

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Desember 2003 dan 2002 (Diaudit)

as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2003	31.12.2002	31.12.2003	31.12.2002	
	AKTIVA					ASSETS
1.	Kas	446,590	518,354	446,777	518,633	Cash
2.	Penempatan pada Bank Indonesia					Placement with Bank Indonesia
a.	Giro Bank Indonesia	1,270,447	1,354,090	1,270,447	1,354,090	a. Current Account with Bank Indonesia
b.	Sertifikat Bank Indonesia	600,519	-	615,441	21,000	b. Certificates of Bank Indonesia
c.	Lainnya	2,385,000	2,100,000	2,385,000	2,100,000	c. Others
3.	Giro pada bank lain					Current Account with Other Banks
a.	Rupiah	11,400	9,431	26,731	20,108	a. Rupiah
b.	Valuta asing	140,739	97,583	142,002	99,216	b. Foreign Currencies
4.	Penempatan pada bank lain					Placements with Other Banks
a.	Rupiah	138,566	4,432	178,082	37,347	a. Rupiah
b.	Valuta asing	640,300	432,611	659,218	461,008	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(10,145)	(91,464)	(10,157)	(91,476)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					Marketable Securities
a.	Rupiah					a. Rupiah
i.	Diperdagangkan	90,236	43,128	103,457	53,000	i. Trading
ii.	Tersedia untuk dijual	4,200	12,048	4,200	12,048	ii. Available for Sale
iii.	Dimiliki hingga jatuh tempo	98,227	101,972	98,227	101,972	iii. Held to Maturity
b.	Valuta asing					b. Foreign Currencies
i.	Diperdagangkan	904,708	1,275,640	904,708	1,275,640	i. Trading
ii.	Tersedia untuk dijual	-	879	17,438	879	ii. Available for Sale
iii.	Dimiliki hingga jatuh tempo	517,450	302,200	517,450	302,200	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(24,439)	(31,430)	(24,439)	(31,430)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah					Government Bond
a.	Diperdagangkan	4,169,022	2,775,771	4,169,022	2,775,771	a. Trading
b.	Tersedia untuk dijual	578,491	645,116	578,491	645,116	b. Available for Sale
c.	Dimiliki hingga jatuh tempo	5,497,736	8,270,674	5,497,736	8,270,674	c. Held to Maturity
7.	Surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					Securities Purchased under Repurchase Agreement
a.	Rupiah	-	-	-	-	a. Rupiah
b.	Valuta asing	-	-	-	-	b. Foreign Currencies
	PPAP-Surat berharga yg dibeli dengan janji dijual kembali (reverse repo)-/-	-	-	-	-	Provision for Possible Losses -/-
8.	Tagihan derivatif	80	2,082	80	2,082	Derivative Receivables
	PPAP - Tagihan derivatif -/-	(10)	(21)	(10)	(21)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					Loans
a.	Rupiah					a. Rupiah
i.	Pihak terkait dengan bank	5,011	9,268	5,879	10,839	i. Related Parties
ii.	Pihak lain	7,908,316	6,815,352	7,975,177	6,970,646	ii. Third Parties
b.	Valuta asing					b. Foreign Currencies
i.	Pihak terkait dengan bank	-	-	-	-	i. Related Parties
ii.	Pihak lain	1,693,982	2,102,693	1,693,982	2,017,505	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1,074,694)	(1,718,270)	(1,075,249)	(1,718,919)	Provision for Possible Losses -/-
	Penyisihan kerugian restrukturisasi -/-	(5,626)	-	(5,626)	-	Provision for restructurization losses
10.	Tagihan akseptasi	94,455	57,038	94,455	57,038	Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(952)	(4,316)	(952)	(4,316)	Provision for Possible Losses -/-
11.	Penyertaan	154,143	150,140	85,150	85,632	Investments
	PPAP - Penyertaan -/-	(72,007)	(57,581)	(72,007)	(57,581)	Provision for Possible Losses -/-
12.	Pendapatan yang masih akan diterima	270,747	372,322	273,361	375,131	Account Receivables
13.	Biaya dibayar dimuka	59,783	32,958	61,003	34,169	Prepaid Expenses
14.	Uang muka pajak	1,026	19	1,288	135	Prepaid Taxes
15.	Aktiva pajak tangguhan	408,270	382,934	411,450	385,620	Deferred Tax Assets
16.	Aktiva tetap	996,590	1,013,646	1,005,518	1,021,809	Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(297,139)	(289,176)	(302,653)	(293,361)	Accumulated Depreciation -/-
17.	Aktiva sewa guna usaha	-	-	267	267	Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	(75)	(22)	Accumulated Depreciation -/-
18.	Agunan yang diambil alih	495,081	467,227	495,729	467,426	Foreclosed Assets
19.	Aktiva lain-lain	772,477	716,182	808,233	747,657	Other Assets
	JUMLAH AKTIVA	28,868,580	27,873,532	29,034,831	28,027,532	TOTAL ASSETS

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Desember 2003 dan 2002 (Diaudit)

as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2003	31.12.2002	31.12.2003	31.12.2002	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					Demand Deposits
	a. Rupiah	2,793,750	2,557,058	2,791,933	2,554,036	a. Rupiah
	b. Valuta asing	1,592,878	1,617,793	1,592,717	1,617,660	b. Foreign Exchange
2.	Kewajiban segera lainnya	839,950	1,082,934	871,294	1,107,810	Other Current Liabilities
3.	Tabungan	3,460,167	2,725,014	3,470,903	2,731,289	Saving Deposits
4.	Simpanan berjangka					Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	15,908	4,232	1,100	4,232	i. Related Parties
	ii. Pihak lain	13,638,012	13,456,756	13,693,813	13,510,322	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	19,283	12,620	13,354	12,620	i. Related Parties
	ii. Pihak lain	1,926,346	1,470,387	1,926,346	1,462,303	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposits
	a. Rupiah	5	1,994	5	1,994	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	517,934	129,624	516,961	128,798	Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	1,369	-	1,369	-	Derivative Liabilities
9.	Kewajiban akseptasi	94,455	57,038	94,455	57,038	Acceptance Liabilities
10.	Surat berharga yang diterbitkan					Securities Issued
	a. Rupiah	-	403,809	-	403,809	a. Rupiah
	b. Valuta asing	7,700	8,969	7,700	8,969	b. Foreign Exchange
11.	Pinjaman yang diterima					Fund Borrowings
	a. Fasilitas pendanaan jangka pendek Bank Indonesia	-	-	-	-	a. Short Term Facilities from Bank Indonesia
	b. Lainnya					b. Others
	i. Rupiah	-	-	-	-	i. Rupiah
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	733,776	869,628	734,659	870,473	- Third Parties
	ii. Valuta asing	-	189,046	-	189,046	ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	184,065	415,406	184,065	415,406	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	37,431	17,221	37,431	17,221	Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	69,839	126,928	70,188	127,497	Payable Expenses
15.	Taksiran pajak penghasilan	-	-	474	883	Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1,222,145	1,569,823	1,269,796	1,609,306	Other Liabilities
18.	Pinjaman subordinasi					Subordinated Loans
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Others
19.	Modal pinjaman					Capital Loans
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Others
20.	Hak minoritas	-	-	42,701	39,568	Minority Interest
21.	Ekuitas					Equity
	a. Modal disetor	1,300,534	1,300,534	1,300,534	1,300,534	a. Paid Up Capital
	b. Agio (Disagio)	9,067,496	9,067,496	9,067,496	9,067,496	b. Agio (Disagio)
	c. Uang muka setoran modal	-	-	-	-	c. Prepaid Capital
	d. Modal sumbangan	-	-	-	-	d. Donation Capital
	e. Selisih penjabaran laporan keuangan	-	-	-	-	e. Cumulative Translation Adjustment
	f. Selisih penilaian kembali aktiva tetap	43,574	43,574	43,574	43,574	f. Revaluation Increment in Premises and Equipment
	g. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	(3,240,518)	(3,240,518)	(3,240,518)	(3,240,518)	g. Difference in value arising fr restructuring of entities under common control
	h. Laba (rugi) yang belum direalisasi dari surat berharga	(3,335)	(1,561)	(3,335)	(1,561)	h. Unrealized Gains/Losses of Securities
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(5,454,184)	(6,012,273)	(5,454,184)	(6,012,273)	j. Retained Earnings
	JUMLAH PASIVA	28,868,580	27,873,532	29,034,831	28,027,532	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI
Untuk tahun yang berakhir pada tanggal 31 Desember 2003 dan 2002 (Diaudit)

CONSOLIDATED STATEMENTS OF INCOMES
For Period of January 1 to December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2003	31.12.2002	31.12.2003	31.12.2002	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	2,853,506	1,865,949	2,877,781	1,888,197	a. Rupiah
	b. Valuta asing	197,033	157,332	197,430	157,603	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	137,426	74,960	138,379	76,519	a. Rupiah
	b. Valuta asing	8,386	2,408	8,386	2,408	b. Foreign Exchange
	Jumlah Pendapatan Bunga	3,196,351	2,100,649	3,221,976	2,124,727	Total Interest Income
2.	Beban Bunga					Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	1,978,154	1,633,615	1,987,001	1,643,887	a. Rupiah
	b. Valuta asing	67,099	79,166	67,020	79,019	b. Foreign Exchange
	2.2. Komisi dan provisi	10,837	5,671	10,837	5,672	2.2. Other Expenses
	Jumlah Beban Bunga	2,056,090	1,718,452	2,064,858	1,728,578	Total Interest Expenses
	Pendapatan Bunga Bersih	1,140,261	382,197	1,157,118	396,149	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	126,014	103,060	125,852	102,925	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	40,962	26,668	40,491	24,946	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	34,092	53,966	34,442	57,350	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	62,767	38,477	101,606	76,505	3.4. Others
	Jumlah Pendapatan Operasional Lainnya	263,835	222,171	302,391	261,726	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	10,027	342,208	11,020	342,336	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	5,477	13,022	5,477	13,022	Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					Other Operating Expenses
	7.1. Beban administrasi dan umum	396,604	294,519	404,257	301,947	6.1. General & Administrative Expenses
	7.2. Beban personalia	408,268	281,064	424,595	293,573	6.2. Personnel Expenses
	7.3. Beban penurunan nilai surat berharga	-	3,207	-	3,207	6.3. Decline in Securities Value Expenses
	7.4. Beban transaksi valas	-	-	-	-	6.4. Foreign Exchange Expenses
	7.5. Beban lainnya	119,848	555,549	134,162	574,264	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	924,720	1,134,339	963,014	1,172,991	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	463,872	(885,201)	479,998	(870,474)	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	120,559	80,840	114,230	74,880	Non Operating Income
8.	Beban Non Operasional	51,678	52,205	51,724	52,261	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	68,881	28,635	62,506	22,619	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	532,753	(856,566)	542,504	(847,855)	PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/-					Provision for Income Tax -/-
	Tahun berjalan	-	-	3,826	3,580	- Current
	Ditangguhkan *)	(25,336)	(48,345)	(25,830)	(49,757)	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	558,089	(808,221)	564,508	(801,678)	NET INCOME
13.	Hak Minoritas -/-	-	-	6,419	6,543	Minority Interest -/-
14.	Saldo Laba (Rugi) Awal Tahun	(6,012,273)	(5,204,052)	(6,012,273)	(5,204,052)	Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(5,454,184)	(6,012,273)	(5,454,184)	(6,012,273)	RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	3	(8)	3	(8)	EARNING PER SHARE (in Indonesian Rupiah)

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KOMITMEN DAN KONTINJENSI KONSOLIDASI

STATEMENT OF COMMITMENTS AND CONTINGENCIES

Per 31 Desember 2003 dan 2002 (Diaudit)

as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2003	31.12.2002	31.12.2003	31.12.2002	
	KOMITMEN					COMMITMENTS
	Tagihan Komitmen					Commitment Receivables
1.	Fasilitas pinjaman yang diterima dan belum digunakan					Unused Fund Borrowings Facilities
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
2.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Komitmen	-	-	-	-	Total Commitment Receivables
	Kewajiban Komitmen					Commitment Payables
1.	Fasilitas kredit kepada nasabah yang belum ditarik					Unused Loan Facilities Granted
	a. Rupiah	2,330,558	1,749,066	2,330,558	1,749,066	a. Rupiah
	b. Valuta asing	278,121	212,116	278,121	212,116	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	68,485	41,273	68,485	41,273	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Komitmen	2,677,164	2,002,455	2,677,164	2,002,455	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(2,677,164)	(2,002,455)	(2,677,164)	(2,002,455)	TOTAL NET COMMITMENTS
	KONTINJENSI					CONTINGENCIES
	Tagihan Kontinjensi					Contingency Receivables
1.	Garansi yang diterima					Bank Guarantees Received
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
2.	Pendapatan bunga dalam penyelesaian					Interest Receivables on Non-Performing Loans
	a. Rupiah	49,644	89,519	49,644	89,519	a. Rupiah
	b. Valuta asing	13,444	87,031	13,444	87,031	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	63,088	176,550	63,088	176,550	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	133,610	122,255	133,610	122,255	- Rupiah
	- Valuta asing	341,297	327,523	341,297	327,523	- Foreign Currencies
	b. Lainnya	5,187	1,359	5,187	1,359	b. Others
2.	Revocable L/C yang masih berjalan dalam rangka impor dan ekspor	-	-	-	-	Outstanding Revocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Kontinjensi	480,094	451,137	480,094	451,137	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(417,006)	(274,587)	(417,006)	(274,587)	TOTAL NET CONTINGENCIES

PT BANK PERMATA TBK

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA

Per 31 Desember 2003 dan 2002 (Diaudit)

(dalam jutaan rupiah)

Pos - Pos	30 Desember 2003					
	Current	Special Mention	Substandard	Doubtful	Loss	Total
Pihak Terkait	9,359,108	-	-	6,025	-	9,365,133
Penempatan pada bank lain	9,374	-	-	-	-	9,374
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	9,279,156	-	-	-	-	9,279,156
Kredit kepada pihak ketiga	5,011	-	-	-	-	5,011
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	5,011	-	-	-	-	5,011
Penyertaan pada pihak ketiga	65,567	-	-	6,025	-	71,592
a. Pada perusahaan keuangan non bank	65,567	-	-	3,617	-	69,184
b. Dalam rangka restrukturisasi kredit	-	-	-	2,408	-	2,408
Tagihan lain kepada pihak ketiga	-	-	-	-	-	-
Komitmen dan Kontinjensi kepada pihak ketiga	-	-	-	-	-	-
Pihak Tidak Terkait	14,004,730	1,705,981	482,251	214,470	492,884	16,900,316
Penempatan pada bank lain	1,956,347	-	-	-	6,063	1,962,410
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	4,535,925	-	-	-	8,371	4,544,296
Kredit kepada pihak ketiga	7,160,854	1,436,045	467,751	214,470	401,666	9,680,786
a. KUK	1,296,379	737,754	287,433	7,076	21,188	2,349,830
b. Kredit properti	310,193	21,534	630	-	10,906	343,263
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	310,193	21,534	630	-	10,906	343,263
c. Kredit lain yang direstrukturisasi	93,984	469,610	112,013	118,999	24,460	819,066
d. Lainnya	5,460,298	207,147	67,675	88,395	345,112	6,168,627
Penyertaan pada pihak ketiga	4,979	-	12,500	-	55,698	73,177
a. Pada perusahaan keuangan non bank	4,979	-	-	-	698	5,677
b. Dalam rangka restrukturisasi kredit	-	-	12,500	-	55,000	67,500
Tagihan lain kepada pihak ketiga	90,871	197	-	-	-	91,068
Komitmen dan Kontinjensi kepada pihak ketiga	255,754	269,739	2,000	-	21,086	548,579
JUMLAH	23,363,838	1,705,981	482,251	220,495	492,884	26,265,449
PPAP yang wajib dibentuk	101,330	85,305	65,326	85,255	403,911	741,127
PPAP yang telah dibentuk	174,531	152,283	314,326	145,256	438,911	1,225,307
Total asset bank yang dijaminan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	18.09%	51.37%	61.45%	3.30%	5.28%	24.26%
Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	47.92%

*Merupakan obligasi pemerintah dalam rangka rekapitalisasi dan peleburan usaha

PT BANK PERMATA TBK

EARNING ASSETS QUALITY
as of December 31, 2003 and 2002 (Audited)

(Rupiah in million)

30 Desember 2002						DESCRIPTIONS
Current	Special Mention	Substandard	Doubtful	Loss	Total	
11,771,223	-	6,025	-	-	11,777,248	Related Parties
8,172	-	-	-	-	8,172	Placement with Other Banks
11,691,561	-	-	-	-	11,691,561	Marketable Securities
9,268	-	-	-	-	9,268	Loans
-	-	-	-	-	-	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
-	-	-	-	-	-	c. Other Restructured Loans
9,268	-	-	-	-	9,268	d. Others
62,222	-	6,025	-	-	68,247	Investment in Related Parties
62,222	-	3,617	-	-	65,839	a. Financial Institutions (Non Bank)
-	-	2,408	-	-	2,408	b. Loan Restructuring Program
-	-	-	-	-	-	Other Receivables
-	-	-	-	-	-	Commitment and Contingencies
10,307,447	1,054,311	522,679	242,210	1,808,609	13,935,256	Third Parties
1,741,556	-	-	-	86,032	1,827,588	Placement with Other Banks
2,630,145	-	-	-	16,103	2,646,248	Marketable Securities
5,681,955	754,183	519,544	242,126	1,647,087	8,844,895	Loans
1,521,544	326,292	247,607	5,512	240,216	2,341,171	a. Small Business
368,490	48,629	8,453	2,268	4,236	432,076	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
368,490	48,629	8,453	2,268	4,236	432,076	ii. Unrestructured Loans
79,232	-	17,528	196,806	566,661	860,227	c. Other Restructured Loans
3,712,689	379,262	245,956	37,540	835,974	5,211,421	d. Others
716	12,500	1,135	-	55,128	69,479	Investment in Third Parties
716	-	1,135	-	128	1,979	a. Financial Institutions (Non Bank)
-	12,500	-	-	55,000	67,500	b. Loan Restructuring Program
49,561	1,347	-	-	3,729	54,637	Other Receivables
203,514	286,281	2,000	84	530	492,409	Commitment and Contingencies
-	-	-	-	-	-	-
22,078,670	1,054,311	528,704	242,210	1,808,609	25,712,504	TOTAL
81,001	52,715	71,683	104,745	1,481,941	1,792,085	Compulsory Allowance for Earning Asset Losses
209,220	52,715	71,683	104,745	1,481,941	1,920,304	Established Allowance for Earning Asset Losses
-	-	-	-	-	-	Total for Guaranteed Bank Assets
-	-	-	-	-	-	a. In Bank Indonesia
-	-	-	-	-	-	b. In Third Parties
26.73%	43.26%	47.66%	2.28%	14.58%	26.44%	Small Business to Total Loans (%)
-	-	-	-	-	27.52%	Small Business Debtors to Total Debtors (%)

*Government bond in the frame of recapitalization and merger

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM

CALCULATION OF CAPITAL ADEQUACY RATIO

Per 31 Desember 2003 dan 2002 (Diaudit)

as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

KETERANGAN	BANK *)		
	31.12.2003	31.12.2002	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	998,683	730,746	A. CORE CAPITAL
1. Modal Disetor	1,300,534	1,300,534	1. Paid Up Capital
2. Cadangan Tambahan Modal (Disclosed Reserves)			2. Disclosed Reserves
a. Agio Saham	9,067,496	9,067,496	a. Agio
b. Disagio (-/-)	-	-	b. Disagio (-/-)
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 Profit After Tax
f. Rugi tahun-tahun lalu (-/-)	(6,223,512)	(5,366,945)	f. Previous Years Losses (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	(3,412,212)	(3,412,212)	g. Current Year Profit after Tax (50%)
h. Rugi tahun berjalan (-/-)	266,377	-	h. Current Year Losses (-/-)
i. Selisih penjabaran laporan keuangan Kantor Cabang Luar Negeri	-	(856,566)	i. Translation Adjustment of Overseas Branch Office Financial Statement
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 (-/-)	0	0	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/-)
i. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	-	-	i. Difference in Value fr. Restructuring of Entities Under Common Control
3. Goodwill (-/-)	-	(1,561)	3. Goodwill (-/-)
	-	-	
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	339,437	395,504	B. SUPPLEMENTARY CAPITAL (Max. 100 % of Core Capital)
1. Cadangan Revaluasi Aktiva Tetap	43,574	43,574	1. Reserves of Fixed Asset Revaluation
2. Cadangan Umum Penyisihan Penghapusan Aktiva Produktif/ PPAP (maks. 1,25% dari ATMR)	145,519	125,577	2. General Reserves of Allowance for Earning Asset (max. 1,25% of Risk Weighted Assets)
3. Modal Pinjaman	-	-	3. Loan Capital
4. Pinjaman Subordinasi (maks. 50% dari Modal Inti)	150,344	226,353	4. Subordinated Loan (max 50% of Core Capital)
5. Peningkatan harga saham pada portofolio tersedia untuk dijual (45%)	-	-	5. Gain in Value of Equity Participation in Portfolio Available for Sale (45%)
	-	-	
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	1,338,120	1,126,250	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/-)	81,730	79,391	III. EQUITY PARTICIPATIONS (-/-)
IV. TOTAL MODAL (II - III)	1,256,390	1,046,859	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	11,641,556	10,046,193	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	10.8%	10.4%	VI. ESTABLISHED CAPITAL ADEQUACY RATIO (IV:V)
VII. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG DIWAJIBKAN	8.0%	8.0%	VII. 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.

*) Presented without calculating the effect of deferred tax asset with respect to Bank Indonesia's regulation No.3/21/PBI/2001 dated 13 December 2001.

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN RASIO KEUANGAN

FINANCIAL RATIO

Per 31 Desember 2003 dan 2002 (Diaudit)

as of December 31, 2003 and 2002 (Audited)

No.	RASIO (%)	BANK		RATIO (%)
		31.12.2003	31.12.2002	
I.	Permodalan			Capital
	1. CAR	10.8%	10.4%	1. CAR
	2. Aktiva tetap terhadap modal	79.3%	96.8%	2. Fixed Assets to Capital
II.	Aktiva Produktif			Earning Assets
	1. Aktiva produktif bermasalah	4.6%	10.0%	1. Non-Performing Earning Assets
	2. NPL Gross	11.2%	27.2%	2. NPL Gross
	3. NPL Net	2.9%	10.3%	3. NPL Nett
	4. PPAP terhadap aktiva produktif	4.7%	7.5%	4. Allowance for Earning Assets Losses to Earning Assets
	5. Pemenuhan PPAP	165.3%	107.2%	5. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas			Rentability
	1. ROA	1.9%	-4.8%	1. ROA
	2. ROE	66.1%	-153.5%	2. ROE
	3. NIM	4.4%	2.4%	3. NIM
	4. BOPO	86.6%	138.1%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			Liquidity
	LDR	41.3%	40.5%	LDR
V.	Kepatuhan (Compliance)			Compliance
	1. a. Persentase Pelanggaran BMPK			1. a. Percentage Violation of Legal Lending Limit (LLL)
	a. 1. Pihak Terkait	0.0%	0.0%	a. 1. Related Parties
	a. 2. Pihak Tidak Terkait	0.0%	0.0%	a. 2. Non-Related Parties
	b. Persentase Pelampauan BMPK			b. Percentage of LLL excess
	b. 1. Pihak Terkait	0.0%	0.0%	b. 1. Related Parties
	b. 2. Pihak Tidak Terkait	6.7%	3.1%	b. 2. Non-Related Parties
	2. GWM Rupiah	5.2%	5.6%	2. Reserve Requirement (Rupiah)
	3. PDN	5.6%	33.4%	3. Net Open Position

PENGURUS BANK / MANAGEMENT

PEMILIK BANK / OWNERS

Dewan Komisaris

- Komisaris Utama	DR. Aditiawan Chandra
- Komisaris	Dradjat Bagus Prasetyo
- Komisaris	DR. Lukita D. Tuwo
- Komisaris	Deswandhy Agusman
- Komisaris	Rachmat Saptaman
- Komisaris Independen	DR. Tirta Hidayat
- Komisaris Independen	Ichsanuddin Noorsy
Direksi	
- Direktur Utama	Agus D.W. Martowardojo
- Wakil Direktur Utama	Chandra Purnama
- Direktur Kepatuhan	Elvyn Gahadi Masassya
- Direktur	Joseph Georgino Godong
- Direktur	Andrew Hardi Hanubrata
- Direktur	Ongki Wanadjati Dana
- Direktur	Mahdi Syahbuddin
- Direktur	Irman Alvian Zahiruddin

Badan Penyehatan Perbankan Nasional* <i>Indonesian Banking Restructuring Agency*</i>	91.33%
Negara Republik Indonesia* <i>The Republic of Indonesia</i>	5.84%
Masyarakat <i>Public</i>	2.83%
Jumlah Total	100.00%

* Pemegang saham pengendali

* Controlling shareholders

PT BANK PERMATA TBK

PT BANK PERMATA TBK

TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 31 Desember 2003 dan 2002 (Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No.	TRANSACTION	Market Value of the Contract		Derivative Receivables and Payables		Contract Value with
		Hedging	Others	Receivables	Payables	Netting Agreement
A.	Related to Exchange Rate					
1.	Spot	-	-	-	-	-
2.	Forward	-	21,306	-	243	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	188,634	80	1,126	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH / TOTAL	-	209,940	80	1,369	-

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2003 dan 2002, yang telah diaudit oleh Kantor Akuntan Publik Prasetyo, Sarwoko & Sanjaya (penanggung jawab 2003: Drs. Soemarso S. Rahardjo, ME dan 2002: Drs. Ruddy Koesnadi), dengan pendapat wajar tanpa pengecualian; dengan beberapa penyesuaian untuk memenuhi Peraturan Bank Indonesia No.3/22/PBI tanggal 13 Desember 2001 tentang Transparansi Kondisi Keuangan Bank, Surat Edaran Bank Indonesia No. 3/30/DPNP tanggal 14 Desember 2001 tentang Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan Tertentu yang disampaikan kepada Bank Indonesia dan Peraturan No. VIII.G.7 Lampiran Keputusan Ketua Bapepam No. Kep-06/PM/2000 tanggal 13 Maret 2000 tentang Pedoman Penyajian Laporan Keuangan, Surat Edaran Ketua Bapepam No. SE-02/PM/2002 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik, Peraturan No.X.K.2 Lampiran Keputusan Ketua Bapepam No. Kep-36/PM/2003 tanggal 30 September 2003 tentang Kewajiban Penyampaian Laporan Keuangan Berkala.

- Berdasarkan keputusan Presiden Republik Indonesia No. 15 tahun 2004 tentang pengakhiran tugas dan pembubaran BPPN, dalam pasal 6 dinyatakan bahwa dengan berakhirnya tugas BPPN sebagaimana dimaksud dalam pasal 1 dan/atau dibubarkannya BPPN sebagaimana dimaksud dalam pasal 2, segala kekayaan BPPN menjadi kekayaan Negara yang dikelola oleh Menteri Keuangan

- Kurs tukar mata uang asing yang digunakan adalah :

31 Desember 2003 : 1 USD = Rp. 8.425
31 Desember 2002 : 1 USD = Rp. 8.950

Note:

- This financial informations are based on financial statement for the period of Jan 1, 2003 - Dec 31, 2003 and Jan 1, 2002 - Dec 31, 2002 audited by Public Accountant Office Prasetyo, Sarwoko & Sanjaya (auditor 2003: Drs. Soemarso S. Rahardjo, ME and 2002: Drs. Ruddy Koesnadi), present unqualified with several adjustment to fulfill the Regulation of Bank Indonesia No.3/22/PBI dated 13 December 2001 re: Financial Transparency Condition for Banks, Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 Dec 2001 re: Monthly and Quarterly Published Financial Statement for Commercial Bank, and Specific Report to Bank Indonesia, Rule No. VIII.G.7 the attachment of the Capital Market Supervisory Agency (Bapepam) Decree No. Kep-06/PM/2000 dated 13 March 2000 re: Guidelines of the Presentation of Financial Statements, Circular Letter of the Chairman of Bapepam No. SE-02/PM/2002 dated 27 December 2002 re: Guidelines of the Presentation and Disclosure of Listed Company's Financial Statements, and Rule No. X.K.2 the attachment of the Decision of the Chairman of Bapepam No. Kep-36/PM/2003 dated 30 September 2003 re: The Obligation of Periodic Financial Statement Submission.

- Based on the Decision of the President of Republic of Indonesia No. 15 tahun 2004 re: Termination of IBRA as stated on article No. 6: with the termination of IBRA referring article 1 and/or the liquidation of IBRA referring to article 2, all of the assets of IBRA are to be controlled by the Republic of Indonesia, under the supervision of Ministry of Finance.

- The exchange rates:

31 Desember 2003 : 1 USD = Rp. 8.425
31 Desember 2002 : 1 USD = Rp. 8.950