

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI
Per 31 Maret 2003 dan 2002 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS
as of March 31, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.03.2003	30.03.2002	30.03.2003	30.03.2002	
	AKTIVA					ASSETS
1.	Kas	361,604	518,354	361,911	518,633	Cash
2.	Penempatan pada Bank Indonesia					Placement with Bank Indonesia
	a. Giro Bank Indonesia	1,332,709	1,354,090	1,332,709	1,354,090	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	2,393,697	-	2,415,697	21,000	b. Certificates of Bank Indonesia
	c. Lainnya	7,500	2,100,000	7,500	2,100,000	c. Others
3.	Giro pada bank lain					Current Account with Other Banks
	a. Rupiah	2,891	9,431	16,701	20,108	a. Rupiah
	b. Valuta asing	76,744	97,583	78,137	99,216	b. Foreign Currencies
4.	Penempatan pada bank lain					Placements with Other Banks
	a. Rupiah	388,956	4,432	425,892	37,347	a. Rupiah
	b. Valuta asing	379,089	432,611	408,249	461,008	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(94,499)	(91,464)	(94,513)	(91,476)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	14,234	43,128	23,949	53,000	i. Trading
	ii. Tersedia untuk dijual	10,711	12,048	13,727	12,048	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	106,172	101,972	106,172	101,972	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	1,266,131	1,275,640	1,266,131	1,275,640	i. Trading
	ii. Tersedia untuk dijual	-	879	-	879	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	329,864	302,200	329,864	302,200	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(32,240)	(31,430)	(32,240)	(31,430)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah					Government Bond
	a. Diperdagangkan	2,775,864	2,775,771	2,775,864	2,775,771	a. Trading
	b. Tersedia untuk dijual	632,412	645,116	641,944	645,116	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	8,270,674	8,270,674	8,270,674	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	650	2,082	650	2,082	Derivative Receivables
	PPAP - Tagihan derivatif -/-	(6)	(21)	(6)	(21)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	3,602	9,268	5,003	10,839	i. Related Parties
	ii. Pihak lain	6,652,112	6,815,352	6,720,742	6,970,646	ii. Third Parties
	b. Valuta asing					b. Valuta asing
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	1,763,833	2,102,693	1,763,833	2,017,505	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1,420,932)	(1,718,270)	(1,421,509)	(1,718,919)	Provision for Possible Losses -/-
10.	Tagihan akseptasi	97,098	57,038	97,098	57,038	Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(1,025)	(4,316)	(1,025)	(4,316)	Provision for Possible Losses -/-
11.	Penyertaan	151,814	150,140	85,726	85,632	Investment
	PPAP - Penyertaan -/-	(57,597)	(57,581)	(57,597)	(57,581)	Provision for Possible Losses -/-
12.	Pendapatan yang masih akan diterima	365,676	372,322	368,207	375,131	Account Receivables
13.	Biaya dibayar dimuka	32,385	32,958	33,492	34,169	Prepaid Expenses
14.	Uang muka pajak	19	19	295	135	Prepaid Taxes
15.	Aktiva pajak tangguhan	382,934	382,934	384,215	385,620	Deferred Tax Assets
16.	Aktiva tetap	1,022,859	1,013,646	1,031,480	1,022,076	Premises and Equipment
	Akumulasi penyusutan aktiva tetap -/-	(295,799)	(289,176)	(300,331)	(293,383)	Accumulated Depreciation -/-
17.	Aktiva sewa guna usaha	-	-	-	-	Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	-	Accumulated Depreciation -/-
18.	Agunan yang diambil alih	467,096	467,227	467,287	467,426	Foreclosed Assets
19.	Aktiva lain-lain	726,283	716,182	750,927	747,657	Other Assets
	JUMLAH AKTIVA	28,113,513	27,873,532	28,276,855	28,027,532	TOTAL ASSETS

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as of March 31, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.03.2003	30.03.2002	30.03.2003	30.03.2002	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					Demand Deposits
	a. Rupiah	2,274,355	2,557,058	2,269,665	2,554,036	a. Rupiah
	b. Valuta asing	1,431,974	1,617,793	1,430,846	1,617,660	b. Foreign Exchange
2.	Kewajiban segera lainnya	904,171	1,070,477	926,683	1,095,353	Other Current Liabilities
3.	Tabungan	2,721,977	2,725,014	2,729,535	2,731,289	Saving Deposits
4.	Simpanan berjangka					Simpanan berjangka
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	4,824	4,232	1,700	4,232	i. Related Parties
	ii. Pihak lain	14,195,862	13,456,756	14,258,998	13,510,322	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	17,540	12,620	13,086	12,620	i. Related Parties
	ii. Pihak lain	1,577,039	1,470,387	1,577,039	1,462,303	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposits
	a. Rupiah	2,005	1,994	2,005	1,994	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	51,654	129,624	51,654	128,798	Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	131	-	131	-	Derivative Liabilities
9.	Kewajiban akseptasi	73,360	57,038	73,360	57,038	Acceptance Liabilities
10.	Surat berharga yang diterbitkan					Securities Issued
	a. Rupiah	455,601	403,809	455,601	403,809	a. Rupiah
	b. Valuta asing	8,698	8,969	8,698	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	972,555	869,628	973,122	870,473	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	530,945	604,452	530,945	604,452	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	17,489	17,221	17,489	17,221	Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	127,157	126,928	127,690	127,497	Payable Expenses
15.	Taksiran pajak penghasilan	-	-	833	883	Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1,481,168	1,582,280	1,520,343	1,621,763	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	-	-	42,424	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. Modal sumbangan	-	-	-	-	c. Donation Capital
	d. Selisih penjabaran laporan keuangan	-	-	-	-	d. Cumulative Translation Adjustment
	e. Selisih penilaian kembali aktiva tetap	43,574	43,574	43,574	43,574	e. Revaluation Increment in Premises and Equipment
	f. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	(3,240,520)	(3,240,518)	(3,240,520)	(3,240,518)	f. Difference in value arising fr restructuring of entities under common control
	g. Laba (rugi) yang belum direalisasi dari surat berharga	3,908	(1,561)	3,908	(1,561)	g. Unrealized Gains/Losses of Securities
	h. Pendapatan komprehensif lainnya	-	-	-	-	h. Other Comprehensive Income
	i. Saldo laba (rugi)	(5,909,984)	(6,012,273)	(5,909,984)	(6,012,273)	i. Retained Earnings
	JUMLAH PASIVA	27,392,222	31,806,949	27,542,280	31,952,182	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode 9 bulan yang berakhir pada tanggal 31 Maret 2003 dan 2002

For Period of January 1 to March 31, 2003 and 2002

(Tidak diaudit)

(Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.03.2003	30.03.2002	30.03.2003	30.03.2002	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	822,191	1,865,949	828,776	1,888,197	a. Rupiah
	b. Valuta asing	39,265	157,332	39,507	157,603	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	31,489	74,960	31,730	76,519	a. Rupiah
	b. Valuta asing	127	2,408	127	2,408	b. Foreign Exchange
	Jumlah Pendapatan Bunga	893,072	2,100,649	900,140	2,124,727	Total Interest Income
2.	Beban Bunga					Interest Expense
	2.1. Beban bunga					2.1. Interest Expense
	a. Rupiah	627,027	1,633,615	629,645	1,643,887	a. Rupiah
	b. Valuta asing	23,529	79,166	23,484	79,019	b. Foreign Exchange
	2.2. Komisi dan provisi	706	5,671	706	5,672	2.2. Other Expense
	Jumlah Beban Bunga	651,262	1,718,452	653,835	1,728,578	Total Interest Expense
	Pendapatan Bunga Bersih	241,810	382,197	246,305	396,149	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	29,755	103,060	30,318	102,925	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	10,607	26,668	10,508	24,946	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	10,012	53,966	10,096	57,350	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	6,005	38,477	17,432	76,505	3.4. Others
	Jumlah Pendapatan Operasional Lainnya	56,379	222,171	68,354	261,726	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	42,212	342,208	42,212	342,336	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	(22,801)	13,022	(22,801)	13,022	Provision for Possible Losses on Other Assets
6.	Beban Operasional Lainnya					Estimation for Losses on Commitment & Contingencies
	6.1. Beban administrasi dan umum	85,397	294,519	87,405	301,947	Other Operating Expenses
	6.2. Beban personalia	81,906	281,064	85,358	293,573	6.1. General & Administrative Expenses
	6.3. Beban penurunan nilai surat berharga	-	3,207	43	3,207	6.2. Personnel Expenses
	6.4. Beban transaksi valas	-	-	-	-	6.3. Decline in Securities Value Expenses
	6.5. Beban lainnya	24,685	555,549	28,903	574,264	6.4. Foreign Exchange Expenses
	Jumlah Beban Operasional Lainnya	191,988	1,134,339	201,709	1,172,991	6.5. Other Expenses
	LABA (RUGI) OPERASIONAL	(169,188)	(1,147,361)	(178,908)	(1,186,013)	Total Other Operating Expenses
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NET OPERATING INCOME
7.	Pendapatan Non Operasional	15,582	80,840	14,474	74,880	NON OPERATING INCOME AND EXPENSE
8.	Beban Non Operasional	83	52,205	87	52,261	Non Operating Income
	Pendapatan (Beban) Non Operasional	15,499	28,635	14,387	22,619	Non Operating Expenses
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Net Non Operating Income (Expense)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	(153,688)	(1,118,726)	(164,521)	(1,163,394)	Extraordinary Income (Expense)
11.	Taksiran Pajak Penghasilan -/-					PROFIT/LOSS BEFORE TAX
	Tahun berjalan	-	-	1,407	3,580	Provision for Income Tax -/-
	Ditangguhkan *)	-	(48,345)	-	(49,757)	- Current
12.	LABA/RUGI TAHUN BERJALAN	(153,688)	(1,070,381)	(165,928)	(1,117,217)	- Deferred*)
13.	Hak Minoritas -/-	-	-	4,230	6,543	NET INCOME
14.	Saldo Laba (Rugi) Awal Tahun	(6,012,273)	(5,204,052)	(6,012,273)	(5,204,052)	Minority Interest -/-
15.	Dividen	-	-	-	-	Retained Earnings - Beginning Balance
	Lainnya	-	-	-	-	Cash Dividends
16.	SALDO LABA (RUGI) AKHIR PERIODE	(5,909,984)	(6,274,433)	(6,182,431)	(6,327,812)	Others
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	(0.8)	(8.0)	(0.9)	(8)	RETAINED EARNINGS - Ending Balance
						EARNING PER SHARE (in Indonesian Rupiah)

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KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 31 Maret 2003 dan 2002 (Tidak Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of March 31, 2003 and 2002 (Unaudited)
(Unaudited)
(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.03.2003	30.03.2002	30.03.2003	30.03.2002	
	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	1,578,703	1,749,066	1,578,703	1,749,066	a. Rupiah
	b. Valuta asing	224,572	212,116	224,572	212,116	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	71,783	41,273	71,783	41,273	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Komitmen	1,875,058	2,002,455	1,875,058	2,002,455	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(1,875,058)	(2,002,455)	(1,875,058)	(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	97,729	89,519	97,729	89,519	a. Rupiah
	b. Valuta asing	99,480	87,031	99,480	87,031	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	197,209	176,550	197,209	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	106,009	122,255	106,009	122,255	- Rupiah
	- Valuta asing	343,971	327,523	343,971	327,523	- Foreign Currencies
	b. Lainnya	3,395	1,359	3,395	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	453,375	451,137	453,375	451,137	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(256,166)	(274,587)	(256,166)	(274,587)	TOTAL NET CONTINGENCIES

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA

Per 31 Maret 2003 dan 2002 (Tidak Diaudit)

(dalam jutaan rupiah)

Pos - Pos	30 March 2003					
	Current	Special Mention	Substandard	Doubtful	Loss	Total
Pihak Terkait	75,669	-	6,025	-	-	81,694
Penempatan pada bank lain	8,518	-	-	-	-	8,518
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	-	-	-	-	-	-
Kredit kepada pihak ketiga	3,602	-	-	-	-	3,602
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	3,602	-	-	-	-	3,602
Penyertaan pada pihak ketiga	63,549	-	6,025	-	-	69,574
a. Pada perusahaan keuangan non bank	63,549	-	3,617	-	-	67,166
b. Dalam rangka restrukturisasi kredit	-	-	2,408	-	-	2,408
Tagihan lain kepada pihak ketiga	-	-	-	-	-	-
Komitmen dan Kontinjensi kepada pihak ketiga	-	-	-	-	-	-
Pihak Tidak Terkait	22,180,275	1,339,699	627,440	185,246	1,447,280	24,147,414
Penempatan pada bank lain	2,085,072	-	-	-	6,063	2,085,072
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	14,588,222	-	-	-	15,120	14,588,222
Kredit kepada pihak ketiga	5,272,463	1,011,561	625,656	185,246	1,327,821	6,909,680
a. KUK	1,347,027	598,826	286,075	9,528	142,703	2,231,928
b. Kredit properti	479,965	47,955	8,108	7,856	177,439	536,028
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	479,965	47,955	8,108	7,856	177,439	536,028
c. Kredit lain yang direstrukturisasi	164,858	66,712	85,259	104,168	674,933	316,829
d. Lainnya	3,280,613	298,068	246,214	63,694	332,746	3,824,895
Penyertaan pada pihak ketiga	717	12,500	1,135	-	55,128	14,352
a. Pada perusahaan keuangan non bank	717	-	1,135	-	128	1,852
b. Dalam rangka restrukturisasi kredit	-	12,500	-	-	55,000	12,500
Tagihan lain kepada pihak ketiga	53,217	-	-	-	14,860	53,217
Komitmen dan Kontinjensi kepada pihak ketiga	180,584	315,638	649	-	28,288	496,871
JUMLAH	22,255,944	1,339,699	633,465	185,246	1,447,280	24,229,108
PPAP yang wajib dibentuk	81,893	67,052	75,835	72,995	896,310	224,780
PPAP yang telah dibentuk	131,893	67,052	125,835	122,995	1,176,015	324,780
Total asset bank yang dijaminan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	25.53%	59.20%	45.72%	5.14%	10.75%	32.28%
Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	42.64%

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EARNING ASSETS QUALITY
as of March 31, 2003 and 2002 (Unaudited)

(Rupiah in million)

30 March 2002						DESCRIPTIONS
Current	Special Mention	Substandard	Doubtful	Loss	Total	
79,662	-	6,025	-	-	85,687	Related Parties
8,172	-	-	-	-	8,172	Placement with Other Banks
-	-	-	-	-	-	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
21,999,008	1,054,311	522,679	242,210	1,808,609	25,626,817	Third Parties
1,741,556	-	-	-	86,032	1,827,588	Placement with Other Banks
14,321,706	-	-	-	16,103	14,337,809	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 (%)

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Per 31 Maret 2003 dan 2002 (Tidak Diaudit)

CALCULATION OF CAPITAL ADEQUACY RATIO
as of March 31, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

KETERANGAN	BANK *)		
	30.03.2003	30.03.2002	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	787,446	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 (-/ -)	(6,223,501)	(5,366,945)	f. Previous Years Losses (-/ -)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	51,221	-	g. Current Year Profit after Tax (50%)
h. Rugi tahun berjalan (-/ -)	-	(856,566)	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 (-/ -)	3,908	(1,561)	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/ -)
i. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	(3,412,212)	(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)	331,117	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)	125,733	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)	161,810	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)	1,118,560	1,126,250	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/ -)	81,065	79,391	III. EQUITY PARTICIPATIONS (-/ -)
IV. TOTAL MODAL (II - III)	1,037,495	1,046,859	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	10,058,614	10,046,193	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	10.3%	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.

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PERHITUNGAN RASIO KEUANGAN **FINANCIAL RATIO**
 Per 31 Maret 2003 dan 2002 (Tidak Diaudit) as of March 31, 2003 and 2002 (Unaudited)

No.	RASIO (%)	BANK		RATIO (%)
		30.03.2003	30.03.2002	
I.	Permodalan			Capital
	1. CAR	10.3%	10.4%	1. CAR
	2. Aktiva tetap terhadap modal	98.6%	96.8%	2. Fixed Assets to Capital
II.	Aktiva Produktif			Earning Assets
	1. Aktiva produktif bermasalah	8.8%	10.0%	1. Non-Performing Earning Assets
	2. NPL Gross	25.4%	27.2%	2. NPL
	3. PPAP terhadap aktiva produktif	6.3%	7.5%	3. Allowance for Earning Assets Losses to Earning Assets
	4. Pemenuhan PPAP	136.0%	107.2%	4. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas			Rentability
	1. ROA	1.4%	-4.8%	1. ROA
	2. ROE	10.0%	-153.5%	2. ROE
	3. NIM	3.6%	2.4%	3. NIM
	4. BOPO	90.9%	138.1%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			Liquidity
	LDR	37.9%	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. Persentase Pelampauan BMPK
	b. 1. Pihak Terkait	0.0%	0.0%	b. 1. Related Parties
	b. 2. Pihak Tidak Terkait	13.4%	3.1%	b. 2. Non-Related Parties
	2. GWM Rupiah	5.1%	5.6%	2. Reserve Requirement (Rupiah)
	3. PDN	16.2%	33.4%	3. Net Open Position

PENGURUS BANK / MANAGEMENT		PEMILIK BANK / OWNERS	
Dewan Komisaris			
- Komisaris Utama	DR. Aditiawan Chandra	Badan Penyehatan Perbankan Nasional	91.33%
- Komisaris	Rachmat Saptaman	<i>Indonesian Banking Restructuring Agency</i>	
- Komisaris	DR. Ir. Lukita D. Tuwo	Negara Republik Indonesia	6.33%
- Komisaris	Dradjat Bagus Prasetyo	Masyarakat	2.34%
- Komisaris	Deswandhy Agusman	<i>Public</i>	
- Komisaris Independen	DR. Tirta Hidayat		
- 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		

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TRANSAKSI VALUTA ASING DAN DERIVATIF
30 September 2003 (Tidak Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of 30 September 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	-	14,775	104	224	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH	-	14,775	104	224	-