

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 30 Juni 2003 dan 2002 (Tidak Diaudit)

as of June 30, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2003	30.06.2002	30.06.2003	30.06.2002	
	AKTIVA					ASSETS
1.	Kas	320,450	337,725	320,756	338,063	Cash
2.	Penempatan pada Bank Indonesia					Placement with Bank Indonesia
a.	Giro Bank Indonesia	1,338,008	1,289,773	1,338,008	1,289,773	a. Current Account with Bank Indonesia
b.	Sertifikat Bank Indonesia	2,408,103	1,844,602	2,429,955	1,857,102	b. Certificates of Bank Indonesia
c.	Lainnya	282,500	490,771	282,500	490,771	c. Others
3.	Giro pada bank lain					Current Account with Other Banks
a.	Rupiah	3,202	10,636	15,320	19,542	a. Rupiah
b.	Valuta asing	125,665	659,714	128,526	663,091	b. Foreign Currencies
4.	Penempatan pada bank lain					Placements with Other Banks
a.	Rupiah	58,956	368,858	92,377	406,910	a. Rupiah
b.	Valuta asing	1,531,400	461,311	1,553,979	486,357	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(22,022)	(13,757)	(22,034)	(13,769)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					Marketable Securities
a.	Rupiah					a. Rupiah
i.	Diperdagangkan	32,210	41,924	42,839	47,273	i. Trading
ii.	Tersedia untuk dijual	7,926	-	10,968	38	ii. Available for Sale
iii.	Dimiliki hingga jatuh tempo	138,666	110,802	138,667	110,802	iii. Held to Maturity
b.	Valuta asing					b. Foreign Currencies
i.	Diperdagangkan	908,260	395,686	908,260	395,686	i. Trading
ii.	Tersedia untuk dijual	-	872	-	872	ii. Available for Sale
iii.	Dimiliki hingga jatuh tempo	354,306	1,202,691	354,306	1,202,691	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(23,558)	(33,526)	(23,558)	(33,947)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah					Government Bond
a.	Diperdagangkan	5,308,206	2,554,973	5,308,206	2,554,973	a. Trading
b.	Tersedia untuk dijual	580,639	759,624	590,081	759,624	b. Available for Sale
c.	Dimiliki hingga jatuh tempo	5,497,736	6,525,216	5,497,736	6,525,216	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	356	296	356	296	Derivative Receivables
	PPAP - Tagihan derivatif -/-	(15)	(24)	(15)	(24)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					Loans
a.	Rupiah					a. Rupiah
i.	Pihak terkait dengan bank	3,296	2,126	4,584	3,051	i. Related Parties
ii.	Pihak lain	6,755,834	8,039,913	6,824,381	8,103,151	ii. Third Parties
b.	Valuta asing					b. Valuta asing
i.	Pihak terkait dengan bank	-	-	-	-	i. Related Parties
ii.	Pihak lain	1,642,941	2,187,011	1,642,941	2,187,011	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1,449,619)	(1,574,654)	(1,450,142)	(1,575,410)	Provision for Possible Losses -/-
10.	Tagihan akseptasi	68,549	48,004	68,549	48,004	Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(6,240)	(576)	(6,240)	(576)	Provision for Possible Losses -/-
11.	Penyertaan	134,542	352,546	68,757	293,165	Investment
	PPAP - Penyertaan -/-	(41,567)	(172,305)	(41,567)	(172,305)	Provision for Possible Losses -/-
12.	Pendapatan yang masih akan diterima	346,239	392,725	348,855	394,990	Account Receivables
13.	Biaya dibayar dimuka	31,515	68,209	32,912	69,771	Prepaid Expenses
14.	Uang muka pajak	7	4,707	304	5,170	Prepaid Taxes
15.	Aktiva pajak tangguhan	388,086	307,174	389,369	307,930	Deffered Tax Assets
16.	Aktiva tetap	1,009,119	1,150,373	1,017,967	1,157,950	Premises and Equipment
	Akumulasi penyusutan aktiva tetap -/-	(299,027)	(412,580)	(303,787)	(416,170)	Accumulated Depreciation -/-
17.	Aktiva sewa guna usaha	-	-	-	-	Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	-	Accumulated Depreciation -/-
18.	Agunan yang diambil alih	416,546	466,439	416,988	466,558	Foreclosed Assets
19.	Aktiva lain-lain	876,416	679,876	908,187	710,345	Other Assets
	JUMLAH AKTIVA	28,727,631	28,547,155	28,889,291	28,683,975	TOTAL ASSETS

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2003	30.06.2002	30.06.2003	30.06.2002	
	PASIVA					
1.	Giro					Demand Deposits
	a. Rupiah	2,617,677	2,568,000	2,614,949	2,565,773	a. Rupiah
	b. Valuta asing	1,503,475	1,517,822	1,501,260	1,515,041	b. Foreign Exchange
2.	Kewajiban segera lainnya	1,033,876	844,647	1,058,119	866,246	Other Current Liabilities
3.	Tabungan	2,755,609	2,892,670	2,763,197	2,898,522	Saving Deposits
4.	Simpanan berjangka					Simpanan berjangka
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	2,050	326,538	1,050	318,414	i. Related Parties
	ii. Pihak lain	13,956,246	16,441,068	14,015,902	16,498,434	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	11,736	101,708	11,736	101,708	i. Related Parties
	ii. Pihak lain	2,405,024	2,137,230	2,400,879	2,137,230	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposits
	a. Rupiah	1,805	32,283	1,805	32,283	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	231,115	254,872	229,469	252,742	Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	234,778	-	234,778	Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	343	3,221	343	3,221	Derivative Liabilities
9.	Kewajiban akseptasi	68,563	48,004	68,562	48,004	Acceptance Liabilities
10.	Surat berharga yang diterbitkan					Securities Issued
	a. Rupiah	-	234,000	-	234,000	a. Rupiah
	b. Valuta asing	13,849	158,112	13,849	158,112	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	1,007,225	982,591	1,008,189	983,211	- Third Parties
	ii. Valuta asing	-	-	-	-	ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	184,726	417,187	184,726	417,187	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	39,690	41,089	39,689	41,089	Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	111,710	171,339	112,237	171,850	Payable Expenses
15.	Taksiran pajak penghasilan	-	9	1,075	496	Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1,473,158	144,165	1,508,543	173,789	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	-	-	43,958	36,023	Minority Interest
21.	Ekuitas					Equity
	a. Modal disetor	1,300,534	668,646	1,300,534	668,646	a. Paid Up Capital
	b. Agio (Disagio)	9,067,496	5,023,052	9,067,496	5,023,052	b. Agio (Disagio)
	c. Modal sumbangan	-	-	-	-	c. Donation Capital
	d. Selisih penjabaran laporan keuangan	-	(20,537)	-	(20,537)	d. Cumulative Translation Adjustment
	e. Selisih nilai transaksi restrukturisasi entitas sepengendali	(3,240,518)	-	(3,240,518)	-	e. Difference in value arising from restructuring of entities under common control
	f. Proforma akun dari restrukturisasi entitas sepengendali	-	(1,562,729)	-	(1,562,729)	f. Revaluation Increment in Premises and Equipment
	g. Selisih penilaian kembali aktiva tetap	43,574	43,574	43,574	43,574	g. Unrealized Gains/Losses of Securities
	h. Laba (rugi) yang belum direalisasi dari surat berharga	(537)	-	(537)	-	h. Other Comprehensive Income
	i. Saldo laba (rugi)	(5,860,795)	(5,156,184)	(5,860,795)	(5,156,184)	i. Retained Earnings
	JUMLAH PASIVA	28,727,631	28,547,155	28,889,291	28,683,975	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode 6 bulan yang berakhir pada tanggal 30 Juni 2003 dan 2002

For Period of January 1 to June 30, 2003 and 2002

(Tidak diaudit)

(Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2003	30.06.2002	30.06.2003	30.06.2002	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	1,567,378	658,753	1,577,823	670,228	a. Rupiah
	b. Valuta asing	92,822	99,752	93,065	99,855	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	64,339	32,816	64,748	33,705	a. Rupiah
	b. Valuta asing	3,704	1,192	3,704	1,192	b. Foreign Exchange
	Jumlah Pendapatan Bunga	1,728,243	792,513	1,739,340	804,980	Total Interest Income
2.	Beban Bunga					Interest Expense
	2.1. Beban bunga					2.1. Interest Expense
	a. Rupiah	1,164,090	659,451	1,168,285	664,240	a. Rupiah
	b. Valuta asing	43,980	40,648	43,936	40,152	b. Foreign Exchange
	2.2. Komisi dan provisi	2,100	3,094	2,100	3,094	2.2. Other Expense
	Jumlah Beban Bunga	1,210,170	703,193	1,214,321	707,486	Total Interest Expense
	Pendapatan Bunga Bersih	518,073	89,320	525,019	97,494	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	60,503	49,463	77,687	50,349	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	26,201	24,962	24,386	18,730	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	88,640	19,412	89,077	19,601	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	23,165	46,002	23,465	66,548	3.4. Others
	Jumlah Pendapatan Operasional Lainnya	198,509	139,839	214,615	155,228	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	115,051	(48,867)	115,127	(48,746)	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	4,217	12,966	4,217	12,966	Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					Other Operating Expenses
	6.1. Beban administrasi dan umum	173,010	112,990	176,458	116,932	6.1. General & Administrative Expenses
	6.2. Beban personalia	183,530	89,665	189,444	95,747	6.2. Personnel Expenses
	6.3. Beban penurunan nilai surat berharga	-	-	-	-	6.3. Decline in Securities Value Expenses
	6.4. Beban transaksi valas	-	-	-	-	6.4. Foreign Exchange Expenses
	6.5. Beban lainnya	58,567	28,088	64,700	35,326	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	415,107	230,743	430,602	248,005	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	182,207	34,317	189,688	40,497	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSE
7.	Pendapatan Non Operasional	16,708	14,402	13,629	12,471	Non Operating Income
8.	Beban Non Operasional	52,590	851	52,598	890	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	(35,882)	13,551	(38,969)	11,581	Net Non Operating Income (Expense)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expense)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	146,325	47,868	150,719	52,078	PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/					Provision for Income Tax -/
	Tahun berjalan	-	-	1,485	1,044	- Current
	Ditangguhkan	(5,153)	-	(5,383)	(124)	- Deferred
	LABA/RUGI TAHUN BERJALAN	151,478	47,868	154,617	51,158	NET INCOME
13.	Hak Minoritas -/	-	-	3,139	3,290	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	(5,860,795)	(5,156,184)	(5,860,795)	(5,156,184)	RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	0.8	0.7	0.8	0.8	EARNING PER SHARE (in Indonesian Rupiah)

PT BANK PERMATA TBK

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA

Per 30 Juni 2003 dan 2002 (Tidak Diaudit)

(dalam jutaan rupiah)

Pos - Pos	30 Juni 2003					
	L	DPK	KL	D	M	Total
Pihak Terkait	75,092	-	6,025	-	-	81,117
Penempatan pada bank lain	8,747	-	-	-	-	8,747
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	-	-	-	-	-	-
Kredit kepada pihak ketiga	3,296	-	-	-	-	3,296
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	3,296	-	-	-	-	3,296
Penyertaan pada pihak ketiga	63,049	-	6,025	-	-	69,074
a. Pada perusahaan keuangan non bank	63,049	-	3,617	-	-	66,666
b. Dalam rangka restrukturisasi kredit	-	-	2,408	-	-	2,408
Tagihan lain kepada pihak ketiga	-	-	-	-	-	-
Komitmen dan Kontinjensi kepada pihak ketiga	-	-	-	-	-	-
Pihak Tidak Terkait	23,354,865	1,391,633	315,793	172,070	983,449	26,217,810
Penempatan pada bank lain	2,597,887	-	-	-	6,063	2,603,950
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	14,633,995	-	-	-	8,212	14,642,207
Kredit kepada pihak ketiga	5,906,483	1,109,956	315,793	171,467	903,613	8,407,312
a. KUK	1,641,107	614,458	83,327	10,551	81,567	2,431,010
b. Kredit properti	535,692	73,952	7,855	8,027	38,721	664,247
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	535,692	73,952	7,855	8,027	38,721	664,247
c. Kredit lain yang direstrukturisasi	-	1,130	-	-	2,801	3,931
d. Lainnya	3,729,684	420,416	224,611	152,889	780,524	5,308,124
Penyertaan pada pihak ketiga	4,959	12,500	-	-	39,263	56,722
a. Pada perusahaan keuangan non bank	4,959	-	-	-	1,263	6,222
b. Dalam rangka restrukturisasi kredit	-	12,500	-	-	38,000	50,500
Tagihan lain kepada pihak ketiga	60,481	-	-	-	5,611	66,092
Komitmen dan Kontinjensi kepada pihak ketiga	151,060	269,177	-	603	20,687	441,527
JUMLAH	23,429,957	1,391,633	321,818	172,070	983,449	26,298,927
PPAP yang wajib dibentuk	93,528	69,582	36,664	61,085	573,089	833,948
PPAP yang telah dibentuk	304,173	104,582	116,664	141,085	916,207	1,582,711
Total asset bank yang dijaminan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	27.77%	55.36%	26.39%	6.15%	9.03%	28.90%
Persentase Jumlah Debitur KUK terhadap Total Debitur						43.69%

PT BANK PERMATA TBK

EARNING ASSETS QUALITY
as of June 30, 2003 and 2002 (Unaudited)

(Rupiah in million)

30 Juni 2002						DESCRIPTIONS
L	DPK	KL	D	M	Total	
78,637	-	-	-	-	78,637	Related Parties
6,706	-	-	-	-	6,706	Placement with Other Banks
-	-	-	-	-	-	Marketable Securities
2,103	-	-	-	-	2,103	Loans
-	-	-	-	-	-	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
-	-	-	-	-	-	c. Other Restructured Loans
2,103	-	-	-	-	2,103	d. Others
69,828	-	-	-	-	69,828	Investment in Related Parties
67,420	-	-	-	-	67,420	a. Financial Institutions (Non Bank)
2,408	-	-	-	-	2,408	b. Loan Restructuring Program
-	-	-	-	-	-	Other Receivables
-	-	-	-	-	-	Commitment and Contingencies
22,602,309	1,213,253	620,578	304,980	1,828,873	26,569,993	Third Parties
2,782,848	-	-	-	105,276	2,888,124	Placement with Other Banks
12,709,314	93	-	-	-	12,726,968	Marketable Securities
6,770,606	934,543	597,386	304,980	1,539,882	10,147,397	Loans
1,855,065	512,186	138,458	55,755	138,574	2,700,038	a. Small Business
417,877	61,525	96,299	81,413	50,936	708,050	b. Property Loans
1,192	39,327	82,223	45,399	10,450	178,591	i. Restructured Loans
416,685	22,198	14,076	36,014	40,486	529,459	ii. Unrestructured Loans
130,377	230,146	175,167	101,169	721,247	1,358,106	c. Other Restructured Loans
4,367,287	130,686	187,462	66,643	629,125	5,381,203	d. Others
43,108	-	14,012	-	141,662	198,782	Investment in Third Parties
5,108	-	1,512	-	62	6,682	a. Financial Institutions (Non Bank)
38,000	-	12,500	-	141,600	192,100	b. Loan Restructuring Program
42,257	-	6,404	-	-	48,661	Other Receivables
254,176	278,617	2,776	-	24,492	560,061	Commitment and Contingencies
22,680,946	1,213,253	620,578	304,980	1,828,873	26,648,630	TOTAL
140,315	60,843	91,717	67,972	1,404,110	1,764,957	Compulsory Allowance for Earning Asset Losses
229,387	60,774	88,950	68,230	1,404,618	1,851,959	Established Allowance for Earning Asset Losses
-	-	-	-	-	-	Total for Guaranteed Bank Assets
-	-	-	-	-	-	a. In Bank Indonesia
-	-	-	-	-	-	b. In Third Parties
27.39%	54.81%	23.18%	18.28%	9.00%	26.60%	Small Business to Total Loans (%)
						Small Business Debtors to Total Debtors (%)

KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 30 Juni 2003 dan 2002 (Tidak Diaudit)STATEMENT OF COMMITMENTS AND CONTINGENCIES
For Period of January 1 to June 30, 2003 and 2002
(Unaudited)
(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2003	30.06.2002	30.06.2003	30.06.2002	
	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	1,739,932	1,412,394	1,739,932	1,412,394	a. Rupiah
	b. Valuta asing	263,948	259,794	263,948	259,794	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	44,409	83,406	44,409	83,406	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	207,824	74,889	207,824	74,889	Others
	Jumlah Kewajiban Komitmen	2,256,113	1,830,483	2,256,113	1,830,483	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(2,256,113)	(1,830,483)	(2,256,113)	(1,830,483)	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	52,953	62,711	52,953	62,711	a. Rupiah
	b. Valuta asing	53,306	64,969	53,306	64,969	b. Foreign Currencies
3.	Lainnya	-	59,428	-	59,428	Others
	Jumlah Tagihan Kontinjensi	106,259	187,108	106,259	187,108	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	77,457	117,697	77,457	117,697	- Rupiah
	- Valuta asing	317,349	357,251	317,349	357,251	- Foreign Currencies
	b. Lainnya	2,314	11,683	2,314	11,683	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	-	83,898	-	83,898	Others
	Jumlah Kewajiban Kontinjensi	397,120	570,529	397,120	570,529	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(290,861)	(383,421)	(290,861)	(383,421)	TOTAL NET CONTINGENCIES

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
30 Juni 2003 (Tidak Diaudit)CALCULATION OF CAPITAL ADEQUACY RATIO
as of 30 June 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

KETERANGAN	BANK *) 30.06.2003	
I. KOMPONEN MODAL		I. COMPONENTS
A. MODAL INTI	804,933	A. CORE CAPITAL
1. Modal Disetor	1,300,534	1. Paid Up Capital
2. Cadangan Tambahan Modal (Disclosed Reserves)		2. Disclosed Reserves
a. Agio Saham	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)	f. Previous Years Losses (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	73,164	g. Current Year Profit after Tax (50%)
h. Rugi tahun berjalan (-/-)	-	h. Current Year Losses (-/-)
i. Selisih penjabaran laporan keuangan Kantor Cabang Luar Negeri	-	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 (-/-)	(537)	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/-)
i. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	(3,412,212)	i. Difference in Value fr. Restructuring of Entities Under Common Control
3. Goodwill (-/-)		3. Goodwill (-/-)
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	330,118	B. SUPPLEMENTARY CAPITAL (Max. 100 % of Core Capital)
1. Cadangan Revaluasi Aktiva Tetap	43,574	1. Reserves of Fixed Asset Revaluation
2. Cadangan Umum Penyisihan Penghapusan Aktiva Produktif/ PPAP (maks. 1,25% dari ATMR)	125,333	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)	161,211	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)	1,135,051	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/-)	79,829	III. EQUITY PARTICIPATIONS (-/-)
IV. TOTAL MODAL (II - III)	1,055,222	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	10,026,650	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	10.5%	VI. ESTABLISHED CAPITAL ADEQUACY RATIO (IV:V)
VII. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG DIWAJIBKAN	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.

**) KPMM pada tanggal 30 Juni 2002 tidak disajikan karena penggabungan usaha mulai efektif sejak tanggal 30 September 2002

*) 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.

**) CAR as of June 2002 is not available

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TRANSAKSI VALUTA ASING DAN DERIVATIF
30 Juni 2003 (Tidak Diaudit)FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of June 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No.	TRANSACTION	Market Value of the Contract		Derivative Receivables and Payables		Contract Value with Netting Agreement
		Hedging	Others	Receivables	Payables	
A.	Related to Exchange Rate					
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	95,643	356	343	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH	-	95,643	356	343	-

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PENGURUS BANK		MANAGEMENT	PEMILIK OWNERS
Dewan Komisaris			
- Komisaris Utama	DR. Aditiawan Chandra	Badan Penyehatan Perbankan Nasional <i>Indonesian Banking Restructuring Agency</i>	91.33%
- Komisaris	Rachmat Saptaman*		
- Komisaris	DR. Ir. Lukita D. Tuwo	Negara Republik Indonesia	5.84%
- Komisaris	Dradjat Bagus Prasetyo		
- Komisaris	Deswandhy Agusman	Masyarakat	2.83%
- Komisaris Independen	DR. Tirta Hidayat	<i>Public</i>	
- Komisaris Independen	Ichsanuddin Noorsy		
Direksi			
- Direktur Utama	Agus D.W. Martowardojo	Jumlah	100.00%
- Wakil Direktur Utama	Chandra Purnama	Total	
- Direktur Kepatuhan	Elvyn Gahadi Masassya		
- Direktur	Joseph Georgino Godong		
- Direktur	Andrew Hardi Hanubrata		
- Direktur	Ongki Wanadjati Dana *		
- Direktur	Mahdi Syahbuddin		
- Direktur	Irman Alvian Zahiruddin		
*) Berlaku efektif setelah mendapat persetujuan dari Bank Indonesia			
*) <i>Effective after Bank Indonesia's approval</i>			

Jakarta, 21 Juli 2003
PT Bank Permata Tbk
Direksi

Agus D.W. Martowardojo
Direktur Utama

J. Georgino Godong
Direktur

Catatan :

- Disusun berdasarkan 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, Peraturan No. VIII.G.7 lampiran Keputusan Ketua Bapepam No. Kep-06/PM/2000 tentang Pedoman Penyajian Laporan Keuangan jo Surat Edaran Ketua Bapepam No. SE-02/PM/2002 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten dan Perusahaan Publik, dan peraturan No. X.K.2 Keputusan Ketua Bapepam No. Kep-17/PM/2002 tanggal 14 Agustus 2002 tentang Kewajiban Penyampaian Laporan Keuangan Berkala.
- Laporan Keuangan tanggal 30 Juni 2002 disusun kembali seolah-olah penggabungan telah terjadi sejak awal tahun.
- Kurs tukar mata uang asing yang digunakan adalah :

30 Juni 2003	: 1 USD = Rp. 8.265
30 Juni 2002	: 1 USD = Rp. 8.692

Note:

- Based on 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 of Commercial Bank, and Specific Report to Bank Indonesia, Rule No. VIII.G.7 Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 Desember 2001 re: Quarterly and Monthly Published Financial Statement for Commercial Banks and Specific Report to Bank Indonesia, Rule No. VIII.G.7 attached to Decision Letter of the Capital Market Supervisory Agency (Bapepam) No. Kep-06/PM/2000 re: Guidelines in the Presentation of Financial Statements, Circular Letter of the Chairman of Bapepam No. SE-02/PM/2002 re: Guidelines in the Presentation and Disclosure of Listed Company's Financial Statements, and Rule No. X.K.2 Decision of the Chairman of Bapepam No. Kep-17/PM/2002 dated Agustus 14, 2002 re: Obligation of Regular Financial Statements Submission.
- Financial Statement as of June 2002 was restated as if the merger Juni 2002 disusun kembali seolah-olah penggabungan telah terjadi sejak awal tahun.
- The exchange rates:

30 June 2003	: 1 USD = Rp. 8.265
30 June 2002	: 1 USD = Rp. 8.692

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PERHITUNGAN RASIO KEUANGAN
30 Juni 2003 (Tidak Diaudit)FINANCIAL RATIO
as of 30 June 2003 (Unaudited)

No.	RASIO (%)	BANK 30.06.2003	RATIO (%)
I.	Permodalan		Capital
	1. CAR	10.5%	1. CAR
	2. Aktiva tetap terhadap modal	95.6%	2. Fixed Assets to Capital
II.	Aktiva Produktif		Earning Assets
	1. Aktiva produktif bermasalah	5.6%	1. Non-Performing Earning Assets
	2. NPL Gross	16.6%	2. NPL
	3. PPAP terhadap aktiva produktif	6.0%	3. Allowance for Earning Assets Losses to Earning Assets
	4. Pemenuhan PPAP	189.8%	4. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas		Rentability
	1. ROA	1.0%	1. ROA
	2. ROE	16.7%	2. ROE
	3. NIM	3.9%	3. NIM
	4. BOPO	90.5%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas		Liquidity
	LDR	36.2%	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%	a. 1. Related Parties
	a. 2. Pihak Tidak Terkait	0.0%	a. 2. Non-Related Parties
	b. Persentase Pelampauan BMPK		b. Persentase Pelampauan BMPK
	b. 1. Pihak Terkait	0.0%	b. 1. Related Parties
	b. 2. Pihak Tidak Terkait	10.3%	b. 2. Non-Related Parties
	2. GWM Rupiah	5.5%	2. Reserve Requirement (Rupiah)
	3. PDN	15.0%	3. Net Open Position

Rasio keuangan tanggal 30 Juni 2002 tidak disajikan karena penggabungan usaha mulai efektif sejak tanggal 30 Sept 2002
Since merger was effective on 30 Sept 2002, financial ratio as of 30 June 2002 is not available