

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

Per 30 September 2003 dan 2002 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS

as of September 30, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2003	30.09.2002	30.09.2003	30.09.2002	
	AKTIVA					ASSETS
1.	Kas	360,563	354,903	360,818	355,332	Cash
2.	Penempatan pada Bank Indonesia					Placement with Bank Indonesia
	a. Giro Bank Indonesia	1,263,696	2,463,048	1,263,696	2,463,048	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	1,737,304	869,293	1,752,304	886,853	b. Certificates of Bank Indonesia
	c. Lainnya	245,000	2,358,705	245,000	2,358,705	c. Others
3.	Giro pada bank lain					Current Account with Other Banks
	a. Rupiah	4,701	7,398	16,176	21,154	a. Rupiah
	b. Valuta asing	99,781	638,602	100,846	641,155	b. Foreign Currencies
4.	Penempatan pada bank lain					Placements with Other Banks
	a. Rupiah	58,956	585,163	94,463	617,417	a. Rupiah
	b. Valuta asing	539,001	333,815	561,976	359,777	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(7,861)	(101,635)	(7,873)	(101,647)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	24,892	36,748	29,307	46,888	i. Trading
	ii. Tersedia untuk dijual	4,261	11,814	15,761	11,814	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	189,560	105,321	189,560	105,321	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	882,496	1,265,302	882,496	1,081,620	i. Trading
	ii. Tersedia untuk dijual	-	3,464	-	3,465	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	556,600	303,423	556,600	303,424	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(24,831)	(31,709)	(24,830)	(31,709)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah					Government Bond
	a. Diperdagangkan	4,954,308	2,775,772	4,954,308	2,959,454	a. Trading
	b. Tersedia untuk dijual	580,059	646,914	589,191	646,914	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	372	78	372	78	Derivative Receivables
	PPAP - Tagihan derivatif -/-	(4)	(1)	(4)	(1)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	3,995	108,742	5,173	109,490	i. Related Parties
	ii. Pihak lain	7,323,082	7,746,400	7,393,040	7,820,650	ii. Third Parties
	b. Valuta asing					b. Valuta asing
	i. Pihak terkait dengan bank		83,002	-	83,002	i. Related Parties
	ii. Pihak lain	1,790,380	2,016,314	1,790,380	2,016,313	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1,393,501)	(1,755,645)	(1,394,011)	(1,761,724)	Provision for Possible Losses -/-
10.	Tagihan akseptasi	85,795	56,582	85,795	56,582	Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(858)	(567)	(858)	(567)	Provision for Possible Losses -/-
11.	Penyertaan	152,940	273,264	85,772	210,457	Investment
	PPAP - Penyertaan -/-	(58,573)	(172,419)	(58,573)	(172,419)	Provision for Possible Losses -/-
12.	Pendapatan yang masih akan diterima	293,625	391,511	295,948	393,749	Account Receivables
13.	Biaya dibayar dimuka	34,770	46,647	35,946	47,521	Prepaid Expenses
14.	Uang muka pajak	104	289	1,864	383	Prepaid Taxes
15.	Aktiva pajak tangguhan	388,086	186,370	389,369	188,205	Deffered Tax Assets
16.	Aktiva tetap	1,010,197	1,154,393	1,019,295	1,162,642	Premises and Equipment
	Akumulasi penyusutan aktiva tetap -/-	(306,488)	(413,971)	(311,611)	(417,838)	Accumulated Depreciation -/-
17.	Aktiva sewa guna usaha	-	-	-	-	Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	-	Accumulated Depreciation -/-
18.	Agunan yang diambil alih	504,380	487,773	504,965	487,885	Foreclosed Assets
19.	Aktiva lain-lain	597,698	701,172	621,883	728,115	Other Assets
	JUMLAH AKTIVA	27,392,222	31,806,949	27,542,280	31,952,182	TOTAL ASSETS

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30 September 2003 dan 2002 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS
as of September 30, 2003 and 2002 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2003	30.09.2002	30.09.2003	30.09.2002	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					Demand Deposits
a.	Rupiah	2,884,595	2,439,276	2,882,348	2,434,992	a. Rupiah
b.	Valuta asing	1,646,550	1,500,988	1,643,761	1,499,342	b. Foreign Exchange
2.	Kewajiban segera lainnya	979,878	839,637	995,641	861,399	Other Current Liabilities
3.	Tabungan	3,048,034	2,779,892	3,055,728	2,786,627	Saving Deposits
4.	Simpanan berjangka					Simpanan berjangka
a.	Rupiah					a. Rupiah
i.	Pihak terkait dengan bank	2,240	1,751,760	1,240	1,743,676	i. Related Parties
ii.	Pihak lain	12,970,653	15,345,183	13,023,240	15,406,373	ii. Third Parties
b.	Valuta asing					b. Foreign Exchange
i.	Pihak terkait dengan bank	14,431	296,883	11,914	291,488	i. Related Parties
ii.	Pihak lain	1,846,286	1,819,211	1,844,521	1,819,211	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposits
a.	Rupiah	1,805	5,546	1,805	5,546	a. Rupiah
b.	Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	142,854	28,678	141,540	27,423	Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	44,319	-	44,319	Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	903	13	903	13	Derivative Liabilities
9.	Kewajiban akseptasi	85,795	56,582	85,795	56,582	Acceptance Liabilities
10.	Surat berharga yang diterbitkan					Securities Issued
a.	Rupiah	-	189,095	-	189,095	a. Rupiah
b.	Valuta asing	6,460	10,420	6,460	10,420	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	770,300	867,752	771,235	868,415	- Third Parties
ii.	Valuta asing					ii. Foreign Exchange
-	Pihak terkait dengan bank	-	-	-	-	- Related Parties
-	Pihak lain	182,895	416,892	182,895	416,892	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	36,721	40,614	36,721	40,614	Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	85,759	122,287	86,171	123,165	Payable Expenses
15.	Taksiran pajak penghasilan	-	-	2,255	738	Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1,314,530	1,829,551	1,355,489	1,865,238	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	-	-	41,085	38,243	Minority Interest
21.	Ekuitas					Equity
a.	Modal disetor	1,300,534	1,300,533	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	-	(21,451)	-	(21,451)	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	(3,240,518)	(3,240,518)	(3,240,518)	(3,240,518)	f. Difference in value arising fr restructuring of entities under common control
g.	Laba (rugi) yang belum direalisasi dari surat berharga	(1,727)	-	(1,727)	-	g. Unrealized Gains/Losses of Securities
h.	Pendapatan komprehensif lainnya	-	-	-	-	h. Other Comprehensive Income
i.	Saldo laba (rugi)	(5,797,826)	(5,727,264)	(5,797,826)	(5,727,264)	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 30 September 2003 dan 2002

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

(Tidak diaudit)

(Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2003	30.09.2002	30.09.2003	30.09.2002	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	2,233,246	1,005,555	2,248,714	1,025,057	a. Rupiah
	b. Valuta asing	137,529	136,163	137,968	136,469	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	99,747	49,894	100,418	51,194	a. Rupiah
	b. Valuta asing	5,535	1,799	5,535	1,799	b. Foreign Exchange
	Jumlah Pendapatan Bunga	2,476,057	1,193,411	2,492,635	1,214,519	Total Interest Income
2.	Beban Bunga					Interest Expense
	2.1. Beban bunga					2.1. Interest Expense
	a. Rupiah	1,628,781	961,292	1,635,115	968,390	a. Rupiah
	b. Valuta asing	56,955	58,011	56,775	57,908	b. Foreign Exchange
	2.2. Komisi dan provisi	5,479	4,006	5,479	4,006	2.2. Other Expense
	Jumlah Beban Bunga	1,691,215	1,023,309	1,697,369	1,030,304	Total Interest Expense
	Pendapatan Bunga Bersih	784,842	170,102	795,266	184,215	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	93,622	71,685	94,970	71,638	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	32,029	35,093	31,341	28,858	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	80,527	48,134	80,837	48,354	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	35,977	27,825	62,058	57,694	3.4. Others
	Jumlah Pendapatan Operasional Lainnya	242,155	182,737	269,206	206,544	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	168,368	(63,438)	168,590	(63,249)	Provision for Possible Losses on Earning Assets
5.	Beban (Pendapatan) Penghapusan Aktiva Lainnya	76,036	-	76,036	-	Provision for Possible Losses on Other Assets
6.	Beban Estimasi Kerugian Komitmen & Kontinjensi	4,991	(323)	4,991	(323)	Estimation for Losses on Commitment & Contingencies
7.	Beban Operasional Lainnya					Other Operating Expenses
	7.1. Beban administrasi dan umum	268,216	180,430	273,826	185,663	6.1. General & Administrative Expenses
	7.2. Beban personalia	272,207	152,116	281,440	161,059	6.2. Personnel Expenses
	7.3. Beban penurunan nilai surat berharga	-	-	-	-	6.3. Decline in Securities Value Expenses
	7.4. Beban transaksi valas	-	-	-	-	6.4. Foreign Exchange Expenses
	7.5. Beban lainnya	81,403	527,380	92,754	538,662	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	621,826	859,926	648,020	885,384	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	155,776	(443,326)	166,835	(431,053)	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSE
8.	Pendapatan Non Operasional	104,557	69,099	100,144	63,836	Non Operating Income
9.	Beban Non Operasional	51,039	768	51,053	821	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	53,518	68,331	49,091	63,015	Net Non Operating Income (Expense)
10.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expense)
11.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	209,294	(374,995)	215,926	(368,038)	PROFIT/LOSS BEFORE TAX
12.	Taksiran Pajak Penghasilan -/-					Provision for Income Tax -/-
	Tahun berjalan	-	-	2,485	2,301	- Current
	Ditangguhkan *)	(5,153)	148,217	(5,383)	147,656	- Deferred*)
13.	LABA/RUGI TAHUN BERJALAN	214,447	(523,212)	218,824	(517,995)	NET INCOME
14.	Hak Minoritas -/-	-	-	4,377	5,217	Minority Interest -/-
15.	Saldo Laba (Rugi) Awal Tahun	(6,012,273)	(5,204,052)	(6,012,273)	(5,204,052)	Retained Earnings - Beginning Balance
16.	Dividen	-	-	-	-	Cash Dividends
	Lainnya	-	-	-	-	Others
17.	SALDO LABA (RUGI) AKHIR PERIODE	(5,797,826)	(5,727,264)	(5,797,826)	(5,727,264)	RETAINED EARNINGS - Ending Balance
18.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	1.1	(2.7)	1.1	(2.7)	EARNING PER SHARE (in Indonesian Rupiah)

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KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 30 September 2003 dan 2002 (Tidak Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of September 30, 2003 and 2002 (Unaudited)
(Unaudited)
(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2003	30.09.2002	30.09.2003	30.09.2002	
	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	1,939,571	2,048,683	1,939,571	2,048,683	a. Rupiah
	b. Valuta asing	303,356	-	303,356	-	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	65,509	76,568	65,509	76,568	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Komitmen	2,308,436	2,125,251	2,308,436	2,125,251	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(2,308,436)	(2,125,251)	(2,308,436)	(2,125,251)	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	39,062	130,250	39,062	130,250	a. Rupiah
	b. Valuta asing	108,929	-	108,929	-	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	147,991	130,250	147,991	130,250	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	117,657	488,418	117,657	488,418	- Rupiah
	- Valuta asing	326,818	-	326,818	-	- Foreign Currencies
	b. Lainnya	1,556	-	1,556	-	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	446,031	488,418	446,031	488,418	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(298,040)	(358,168)	(298,040)	(358,168)	TOTAL NET CONTINGENCIES

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA Per 30 September 2003 dan 2002 (Tidak Diaudit)

(dalam jutaan rupiah)

Pos - Pos	30 September 2003					
	Current	Special Mention	Substandard	Doubtful	Loss	Total
Pihak Terkait	77,190	-	6,025	-	-	83,215
Penempatan pada bank lain	8,969	-	-	-	-	8,969
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	-	-	-	-	-	-
Kredit kepada pihak ketiga	3,995	-	-	-	-	3,995
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	3,995	-	-	-	-	3,995
Penyertaan pada pihak ketiga	64,226	-	6,025	-	-	70,251
a. Pada perusahaan keuangan non bank	64,226	-	3,617	-	-	67,843
b. Dalam rangka restrukturisasi kredit	-	-	2,408	-	-	2,408
Tagihan lain kepada pihak ketiga	-	-	-	-	-	-
Komitmen dan Kontinjensi kepada pihak ketiga	-	-	-	-	-	-
Pihak Tidak Terkait	22,214,037	1,395,571	309,660	182,947	1,071,911	25,174,126
Penempatan pada bank lain	1,728,689	-	-	-	6,063	1,734,752
Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	13,640,114	-	-	-	8,336	13,648,450
Kredit kepada pihak ketiga	6,537,307	1,112,660	309,660	182,947	980,250	9,122,824
a. KUK	1,561,539	645,613	118,390	8,357	88,757	2,422,656
b. Kredit properti	801,285	50,766	5,252	7,082	31,397	895,782
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	801,285	50,766	5,252	7,082	31,397	895,782
c. Kredit lain yang direstrukturisasi	6,004	7,953	11,874	-	2,801	28,632
d. Lainnya	4,168,479	408,328	174,144	167,508	857,295	5,775,754
Penyertaan pada pihak ketiga	4,958	12,500	-	-	56,263	73,721
a. Pada perusahaan keuangan non bank	4,958	-	-	-	1,263	6,221
b. Dalam rangka restrukturisasi kredit	-	12,500	-	-	55,000	67,500
Tagihan lain kepada pihak ketiga	82,839	-	-	-	-	82,839
Komitmen dan Kontinjensi kepada pihak ketiga	220,130	270,411	-	-	20,999	511,540
JUMLAH	22,291,227	1,395,571	315,685	182,947	1,071,911	25,257,341
PPAP yang wajib dibentuk	92,768	69,779	33,056	71,965	664,812	932,380
PPAP yang telah dibentuk	152,768	119,779	133,056	121,965	994,780	1,522,348
Total asset bank yang dijaminan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	23.87%	58.02%	38.23%	4.57%	9.05%	26.54%
Persentase Jumlah Debitur KUK terhadap Total Debitur						52.57%

PT BANK PERMATA TBK

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

(Rupiah in million)

30 September 2002						DESCRIPTIONS
Current	Special Mention	Substandard	Doubtful	Loss	Total	
258,938	-	6,025	-	-	264,963	Related Parties
7,483	-	-	-	-	7,483	Placement with Other Banks
-	-	-	-	-	-	Marketable Securities
192,492	-	-	-	-	192,492	Loans
-	-	-	-	-	-	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
-	-	-	-	-	-	c. Other Restructured Loans
192,492	-	-	-	-	192,492	d. Others
58,963	-	6,025	-	-	64,988	Investment in Related Parties
58,963	-	3,617	-	-	62,580	a. Financial Institutions (Non Bank)
-	-	2,408	-	-	2,408	b. Loan Restructuring Program
-	-	-	-	-	-	Other Receivables
-	-	-	-	-	-	Commitment and Contingencies
23,963,945	1,278,574	594,119	346,034	2,047,086	28,229,758	Third Parties
883,381	-	-	-	86,330	969,711	Placement with Other Banks
16,658,383	-	-	-	16,749	16,675,132	Marketable Securities
5,919,056	992,009	590,893	343,937	1,921,394	9,767,289	Loans
1,521,544	326,292	247,607	5,512	240,216	2,341,171	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
78,975	7,893	24,854	-	16,429	128,151	c. Other Restructured Loans
4,318,537	657,824	318,432	338,425	1,664,749	7,297,967	d. Others
197,033	-	1,512	-	128	198,673	Investment in Third Parties
4,933	-	1,512	-	128	6,573	a. Financial Institutions (Non Bank)
192,100	-	-	-	-	192,100	b. Loan Restructuring Program
56,660	-	-	-	-	56,660	Other Receivables
249,432	286,565	1,714	2,097	22,485	562,293	Commitment and Contingencies
-	-	-	-	-	-	-
24,222,883	1,278,574	600,144	346,034	2,047,086	28,494,721	TOTAL
91,003	63,929	83,339	110,449	1,598,356	1,947,076	Compulsory Allowance for Earning Asset Losses
246,529	63,929	83,339	110,449	1,598,356	2,102,602	Established Allowance for Earning Asset Losses
-	-	-	-	-	-	Total for Guaranteed Bank Assets
-	-	-	-	-	-	a. In Bank Indonesia
-	-	-	-	-	-	b. In Third Parties
24.90%	32.89%	41.90%	1.60%	12.50%	23.51%	Small Business to Total Loans (%)
					43.50%	Small Business Debtors to Total Debtors (%)

PT BANK PERMATA TBK

PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
30 September 2003 (Tidak Diaudit)

(dalam jutaan rupiah)

PT BANK PERMATA TBK

CALCULATION OF CAPITAL ADEQUACY RATIO
as of 30 September 2003 (Unaudited)

(Rupiah in million)

KETERANGAN	BANK *)		
	30.09.2003	30.09.2002	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	835,224	1,192,426	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 (-/-)	(6,223,511)	(5,366,945)	f. Previous Years Losses (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	104,645	-	g. Current Year Profit after Tax (50%)
h. Rugi tahun berjalan (-/-)	-	(374,995)	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	-	(21,451)	j. Funds for Paid Up Capital
k. Penurunan nilai Penyertaan pada portofolio tersedia untuk dijual (-/-)	(3,412,213)	(3,412,213)	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 (-/-)	(1,727)	-	3. Goodwill (-/-)
	-	-	
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	329,133	359,331	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)	134,617	88,613	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)	150,942	227,144	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)	1,164,357	1,551,757	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/-)	81,227	77,857	III. EQUITY PARTICIPATIONS (-/-)
IV. TOTAL MODAL (II - III)	1,083,130	1,473,900	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	10,769,362	11,621,066	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	10.1%	12.7%	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 30 September 2003 (Tidak Diaudit)			FINANCIAL RATIO as of 30 September 2003 (Unaudited)	
No.	RASIO (%)	BANK		RATIO (%)
		30.09.2003	30.09.2002	
I.	Permodalan			Capital
	1. CAR	10.1%	12.7%	1. CAR
	2. Aktiva tetap terhadap modal	93.3%	78.4%	2. Fixed Assets to Capital
II.	Aktiva Produktif			Earning Assets
	1. Aktiva produktif bermasalah	6.2%	10.5%	1. Non-Performing Earning Assets
	2. NPL Gross	16.1%	29.3%	2. NPL
	3. PPAP terhadap aktiva produktif	3.5%	7.4%	3. Allowance for Earning Assets Losses to Earning Assets
	4. Pemenuhan PPAP	163.3%	108.0%	4. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas			Rentability
	1. ROA	1.0%	-1.6%	1. ROA
	2. ROE	24.4%	-43.9%	2. ROE
	3. NIM	4.0%	0.7%	3. NIM
	4. BOPO	94.3%	130.5%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			Liquidity
	LDR	40.7%	37.7%	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	8.2%	0.0%	b. 2. Non-Related Parties
	2. GWM Rupiah	5.2%	8.4%	2. Reserve Requirement (Rupiah)
	3. PDN	5.3%	3.4%	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	5.84%
- Komisaris	Dradjat Bagus Prasetyo	Masyarakat	2.83%
- Komisaris	Deswandhy Agusman	<i>Public</i>	
- Komisaris Independen	DR. Tirta Hidayat	Jumlah	100.00%
- Komisaris Independen	Ichsanuddin Noorsy	Total	
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		

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PT BANK PERMATA TBK

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
		Hedging	Others	Receivables	Payables	Netting Agreement
A.	Related to Exchange Rate					
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	160,266	372	903	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH	-	160,266	372	903	-

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, Surat Edaran Ketua Bapepam No. SE-02/PM/2002 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik, dan Keputusan Direksi PT Bursa Efek Jakarta No. Kep-01/BEJ/1992 tanggal 17 Februari 1992 tentang Peraturan Bursa Efek Jakarta.

- Informasi keuangan untuk periode 9 bulan yang berakhir pada tanggal 30 September 2003 tidak diaudit oleh Akuntan Publik. Sedangkan informasi keuangan untuk periode 9 bulan yang berakhir pada tanggal 30 September 2002 disusun berdasarkan laporan keuangan konsolidasi yang telah diaudit oleh Kantor Akuntan Publik Prasetyo, Sarwoko & Sandjaja, dengan pendapat wajar tanpa pengecualian dalam laporannya tanggal 16 Desember 2002, dengan penanggung jawab Drs. Ruchjat Kosasih.

- Berdasarkan Akta Merger yang diaktakan dengan akta notaris A. Partomuan Pohan S.H., LL.M No. 46 tanggal 27 September 2002, antara lain disebutkan bahwa semua kekayaan dan kewajiban serta operasi, usaha, kegiatan dan aktivitas setiap Bank yang Menggabungkan Diri beralih demi hukum kepada PT Bank Permata Tbk (d/h PT Bank Bali Tbk) sebagai Bank Hasil Penggabungan. Dengan demikian sampai dengan 30 September 2002, laba rugi yang tercantum dalam informasi keuangan ini merupakan laba rugi dari PT Bank Bali Tbk sebagai Bank Hasil Penggabungan & bukan merupakan hasil penggabungan dari seluruh Bank Peserta Merger. Sedangkan laba rugi sampai dengan 30 September 2002 dari keempat Bank Peserta Merger diperhitungkan dalam pos Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali.

- Kurs tukar mata uang asing yang digunakan adalah :
 30 September 2003 : 1 USD = Rp. 8.390
 30 September 2002 : 1 USD = Rp. 8.982

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 attached to Decision Letter of the Capital Market Supervisory Agency (Bapepam) No. Kep-06/PM/2000 re: Guidelines of the Presentation of Financial Statements, Circular Letter of the Chairman of Bapepam No. SE-02/PM/2002 re: Guidelines of the Presentation and Disclosure of Listed Company's Financial Statements, and Rule No. X.K.2 Decision of the Director of PT Bursa Efek Jakarta No. Kep-01/BEJ/1992 dated February 17, 1992, re: Rule of the Jakarta Stock Exchange.

- Financial information for period of January 1 to September 30, 2002 are not audited by the Public Accountant, while Financial information for period of January 1 to September 2002 are based on consolidated financial statement audited by Public Accountant Office Prasetyo, Sarwoko & Sanjaja, with opinion unqualified in their report dated December 16, 2002, under Drs. Ruchjat Kosasih's responsibility.

- Pursuant to the Deed of Merger No. 46 dated 27 September 2002 made before A. Partomuan Pohan, S.H., LL.M., Notary in Jakarta, it is stipulated that all assets and liabilities, as well as the operation, business and activities of each merged bank shall be transferred by Law to PT Bank Permata Tbk (formerly PT Bank Bali Tbk) as the Surviving Bank. Therefore, up to 30 September 2002, profit and loss stated in this financial information shall be constituted as the profit and loss of PT Bank Bali Tbk as the surviving bank, whereas the profit and loss of the other 4 merger participant banks up to 30 September 2002 shall be calculated in Difference in value arising from restructuring of entities under common control

- The exchange rates:
 30 September 2003 : 1 USD = Rp. 8.390
 30 September 2002 : 1 USD = Rp. 8.982