF INCOMES
For Period of January 1 to June 30, 2008 (Audited) and 2007 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		2008	2007	2008	2007	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interests
	a. Rupiah	1,704,475	1,730,691	1,710,084	1,734,677	a. Rupiah
	b. Valuta asing	156,295	145,038	155,714	145,286	b. Foreign Currencies
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	221,212	164,344	221,212	164,344	a. Rupiah
	b. Valuta asing	13,350	11,474	13,350	11,474	b. Foreign Currencies
	Jumlah Pendapatan Bunga	2,095,332	2,051,547	2,100,360	2,055,781	Total Interest Income
2.	Beban Bunga					Interest Expense
	2.1. Beban bunga					2.1. Interests
	a. Rupiah	830,987	843,780	830,716	843,440	a. Rupiah
	b. Valuta asing	51,500	38,969	51,371	38,722	b. Foreign Currencies
	2.2. Komisi dan provisi	3,689	5,546	3,689	5,546	2.2. Fees and Commissions
	Jumlah Beban Bunga	886,176	888,295	885,776	887,708	Total Interest Expense
	Pendapatan Bunga Bersih	1,209,156	1,163,252	1,214,584	1,168,073	Interest Income - Net
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi dan fee	201,670	86,189	203,436	86,995	3.1. Provisions, commissions and fees
	3.2. Pendapatan transaksi valuta asing*	44,480	25,256	43,255	25,607	3.2. Gain on Foreign Exchange - Net*
	3.3. Pendapatan kenaikan nilai surat berharga**	3,892	(826)	3,617	(786)	3.3. Gain on valuation of trading account securities **
	3.4. Pendapatan premi	-	-	20,623	20,885	3.4. Premiums earned
	3.5. Pendapatan lainnya	36,910	651,614	31,499	642,366	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	286,952	762,233	302,430	775,067	Total Other Operating Income
4.	Beban (Pendapatan) Penyisihan Penghapusan Aktiva	137,850	269,020	137,850	269,020	Provision for Losses on Assets
5.	Beban (Pendapatan) Estimasi Kerugian Komitmen & Kontinjensi	334	1,082	334	1,082	Provision (Reversal of Allowance) for Losses on Comm and Cont
6.	Beban Operasional Lainnya					Other Operating Expenses
	6.1. Beban administrasi dan umum	362,749	545,396	365,139	547,411	6.1. General and Administrative
	6.2. Beban personalia	435,451	676,146	444,222	682,676	6.2. Salaries and employees' Benefits
	6.3. Beban penurunan nilai surat berharga	-	-	-	-	6.3. Loss on valuation of trading account securities
	6.4. Beban transaksi valuta asing	-	-	-	-	6.4. Loss on Foreign Exchange
	6.5. Beban promosi	54,160	37,825	54,469	37,991	6.5. Promotion Expenses
	6.6. Beban lainnya	210,768	103,597	213,593	112,307	6.6. Others
	Jumlah Beban Operasional Lainnya	1,063,128	1,362,964	1,077,423	1,380,385	Total Other Operating Expenses
	LABA OPERASIONAL	294,796	292,419	301,407	292,653	INCOME FROM OPERATIONS
	PENDAPATAN DAN BEBAN NON OPERASIONAL					
7.	Pendapatan Non Operasional	130,769	11,592	130,894	15,263	Non-Operating Income
8.	Beban Non Operasional	30,843	21,968	30,843	19,076	Non-Operating Expenses
	Pendapatan (Beban) Non Operasional	99,926	(10,376)	100,051	(3,813)	Non-Operating Income(Expense) - Net
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Gain/Loss
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	394,722	282,043	401,458	288,840	INCOME BEFORE TAX EXPENSE (INCOME)
11.	Taksiran Pajak Penghasilan -/					Tax Expense (income) -/
	Tahun berjalan	101,794	65,508	103,958	67,310	Current Period
	Ditangguhkan ***	19,601	22,904	20,049	23,303	Deferred
12.	LABA/RUGI TAHUN BERJALAN	273,327	193,631	277,451	198,227	PROFIT/LOSS CURRENT PERIOD
13.	Hak Minoritas -/	-	-	4,124	4,596	Minority Interests in Net Earnings of Consolidated Subsidiaries -/
14.	Saldo Laba (Rugi) Awal Tahun	(3,725,970)	(4,224,994)	(3,725,970)	(4,224,994)	Retained Earnings (deficit) at beginning of period
15.	Dividen	-	-	-	-	Dividend -/
	Lainnya	501,380	-	501,380	-	Others
16.	SALDO LABA (RUGI) AKHIR TAHUN	(2,951,263)	(4,031,363)	(2,951,263)	(4,031,363)	Retained Earnings at End of Period
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	35.30	25.01	35.30	25.01	NET INCOME PER SHARE (full amount IDR)

* Meliputi pendapatan & beban transaksi valuta asing serta selisih kurs

*Including income and expense from foreign exchange transactions

** Meliputi kenaikan dan penurunan nilai surat berharga

**Including gain and loss in marketable securities

*** Disajikan sebagai bagian dari Taksiran Pajak Penghasilan

*** Part of provision of income tax

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PERHITUNGAN RASIO KEUANGAN
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)

FINANCIAL RATIO
as of June 30, 2008 (Audited) and 2007 (Unaudited)

No.	RASIO (%)	BANK		RATIO (%)
		2008	2007	
I.	Permodalan			I. CAPITAL
	1. CAR dengan risiko kredit	12.5%	14.9%	1. CAR WITH CREDIT RISK
	2. CAR dengan risiko pasar	12.0%	14.1%	2. CAR WITH MARKET RISK
	3. Aktiva tetap terhadap modal	38.0%	39.3%	3. FIXED ASSETS TO CAPITAL
II.	Aktiva Produktif			II. EARNING ASSETS
	1. Aktiva produktif bermasalah	3.0%	4.3%	1. NON-PERFORMING EARNING ASSETS
	2. PPA produktif terhadap aktiva produktif	3.3%	3.5%	2. ALLOWANCE FOR LOSSES ON EARNING ASSETS TO EARNING ASSETS
	3. Pemenuhan PPA produktif	112.8%	109.2%	3. ALLOWANCE FOR LOSSES ON EARNING ASSETS TO REQ ALLOW
	4. Pemenuhan PPA non produktif	100.0%	0.0%	4. ALLOWANCE FOR LOSSES ON NON EARNING ASSETS TO REQ ALLOW
	5. NPL - Gross	3.8%	6.1%	5. NPL GROSS
	6. NPL - Net	1.2%	2.5%	6. NPL NET
III.	Rentabilitas			III. RENTABILITY
	1. ROA	1.9%	1.5%	1. ROA
	2. ROE	15.6%	14.5%	2. ROE
	3. NIM	6.4%	7.2%	3. NIM
	4. BOPO	87.6%	89.6%	5. BOPO
IV.	Likuiditas			IV. LIQUIDITY
	LDR	93.7%	83.1%	1. Loan To Deposit Ratio (LDR)
V.	Kepatuhan (Compliance)			V. COMPLIANCE
	1. a. Persentase Pelanggaran BMPK			1. A. PERCENTAGE VIOLATION OF LEGAL LENDING LIMIT
	a. 1. Pihak Terkait	0.0%	0.0%	a. 1. Related Parties
	a. 2. Pihak Tidak Terkait	0.0%	0.0%	a. 2. Third Parties
	b. Persentase Pelampauan BMPK			B. PERCENTAGE EXCESS OF LEGAL LENDING LIMIT
	b. 1. Pihak Terkait	0.0%	0.0%	b. 1. Related Parties
	b. 2. Pihak Tidak Terkait	0.0%	0.0%	b. 2. Third Parties
	2. GWM Rupiah	8.1%	8.0%	2. Reserve Requirement (Rupiah)
	3. PDN	7.5%	3.2%	3. Net Open Position

PENGURUS BANK		PEMILIK BANK	
Dewan Komisaris			
- Komisaris Utama (Ind	DR. Mulia P. Nasution	PT Astra International Tbk	44,505%
- Komisaris	Gunawan Geniusahardja	Standard Chartered Bank	44,505%
- Komisaris	Mark Spencer Greenberg	Publik	10,990%
- Komisaris	David Allen Worth	Jumlah	100,00%
- Komisaris	Mark Edward Hansen		
- Komisaris Independen	DR. Ir. Lukita Dinarsyah Tuwo		
- Komisaris Independen	Drs. Inget Sembiring		
- Komisaris Independen	Drs. Herwidayatmo		
Direksi			
- Direktur Utama	Stewart Donald Hall		
- Direktur Kepatuhan	Sulistiawati (Lauren Sulistiawati)*		
- Direktur	Joseph Georgino Godong		
- Direktur	Shalini Warriar		
- Direktur	Giridhar Srinivasaraghava Varadachari		
- Direktur	Honggo Widjojo Kangmasto*		
- Direktur	Guy Roland Isherwood*		

* Berlaku efektif setelah mendapat persetujuan Bank Indonesia

* Effective after approval from BI

PT BANK PERMATA TBK

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)
(dalam jutaan rupiah)

PT BANK PERMATA TBK

EARNING ASSETS QUALITY
as of June 30, 2008 (Audited) and 2007 (Unaudited)
(Rupiah in million)

No	POS-POS	BANK											DESCRIPTORS		
		2007					2006								
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M		Jumlah	
I.	Pihak Terkait	439,814	-	-	-	-	439,814	342,240	-	-	-	-	-	342,240	Related Parties
A.	Aktiva produktif	439,814	-	-	-	-	439,814	342,240	-	-	-	-	-	342,240	Earning Assets
1.	Penempatan pada bank lain	41,389	-	-	-	-	41,389	109,343	-	-	-	-	-	109,343	Interbank Placement
2.	Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	3,366	-	-	-	-	3,366	3,323	-	-	-	-	-	3,323	Securities
3.	Kredit kepada pihak ketiga	176,932	-	-	-	-	176,932	72,704	-	-	-	-	-	72,704	Loan to Third Parties
	a. KUK	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Small Scale Business Credit (KUK)
	b. Kredit properti	1,131	-	-	-	-	1,131	-	-	-	-	-	-	-	b. Property Loans
	i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
	ii. Tidak direstrukturisasi	1,131	-	-	-	-	1,131	-	-	-	-	-	-	-	ii. Unrestructured
	c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Restructured Loan
	d. Lainnya	175,801	-	-	-	-	175,801	72,704	-	-	-	-	-	72,704	d. Others
4.	Penyertaan pada pihak ketiga	108,765	-	-	-	-	108,765	105,348	-	-	-	-	-	105,348	Equity Participation to Third Parties
	a. Pada perusahaan keuangan non bank	108,765	-	-	-	-	108,765	105,348	-	-	-	-	-	105,348	a. In non Bank Financial Institution
	b. Dalam rangka restrukturisasi kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	b. For Debt Restructuring Purposes (from loan restructuring)
5.	Tagihan lain kepada pihak ketiga	-	-	-	-	-	-	76	-	-	-	-	-	76	Other Claims to Third Parties
6.	Komitmen dan Kontinjensi kepada pihak ketiga	109,362	-	-	-	-	109,362	51,446	-	-	-	-	-	51,446	Commitments and Contingencies to Third Parties
B.	Aktiva non produktif	-	-	-	-	-	-	-	-	-	-	-	-	-	Non Earning Assets
1.	Properti terbengkalai	-	-	-	-	-	-	-	-	-	-	-	-	-	Abandoned property
2.	Agunan yang diambil alih	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreclosed Assets
3.	Rekening antar kantor dan suspense account	-	-	-	-	-	-	-	-	-	-	-	-	-	Inter Office and Suspense account
II.	Pihak Tidak Terkait	37,106,393	1,506,906	286,300	123,686	945,170	39,968,455	31,634,807	1,622,450	475,964	126,938	1,213,426	35,073,585	Non Related Parties	
A.	Aktiva produktif	36,938,774	1,506,906	124,628	123,686	944,381	39,638,375	31,457,978	1,622,450	178,673	126,938	1,210,334	34,596,373	Earning Assets	
1.	Penempatan pada bank lain	907,048	-	-	-	3,017	910,065	1,323,982	-	-	-	-	3,017	1,326,999	Interbank Placements
2.	Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	3,769,531	67,646	-	6,986	92	3,844,255	7,535,404	-	-	-	-	-	7,535,404	Securities to Bank Indonesia and Third Parties
3.	Kredit kepada pihak ketiga	28,456,314	1,429,985	124,628	114,999	941,210	31,067,136	21,644,719	1,569,822	178,673	126,938	1,207,189	24,727,341	Loan to Third Parties	
	a. KUK	317,293	35,635	2,483	2,860	27,591	385,862	568,644	158,968	5,932	4,616	32,587	770,747	a. Small Scale Business Credit (KUK)	
	b. Kredit properti	5,069,088	319,086	6,935	4,359	78,509	5,477,977	3,785,678	233,412	8,158	12,755	99,051	4,139,054	b. Property Loans	
	i. Direstrukturisasi	7,427	28	-	-	-	7,455	-	-	-	-	-	-	i. Restructured	
	ii. Tidak direstrukturisasi	5,061,661	319,058	6,935	4,359	78,509	5,470,522	3,785,678	233,412	8,158	12,755	99,051	4,139,054	ii. Unrestructured	
	c. Kredit lain yang direstrukturisasi	71,800	74,581	14,564	93	498,144	659,182	104,067	97,194	77,140	11,097	539,223	828,721	c. Other Restructured Loan	
	d. Lainnya	22,998,133	1,000,683	100,646	107,687	336,966	24,544,115	17,186,330	1,080,248	87,443	98,470	536,328	18,988,819	d. Others	
4.	Penyertaan pada pihak ketiga	22,574	-	-	-	62	22,636	737	-	-	-	-	128	865	Equity Participation to Third Parties
	a. Pada perusahaan keuangan non bank	22,574	-	-	-	62	22,636	737	-	-	-	-	128	865	a. In non Bank Financial Institution
	b. Dalam rangka restrukturisasi kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	b. For Debt Restructuring Purposes (from loan restructuring)
5.	Tagihan lain kepada pihak ketiga	1,330,805	-	-	1,701	-	1,332,506	238,645	24,179	-	-	-	262,824	262,824	Other Claims to Third Parties
6.	Komitmen dan Kontinjensi kepada pihak ketiga	2,452,502	9,275	-	-	-	2,461,777	714,491	28,449	-	-	-	742,940	742,940	Commitments and Contingencies to Third Parties
B.	Aktiva non produktif	167,619	-	161,622	-	789	330,080	176,829	-	297,291	-	3,092	477,212	Non Earning Assets	
1.	Properti terbengkalai	-	-	57,627	-	-	57,627	190	-	26,710	-	-	26,900	26,900	Abandoned property
2.	Agunan yang diambil alih	129,857	-	104,045	-	-	233,902	74,972	-	270,581	-	-	345,553	345,553	Foreclosed Assets
3.	Rekening antar kantor dan suspense account	37,762	-	-	-	789	38,551	101,667	-	-	-	3,092	104,759	104,759	Inter Office and Suspense account
	JUMLAH	37,546,207	1,506,906	286,300	123,686	945,170	40,408,269	31,977,047	1,622,450	475,964	126,938	1,213,426	35,415,825	TOTAL	
1.	a. PPA Produktif yang wajib dibentuk	323,018	63,054	11,643	55,831	701,309	1,154,855	232,686	61,766	18,402	44,330	752,335	1,109,519	a. Compulsory Allowance for Earning Asset Losses	
	b. PPA non Produktif yang wajib dibentuk	-	-	24,251	-	789	25,040	-	-	49,792	-	3,092	52,884	b. Compulsory Allowance for non Earning Asset Losses	
	c. Total PPA yang wajib dibentuk	323,018	63,054	35,894	55,831	702,098	1,179,895	232,686	61,766	68,194	44,330	755,427	1,162,403	c. Total Compulsory Allowance	
2.	a. PPA Produktif yang telah dibentuk	412,857	63,588	11,645	76,742	737,556	1,302,388	255,498	71,352	18,402	44,330	822,294	1,211,876	a. Established Allowance for Earning Asset Losses	
	b. PPA non Produktif yang telah dibentuk	-	-	24,251	-	789	25,040	-	-	49,792	-	3,092	52,884	b. Established Allowance for non Earning Asset Losses	
	c. Total PPA yang telah dibentuk	412,857	63,588	35,896	76,742	738,345	1,327,428	255,498	71,352	68,194	44,330	825,386	1,264,760	c. Total Established Allowance	
3.	Total asset bank yang dijaminkan :														Value of Bank's Assets Pledged as Collateral
	a. Pada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	a. To Bank Indonesia
	b. Pada pihak lain	-	-	-	-	-	-	-	-	-	-	-	-	-	b. To Other Parties
4.	Persentase KUK terhadap total kredit						1.23%						3.11%	3.11%	Percentage of Small Scale Business Credit to Total Credit
5.	Persentase jumlah debitur KUK terhadap total debitur						1.85%						1.64%	1.64%	Percentage of Small Scale Business Credit Debtor to Total Debtor
6.	Persentase UMKM terhadap total kredit						41.05%						50.27%	50.27%	Percentage of UMKM to Total Credit
7.	Persentase jumlah debitur UMKM terhadap total debitur						91.64%						88.69%	88.69%	Percentage of UMKM Debtor to Total Debtor

LAPORAN PERUBAHAN EKUITAS KONSOLIDASI
 Periode Enam Bulan Yang Berakhir Pada Tanggal 30 Juni 2008 (Diaudit) dan 2007 (Tidak diaudit)

	KONSOLIDASI							
	CONSOLIDATED							
	Issued and Fully Paid-in-Capital	Additional Paid-in Capital	Unrealized Gain (Loss) from the Change in Fair Value of Available-for-sale Securities - Net	Revaluation Increment in Premises and Equipment	Appropriation For Unclaimed Dividend by Stockholders	DEFICIT	Stockholders' Equity	
Modal Ditempatkan dan Disetor Penuh	Tambah Modal Disetor-Bersih	Laba (Rugi) Yang Belum Direalisasi Atas Perubahan Nilai Wajar Efek-Efek Yang Tersedia Untuk Dijual - Bersih	Selisih Penilaian Kembali Atwa Tetap	Cadangan Dividen yang Belum Diambil Pemegang Saham	Defisit	Jumlah Ekuitas		
Saldo, 1 Januari 2007	1,300,534	5,826,978	358,047	501,379	128	(4,224,994)	3,762,072	Balance, 1 Januari 2007
Rugi yang belum direalisasi atas perubahan nilai wajar efek - efek yang tersedia untuk dijual - bersih	-	-	(306,591)	-	-	-	(306,591)	Unrealized loss from the change in fair value of available - for sale marketable securities - net
Laba bersih periode berjalan	-	-	-	-	-	193,631	193,631	Year to date Net Profit
Saldo, 30 Juni 2007	1,300,534	5,826,978	51,456	501,379	128	(4,031,363)	3,649,112	Balance, 30 Juni 2007
Saldo, 1 Januari 2008	1,300,534	5,826,978	(374)	501,379	128	(3,725,969)	3,902,676	Balance, 1 Januari 2008
Laba yang belum direalisasi atas perubahan nilai wajar efek - efek yang tersedia untuk dijual - bersih	-	-	(180,632)	-	-	-	(180,632)	Unrealized gain from the change in fair value of available - for sale marketable securities - net
Penyesuaian sehubungan dengan penerapan PSAK 16 (Revisi 2007)	-	-	-	(501,379)	-	501,379	-	Adjustment related to practices PSAK 16 (revision 2007)
Laba bersih periode berjalan	-	-	-	-	-	273,327	273,327	Year to date Net Profit
Saldo, 30 Juni 2008	1,300,534	5,826,978	(181,006)	-	128	(2,951,263)	3,995,371	Balance, 30 Juni 2008

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of June 30, 2008 (Audited) and 2007 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		2008	2007	2008	2007	
	KOMITMEN					COMMITMENS
1.	Tagihan Komitmen					Commitment Receivables
	Fasilitas pinjaman yang diterima dan belum digunakan					Unused Borrowings
	a. Rupiah	-	-	-	-	a. Rupiahs
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
2.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Komitmen	-	-	-	-	Total Committed Receivables
	Kewajiban Komitmen					COMMITTED LIABILITIES
1.	Fasilitas kredit kepada nasabah yang belum ditarik					Undisbursed Credit Line
	a. Fasilitas kredit (tidak terikat) kepada nasabah yang belum ditarik - pihak ketiga					Undisbursed Credit Line unrelated parties (third parties)
	- Rupiah	5,869,071	2,566,163	5,869,071	2,566,163	a. Rupiahs
	- Valuta asing	1,617,663	333,398	1,617,663	333,398	b. Foreign Currencies
	b. Fasilitas kredit (terikat) kepada nasabah yang belum ditarik - Rupiah					Undisbursed Credit Line - Related Parties
	- Pihak terkait dengan bank	6,587	5,211	6,587	5,211	- Related Parties
	- Pihak lain	792,291	713,824	792,291	713,824	- Other parties
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor					Outstanding Irrevocable Trade L/C import and exsport
	- Pihak terkait dengan bank	32,240	28,823	32,240	28,823	- Related Parties
	- Pihak lain	826,854	263,929	826,854	263,929	- Other parties
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Komitmen	9,144,706	3,911,348	9,144,706	3,911,348	TOTAL COMMITTED LIABILITIES
	JUMLAH KOMITMEN BERSIH	(9,144,706)	(3,911,348)	(9,144,706)	(3,911,348)	TOTAL COMMITMENTS-NETT
	KONTINJENSI					CONTINGENCIES
	Tagihan Kontinjensi					Contingent Receivables
1.	Garansi yang diterima					Guaranteed Received
	a. Rupiah	-	-	-	-	a. Rupiahs
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
2.	Pendapatan bunga dalam penyelesaian					Interest Income in Settlement Process
	a. Rupiah	163,402	158,792	163,402	158,792	a. Rupiahs
	b. Valuta asing	17,715	13,716	17,715	13,716	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	181,117	172,508	181,117	172,508	Total Contingent Receivables
	Kewajiban Kontinjensi					Contingency Liabilities
1.	Garansi yang diberikan					1. Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah					- Rupiah
	- Pihak terkait dengan bank	15,496	4,914	15,496	4,914	- Related parties
	- Pihak lain	570,159	329,964	570,159	329,964	- Other parties
	- Valuta asing					- Valas
	- Pihak terkait dengan bank	55,039	17,709	55,039	17,709	- Related parties
	- Pihak lain	272,473	149,049	272,473	149,049	- Other parties
	b. Lainnya - pihak ketiga	-	-	-	-	b. Others -third parties
2.	Revocable L/C yang masih berjalan dalam rangka impor dan ekspor					2. Outstanding Revocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	3. Others
	Jumlah Kewajiban Kontinjensi	913,167	501,636	913,167	501,636	Total Contingency Liabilities
	JUMLAH KONTINJENSI BERSIH	(732,050)	(329,128)	(732,050)	(329,128)	TOTAL NET CONTINGENCIES

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)

CALCULATION OF CAPITAL ADEQUACY RATIO
as of June 30, 2008 (Audited) and 2007 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

POS - POS	BANK		DESCRIPTIONS
	2008	2007	
I. KOMPONEN MODAL			I. COMPONENT OF CAPITAL
A. MODAL INTI	3,723,074	2,775,983	A. CORE CAPITAL
1. Modal Disetor	1,300,534	1,300,534	1. Paid-up capital
2. Cadangan Tambahan Modal (Disclosed Reserves)	-	-	2. Reserve additional capital
a. Agio saham	5,655,284	5,655,284	a. Additional paid in capital in excess of par value - net
b. Disagio (-/ -)	-	-	b. Reduction in par value (-/-)
c. Modal sumbangan	-	-	c. Donated capital
d. Cadangan umum dan tujuan	-	-	d. General and appropriated reserves
e. Laba tahun-tahun lalu setelah diperhitungkan pajak	-	-	e. Previous years' profits after tax
f. Rugi tahun-tahun lalu (-/ -)	(3,379,207)	(4,288,104)	f. Previous years' losses (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	146,463	108,269	g. Current year income after deducting estimated tax (50%)
h. Rugi tahun berjalan (-/ -) *	-	-	h. Current year loss (-/-)*
i. Selisih penjabaran laporan keuangan kantor cabang luar negeri	-	-	i. Translation adjustment of overseas branch offices
1) Selisih lebih	-	-	1) Positive adjustment
2) Selisih kurang (-/ -)	-	-	2) Negative adjustment
j. Dana setoran modal	-	-	j. Funds for paid up capital
k. Penurunan nilai penyertaan pada portofolio tersedia untuk dijual (-/-)	-	-	k. Loss in value of equity participation in portfolio available for sale (-/-)
3. Goodwill (-/ -)	-	-	3. Goodwill (-/-)
4. Selisih penilaian aktiva dan kewajiban akibat kuasi reorganisasi (-/-)	-	-	4. Difference value of assets and liabilities which resulted from a quasi Reorganization (-/-)
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti	762,863	1,198,211	B. SUPPLEMENTARY CAPITAL
1. Cadangan revaluasi aktiva tetap	-	492,628	1. Revaluation increment in premises and equipment
2. Selisih penilaian aktiva dan kewajiban akibat kuasi reorganisasi	-	-	2. Difference value of assets and liabilities which resulted from a quasi Reorganization (-/-)
3. Cadangan umum Penyisihan Penghapusan Aktiva Produktif/PPAP (maks. 1.25% dari ATMR)	412,857	255,581	3. General reserve on provision for losses of earning assets (maximum of 1.25% of RWA)
4. Modal pinjaman	-	-	4. Loan capital
5. Pinjaman subordinasi (maks. 50% dari Modal Inti)	350,006	450,002	5. Subordinated loan (maximum of 50% of core capital)
6. Peningkatan harga saham pada portofolio tersedia untuk dijual (45%)	-	-	6. Gain in value of equity participation in portfolio available for sale (45%)
C. MODAL PELENGKAP TAMBAHAN YANG MEMENUHI PERSYARATAN	-	-	C. ADDITIONAL SUPPLEMENTARY CAPITAL THAT MEETS THE REQUIREMENTS
D. MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAF	-	84,253	D. ALLOCATION OF ADDITIONAL SUPPLEMENTARY CAPITAL TO ANTICIPATE MARKET RISK
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	4,485,937	3,974,194	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. TOTAL MODAL INTI, MODAL PELENGKAP DAN MODAL PELENGKAP TAMBAHAN YG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A + B + D)	4,485,937	4,058,447	III. TOTAL CORE CAPITAL , SUPPLEMENTARY AND ALLOCATION OF ADDITIONAL SUPPLEMENTARY CAPITAL TO ANTICIPATE MARKET RISK (A + B + D)
IV. PENYERTAAN (-/ -)	131,339	106,085	IV. INVESTMENTS IN SHARES OF STOCK (-/ -)
V. TOTAL MODAL UNTUK RISIKO KREDIT (II - IV)	4,354,598	3,868,109	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RISIKO KREDIT DAN RISIKO PASAR (III - IV)	4,354,598	3,952,362	VI. TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III - IV)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	34,933,779	25,997,025	VII. RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAF	1,222,999	2,027,280	VIII. RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDI/ UNTUK RISIKO KREDIT (V : VII)	12.5%	14.9%	IX. CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)
X. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDI/ UNTUK RISIKO KREDIT DAN RISIKO PASAR (VI : VII + VIII)	12.0%	14.1%	X. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND MARKET RISK (VI : VII + VIII)
XI. RASIO KELEBIHAN MODAL PELENGKAP TAMBAHAN ((C-D) : (VII + VIII)	0.0%	0.0%	XI. RATIO OF EXCESS ADDITIONAL SUPPLEMENTARY CAPITAL ((C-D) : (VII + VIII)
XII. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG DIWAJIBKAN	8.0%	8.0%	XII. REQUIRED CAPITAL ADEQUACY RATIO

*) Disajikan dengan tidak memperhitungkan dampak aktiva pajak tangguhan sesuai dengan peraturan Bank Indonesia No.3/21/PBI/2001 tanggal 13 Desember 2001 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

*) Presented by excluding the impact of deferred tax assets in accordance with Bank Indonesia Regulation No. 3/21/PBI/2001 dated December 13, 2001 regarding CAR

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TRANSAKSI VALUTA ASING DAN DERIVATIF Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)							FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE as of June 30, 2008 (Audited) and 2007 (Unaudited)	
(Dalam Jutaan Rupiah)							(Rupiah in million)	
No.		BANK					No.	TRANSACTION
		Nilai Pasar dari Kontrak		Tagihan dan Kewajiban Derivatif		Nilai kontrak dengan Netting Agreement		
		Hedging	Lainnya	Tagihan	Kewajiban			
A.	Terkait dengan Nilai Tukar						A. Exchanged Rate Related	
1.	Spot	-	2,674,578	2,887	3,171	-	1 Spot	
2.	Forward	-	3,337,016	21,398	12,671	-	2 Forward	
3.	Option						3 Option	
	a. Purchased	-	2,121,651	2,177	62,992	-	a. Purchased	
	b. Written	-	2,121,651	62,992	2,177	-	b. Written	
4.	Future	-	-	-	-	-	4 Future	
5.	Swap	-	122,172	172	-	-	5 Swap	
6.	Lainnya	-	-	-	-	-	6 Other	
B.	Terkait dengan Suku Bunga						B. Interest Rate Related	
1.	Forward	-	-	-	-	-	1 Forward	
2.	Option						2 Option	
	a. Purchased	-	-	-	-	-	a. Purchased	
	b. Written	-	-	-	-	-	b. Written	
3.	Future	-	-	-	-	-	3 Future	
4.	Swap	-	-	-	-	-	4 Swap	
5.	Lainnya	-	-	-	-	-	5 Other	
C.	Lainnya	-	-	-	-	-	C. Others	
	JUMLAH			89,626	81,011		TOTAL	

Catatan :

Informasi keuangan konsolidasi ini disusun berdasarkan laporan keuangan konsolidasi untuk enam bulan yang berakhir pada tanggal 30 Juni 2008 (diaudit) dan 30 Juni 2007 (tidak diaudit). Laporan keuangan untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2008 telah diaudit oleh Kantor Akuntan Publik Siddharta Siddharta & Widjaja (penanggung jawab Dra. Kusumaningsih Angkawidjaja) dengan pendapat wajar tanpa pengecualian dengan memuat paragraf penjelasan tentang transaksi cessie, dan beberapa penyesuaian untuk memenuhi Peraturan Bank Indonesia No.3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah diubah sebagian dengan Peraturan Bank Indonesia No.7/50/PBI/2005 tanggal 29 Nopember 2005 tentang Transparansi Kondisi Keuangan Bank, Surat Edaran Bank Indonesia No.3/30/DPnP tanggal 14 Desember 2001 sebagaimana telah diubah sebagian dengan Surat Edaran Bank Indonesia No.7/10/DPnP tanggal 31 Maret 2005 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan Tertentu yang disampaikan kepada Bank Indonesia, dan Surat Edaran Bank Indonesia No.8/27/DPnP tanggal 27 Nopember 2006 tentang Prinsip Kehati-hatian dan Laporan dalam rangka Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang Melakukan Penendalian terhadap Perusahaan Anak
Melakukan Penendalian terhadap Perusahaan Anak
Informasi keuangan informasi keuangan konsolidasi ini disampaikan berdasarkan Peraturan No.I-E Lampiran Keputusan Direksi PT. Bursa Efek Jakarta No. Kep-306/BEJ/07-2004 tanggal 19 Juli 2004 tentang Kewajiban Penyampaian Informasi, dan Peraturan No. I.A.3 Lampiran Keputusan Direksi PT. Bursa Efek Surabaya No.SK-020/LGL/BES/XI/2004 tanggal 25 November 2004 tentang Kewajiban Pelaporan Emiten.

Jardine Matheson Holdings Limited (Bermuda) melalui PT Astra International Tbk, Standard Chartered PLC melalui Standard Chartered Bank adalah ultimate shareholders. Pengungkapan ini sesuai dengan Peraturan Bank Indonesia No. 5/25/PBI/2003 tanggal 10 November 2003 dan Surat Edaran Bank Indonesia No. 6/15/DPNP tanggal 31 Maret 2004 tentang Penilaian Kemampuan dan Kepatuhan (Fit and Proper Test).

Untuk tujuan perbandingan, beberapa akun dalam laporan keuangan konsolidasi yang berakhir pada tanggal 30 Juni 2007 telah direklasifikasi agar sesuai dengan penyajian akun di laporan keuangan konsolidasi untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2008.

Kurs tukar valuta asing yang digunakan adalah sebagai berikut:

30 Juni 2008 : 1 USD = Rp. 9.220
30 Juni 2007 : 1 USD = Rp. 9.049.5

Notes:

This financial information is made based on Consolidated Financial Statements for period ended 30 June 2008 (Audited) and 30 June 2007 (Unaudited) which have been audited by public accounting firm Siddharta Siddharta & Widjaja (in charge is Dra. Tohana Widjaja) with unqualified opinion which also include discussion on cessie transaction, and several adjustments in compliance with Regulation of Bank Indonesia No. 3/22/PBI/2001 dated December 13, 2001, which was altered through circular letter of Bank Indonesia No.7/50/PBI/2005 dated 29 November 2005 regarding Bank Financial Transparency, Circular Letter of Bank Indonesia No. 3/30/DPnP dated 14 December 2001, which altered through circular letter of Bank Indonesia No. 7/10/DPnP dated 31 March 2005 regarding Quarterly and Monthly Published Financial Statements of Commercial Banks, and Certain Report Submitted to Bank Indonesia, and circular letter No.8/27/DPnP dated 27 November 2006 on prudent banking principles and Report of Consolidated Risk Management practices for Banks with direct subsidiaries.

This financial statements is made to comply with Rule No. I-E Attachment of the Decision of Director of PT Bursa Efek Jakarta No. Kep-306/BEJ/07 - 2004 dated 19 July 2004 regarding Information Dissemination Compulsory, and Rule No. I.A.3 Attachment to the Decision Letter of the Director of PT Bursa Efek Surabaya No. SK-020/LGL/BES/XI/2004 dated 25 November 2004 regarding Reporting Obligation for Listed

Jardine Matheson Holdings Limited (Bermuda) through PT Astra International Tbk and Standard Chartered PLC through Standard Chartered Bank are the ultimate shareholders. This disclosure refers to Regulation of Bank Indonesia No. 5/25/PBI/2003 dated 10 November 2003 and circular letter of Bank Indonesia No. 6/15/DPNP dated 31 March 2004 on Fit and Proper Test.

For comparison purposes, several accounts in the consolidated financial report for period ended 31 December 2006 had been reclassified to conform with the consolidated financial report for period ended 30 June 2008.

The exchange rates:

30 Juni 2008 : 1 USD - Rp. 9.220
30 Juni 2007 : 1 USD - Rp. 9.049.5

INFORMASI KEUANGAN UNIT USAHA SYARIAH
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SHARIA BUSINESS UNIT FINANCIAL INFORMATION
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NERACA				BALANCE SHEET			
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)				as of June 30, 2008 (Audited) and 2007 (Unaudited)			
(Dalam Jutaan Rupiah)				(Rupiah in million)			
No.	Pos - Pos	2008	2007	No.	Account		
	AKTIVA				ASSETS		
1	Kas	12,625	8,530	1	Cash		
2	Giro Bank Indonesia	123,740	18,137	2	Current accounts with Bank Indonesia		
3	Sertifikat Wadiah Bank Indonesia	110,000	55,000	3	Wadiah Certificate of Bank Indonesia		
4	Penempatan pada Bank Syariah Lain	-	25,000	4	Placement with other Syariah banks		
5	PPAP - Penempatan pada Bank Syariah Lain	-	(735)	5	Allowance for possible losses on placement with other Syariah banks -/-		
6	Surat Berharga yang dimiliki	156,175	53,839	6	Marketable securities - syariah bonds		
7	PPAP - Surat Berharga yang Dimiliki -/-	(1,562)	(53)	7	Allowance for possible losses on Marketable securities-Syariah bonds -/-		
8	Piutang Murabahah	747,540	163,678	8	Murabahah receivables		
9	PPAP Piutang Murabahah -/-	(46,248)	(9,475)	9	Allowance for possible losses on Murabahah receivables -/-		
10	Piutang lainnya	91,124	-	10	Others Receivables		
11	PPAP Piutang lainnya -/-	-	-	11	Allowance for possible on others receivables -/-		
12	Pembiayaan Mudharabah & Musyarakah	12,668	17,576	12	Mudharabah & Musyarakah Financing		
13	PPAP - Pembiayaan -/-	(7,309)	(3,851)	13	Allowance for possible losses on Mudharabah & Musyarakah Financing -/-		
14	Pendapatan yang masih akan diterima	-	14	14	Accrued Interest Receivables		
15	Biaya dibayar dimuka	55	10	15	Prepaid Expenses		
16	Aktiva Tetap	1,351	856	16	Fixed Assets		
17	Akumulasi Penyusutan Aktiva Tetap -/-	(697)	(379)	17	Accumulated depreciation on fixed assets -/-		
18	Aktiva lain-lain	5,160	2,093	18	Others assets		
	JUMLAH AKTIVA	1,204,622	330,240		TOTAL ASSETS		
	PASIVA				THIRD PARTIES		
1	Dana Simpanan Wadiah	52,520	20,659	1	Wadiah current account		
2	Kewajiban Segera Lainnya	13,836	2,644	2	Others current liabilities		
3	Kewajiban Kepada Bank Indonesia (FPJPS)	-	-	3	Liabilities to Bank Indonesia		
4	Kewajiban Kepada Bank Lain	594	-	4	Liabilities to other Banks		
5	Surat Berharga Yang Diterbitkan	-	-	5	Trading account securities issued		
6	Kewajiban lain-lain	304,235	78,913	6	Others liabilities		
7	Dana Investasi Tidak Terikat	-	-	7	Investment Fund		
	a. Tabungan Mudharabah	79,864	39,950	a.	Mudharabah saving		
	b. Deposito Mudharabah	732,694	194,198	b.	Mudharabah deposits		
8	Saldo Laba (Rugi)	20,879	(6,124)	8	Accumulated losses/retained earnings		
	JUMLAH PASIVA	1,204,622	330,240		TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		

KOMITMEN DAN KONTIJENSI				STATEMENT OF COMMITMENTS AND CONTINGENCIES			
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)				as of June 30, 2008 (Audited) and 2007 (Unaudited)			
(Dalam Jutaan Rupiah)				(Rupiah in million)			
No.	Pos - Pos	2008	2007	No.	(Rupiah in million)		
1	Fasilitas Pembiayaan kepada Nasabah yang Belum Ditarik	-	-	1	Unused financing facilities		
2	Irrevocable L/C yang Masih Berjalan	-	-	2	Outstanding irrevocable letters of credit		
3	Garansi (Kafalah) yang Diberikan	-	-	3	Guarantees issued (Kafalah)		
4	lainnya	3,366	3,705	4	Others		

LABA RUGI				STATEMENTS OF INCOME			
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)				as of June 30, 2008 (Audited) and 2007 (Unaudited)			
(Dalam Jutaan Rupiah)				(Rupiah in million)			
No.	Pos - Pos	2008	2007	No.	Account		
A.	PENDAPATAN OPERASIONAL			A.	OPERATING INCOME		
	1. Margin	37,641	8,248		1. Margin		
	2. Bagi hasil	2,824	2,803		2. Profit sharing		
	3. Bonus	6,762	61		3. Bonus		
	4. Pendapatan Operasional Lainnya	11,012	2,379		4. Other operating income		
B.	JUMLAH PENDAPATAN	58,239	13,491	B.	TOTAL INCOME		
C.	Bagi Hasil untuk Investor Dana Investor tdk terikat			C.	Margin distribution for non - discretionary investment funds		
	1. Bank	(2,356)	5		1. Bank		
	2. Bukan Bank	(19,571)	6,205		2. Non Bank		
	3. Bank Indonesia (FPJPS)	-	-		3. Bank Indonesia (FPJPS)		
D.	JUMLAH BAGI HASIL	(21,927)	6,210	D.	TOTAL PROFIT SHARING		
E.	Pendapatan operasional setelah distribusi bagi hasil untuk Investor dana investasi tidak terikat	36,312	7,281	E.	Income from operation after deducting margin distribution for non-discretionary investment funds		
F.	Beban Operasional			F.	Operating Expenses		
	1. Bonus Wadiah	(651)	15		1. Wadiah Bonus		
	2. Penyisihan Penghapusan Aktiva Produktif	(6,037)	8,310		2. Allowance for possible losses on earning Assets		
	3. Beban Umum & Administrasi	(801)	849		3. General and administrative		
	4. Beban Personalia	(3,669)	3,066		4. Salaries and employee benefits		
	5. Beban Lainnya	(3,735)	1,164		5. Others Expenses		
G.	JUMLAH BEBAN OPERASIONAL	(14,893)	13,404	G.	TOTAL OPERATING EXPENSE		
H.	PENDAPATAN (BEBAN) OPERASIONAL BERSIH	21,419	(6,123)	H.	LOSS (INCOME) NET		
I.	Pendapatan Non Operasional	330	-	I.	Non Operating Income		
J.	Beban Non Operasional	(870)	1	J.	Non Operating Expense		
K.	LABA (RUGI) NON OPERASIONAL	(540)	(1)	K.	LOSS (INCOME) NON OPERATING - NET		
L.	LABA (RUGI) TAHUN BERJALAN	20,879	(6,124)	L.	PROFIT (LOSS) DURING THE YEAR		
LAPORAN PERUBAHAN DANA INVESTASI TERIKAT				STATEMENTS OF CHANGES IN RESTRICTED INVESTMENT FUNDS			
Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit)				as of June 30, 2008 (Audited) and 2007 (Unaudited)			
(Dalam Jutaan Rupiah)				(Rupiah in million)			
No.	Pos - Pos	2008	2007	No.	Account		
1	Informasi Awal Periode			1	Information at the beginning of period		
	Periode Pembiayaan (Project)				Financing portfolio (Project)		
	* Saldo Awal	-	-		* Beginning balance		
2	Informasi Periode Berjalan			2	Current year information		
	Penerimaan Dana	-	-		Funds received		
	Penarikan Dana -/-	-	-		Funds withdrawn -/-		
	Untung (Rugi) Investasi	-	-		Untung (Rugi) Investasi		
	Beban / Biaya -/-	-	-		Gain/(loss) on investment -/-		
	Fee / Penerimaan Bank -/-	-	-		Administration fee -/-		
3	Informasi Akhir Periode			3	Information at the end of period		
	* Saldo Akhir	-	-		* Ending balance		

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LAPORAN SUMBER DAN PENGGUNAAN DANA			STATEMENT OF SOURCES AND USANCE OF ZIS FUNDS		
Untuk Periode Enam Bulan Yang Berakhir Pada Tanggal 30 Juni 2008 (Diaudit) dan 2007 (Tidak diaudit) <i>(Dalam Jutaan Rupiah)</i>			Statements of Sources and Usance of ZIS Funds For of January 1 to 30, 2008 (Audited) and 2007 (Unaudited) Rupiah in million		
NO.	URAIAN	CATATAN	2008	2007	DESCRIPTION
1.	Sumber Dana ZIS pada awal periode	-	152	36	ZIS Sources of Funds at beginning of period
2.	Sumber Dana ZIS				Sources of ZIS Funds
	a. Zakat dari Bank	-	35	118	a. Zakat from Bank
	b. Zakat dari pihak luar Bank	-	321	267	b. Zakat from non Bank
	c. Infaq dan Shadaqah	-	74	160	c. Infaq dan Shadaqah
	Total Sumber Dana	-	430	545	Total Source of Funds
3.	Penggunaan Dana ZIS				Usance of ZIS Funds
	a. Disalurkan ke lembaga / pihak lain :				a. Distributed to other Institution
	1) Yayasan Rumah Zakat Indonesia	-	23	30	1) Yayasan Rumah Zakat Indonesia
	2) Yayasan Dompot Dhuafa	-	28	12	2) Yayasan Dompot Dhuafa
	3) Yayasan Baitul Maal Hidayatullah	-	61	45	3) Yayasan Baitul Maal Hidayatullah
	4) Yayasan Pesantren Islam Al Azhar	-	17	114	4) Yayasan Pesantren Islam Al Azhar
	5) Lainnya	-	245	185	5) Others
	b. Disalurkan sendiri :	-	9	19	b. Distributed by self
	Total Penggunaan Dana	-	383	405	Total Usance
4.	Kenaikan Sumber Atas Penggunaan	-	47	140	Increase (Decrease) in Sources of Usance
5.	Sumber Dana ZIS Pada Akhir Periode	-	199	176	ZIS Sources of Funds at end of period
4.	Kenaikan Sumber Atas Penggunaan	-	47	140	Increase (Decrease) in Sources of Usance
5.	Sumber Dana ZIS Pada Akhir Periode	-	199	176	ZIS Sources of Funds at end of period

LAPORAN SUMBER DAN PENGGUNAAN DANA QARDH			STATEMENTS OF SOURCES AND USANCE OF QARDH FUNDS		
Untuk Peride yang berakhir pada tanggal 30 Juni 2008 (Audited) dan 2007 (Tidak Diaudit) <i>(dalam jutaan Rupiah)</i>			For Period of January 1 to June 30, 2008 (Audited) and 2007 (Unaudited) (Rupiah in million)		
NO.	URAIAN	CATATAN / NOTES	2,006	2,005	DESCRIPTION
1.	Sumber Dana Qardh pada awal periode	-	45	19	Sources of Qardh Funds at beginning of period
2.	Sumber Dana Qardh				Sources of Qardh Funds
	a. Infaq dan Shadaqah	-	-	-	a. Infaq and Shadaqah
	b. Denda	-	30	13	b. Penalty
	c. Sumbangan / Hibah	-	-	-	c. Donation / Grant
	d. Pendapatan Non-Halal	-	-	-	d. Non halal Income
	e. Lainnya	-	-	-	e. Others
	Total Sumber Dana	0	30	13	Total Source of Funds
3.	Penggunaan Dana Qardh				Usance of Qardh Funds
	a. Pinjaman	-	-	-	a. Loan
	b. Sumbangan	-	-	1	b. Donation
	c. Lainnya	-	-	-	c. Others
	Total Penggunaan Dana	0	0	1	Total Usance of Qardh Funds
4.	Kenaikan Sumber Atas Penggunaan	-	30	12	Increase (Decrease) in Sources of Usance
5.	Sumber Dana Qardh Pada Akhir Periode	-	75	31	Qardh Sources of Fudns at end of period

TABEL DISTRIBUSI BAGI HASIL Per 30 Juni 2008 (Diaudit) dan 2007 (Tidak Diaudit) (Dalam jutaan Rupiah)				PROFIT SHARING DISTRIBUTION as of June 30, 2008 (Audited) and 2007 (Unaudited) (Rupiah in million)				
NO.	JENIS PENGHIMPUNAN	Saldo Rata-Rata	Pendapatan yg Harus dibagi hasil	PORSI PEMILIKAN DANA			NO.	TYPE OF FUNDS
		Average Outstanding	Revenue Subject to Profit Sharing	Nisbah	Jumlah Bonus dan Bagi Hasil Total Bonuses and Profit Sharing	Indikasi Rate of Return Rate of Return Indication		
1.	Giro iB						1.	iB Demand Deposits
	a. Bank	490	-	0%	-	0.00%	a.	Bank
	b. Non Bank						b.	Non Bank
	- Rupiah	73,396	-	0%	-	0.00%	-	Rupiah
	- Valas	149	-	0%	-	0.00%	-	Foreign Exchange
2.	Tabungan iB						2.	iB Savings
	a. Bank	22	0	30%	0	3.51%	a.	Bank
	b. Non Bank	71,978	702	45%	316	5.27%	b.	Non Bank
3.	Deposito iB						3.	iB Time Deposits
	a. Bank						a.	Bank
	- 1 bulan	106,361	1,037	30%	311	3.51%	-	1 month
	- 3 bulan	30,000	292	31%	91	3.62%	-	3 months
	- 6 bulan	751	7	31%	2	3.62%	-	6 months
	- 12 bulan	-	-	0%	-	0.00%	-	12 months
	b. Non Bank						b.	Non Bank
	1. Rupiah						1.	Rupiah
	- 1 bulan	770,213	7,507	56%	4,204	6.55%	-	1 month
	- 3 bulan	17,098	167	58%	97	6.80%	-	3 months
	- 6 bulan	2,839	28	59%	17	6.98%	-	6 months
	- 12 bulan	6,747	66	60%	40	7.04%	-	12 months
	2. Valas						2.	Foreign Exchange
	- 1 bulan	13,595	133	9%	12	1.06%	-	1 bulan
	- 3 bulan	10	0	11%	0	1.28%	-	3 bulan
	- 6 bulan	-	-	13%	-	0.00%	-	6 bulan
	- 12 bulan	-	-	18%	-	0.00%	-	12 bulan
	JUMLAH	1,093,649	9,939		5,090			Total

Catatan :

- Disusun untuk memenuhi Surat Edaran BI No. 7/56/DPBs tanggal 09 Desember 2005 sebagaimana telah diubah sebagian dengan Surat Edaran Bank Indonesia No. 8/11/DPbS tanggal 7 Maret 2006 perihal Laporan Tahunan, Laporan Keuangan Publikasi Triwulanan Dan Bulanan serta Laporan Tertentu Dari Bank Yang Disampaikan Kepada Bank Indonesia.

Note:

- Presented in compliance with Bank Indonesia Circular Letter No. 7/56/DPBs dated 9 December 2005, which altered with Bank Indonesia Circular Letter No. 8/11/DPbS dated

Jakarta, 28 August 2008

PT Bank Permata Tbk
Unit Usaha Syariah

Dewan Pengawas Syariah

(Prof. Dr. H. M. Amin Suma, SH. MA)

Kepala Unit Usaha Syariah

(Adrian Asharyanto)