

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI
Per 30 Juni 2004 dan 2003 (Diaudit)CONSOLIDATED FINANCIAL STATEMENTS
as of June 30, 2004 and 2003 (audited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2004	30.06.2003	30.06.2004	30.06.2003	
	AKTIVA					ASSETS
1.	Kas	399.907	320.450	400.238	320.756	1. Cash
2.	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia	1.327.623	1.338.008	1.327.623	1.338.008	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	1.706.708	2.408.103	1.726.667	2.429.955	b. Certificates of Bank Indonesia
	c. Lainnya	1.449.368	282.500	1.449.368	282.500	c. Others
3.	Giro pada bank lain					3. Current Account with Other Banks
	a. Rupiah	5.247	3.202	20.342	15.320	a. Rupiah
	b. Valuta asing	115.769	125.665	119.748	128.526	b. Foreign Currencies
4.	Penempatan pada bank lain					4. Placements with Other Banks
	a. Rupiah	728.566	58.955	749.153	92.377	a. Rupiah
	b. Valuta asing	481.542	1.531.400	493.863	1.553.979	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(14.762)	(16.803)	(14.781)	(16.815)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	48.221	32.211	69.839	42.839	i. Trading
	ii. Tersedia untuk dijual	2.000	7.926	2.000	10.968	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	43.710	138.667	43.710	138.667	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	515.515	908.260	533.827	908.260	i. Trading
	ii. Tersedia untuk dijual	-	-	-	-	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	506.857	354.306	506.857	354.306	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(26.810)	(23.558)	(26.810)	(23.558)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah*					6. Government Bond
	a. Diperdagangkan	3.147.043	5.308.206	3.147.043	5.308.206	a. Trading
	b. Tersedia untuk dijual	503.584	580.639	503.584	590.081	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	5.497.658	5.497.736	5.497.658	5.497.736	c. Held to Maturity
7.	Surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					7. 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	1.276	356	1.276	356	8. Derivative Receivables
	PPAP - Tagihan derivatif -/-	(25)	(15)	(25)	(15)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					9. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	4.408	3.296	5.433	4.584	i. Related Parties
	ii. Pihak lain	9.924.150	6.755.832	9.991.455	6.824.381	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2.066.306	1.642.941	2.066.306	1.642.941	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(989.575)	(1.446.863)	(990.044)	(1.447.386)	Provision for Possible Losses -/-
10.	Penyisihan Kerugian Restrukturisasi	(7.611)	(7.975)	(7.611)	(7.975)	10. Provision for Restructured Loan Losses
11.	Tagihan akseptasi	159.209	68.549	159.209	68.549	11. Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(3.140)	(6.240)	(3.140)	(6.240)	Provision for Possible Losses -/-
12.	Penyertaan	150.909	134.542	79.731	68.682	12. Investments
	PPAP - Penyertaan -/-	(75.074)	(41.567)	(75.074)	(41.567)	Provision for Possible Losses -/-
13.	Pendapatan yang masih akan diterima	234.441	346.239	236.638	348.855	13. Account Receivables
14.	Biaya dibayar dimuka	55.826	31.516	57.288	32.912	14. Prepaid Expenses
15.	Uang muka pajak	1.114	7	1.319	41	15. Prepaid Taxes
16.	Aktiva pajak tangguhan	397.763	388.087	401.235	390.847	16. Deferred Tax Assets
17.	Aktiva tetap	1.018.875	1.009.120	1.027.911	1.017.700	17. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(315.619)	(299.027)	(321.531)	(303.738)	Accumulated Depreciation -/-
18.	Aktiva sewa guna usaha	-	-	267	267	18. Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	(102)	(49)	Accumulated Depreciation -/-
19.	Agunan yang diambil alih	497.816	416.546	499.126	416.988	19. Foreclosed Assets
20.	Aktiva lain-lain	748.010	876.414	776.060	906.784	20. Other Assets
	JUMLAH AKTIVA	30.306.805	28.727.631	30.455.656	28.889.028	TOTAL ASSETS

* Merupakan obligasi Pemerintah dalam rangka rekaptalisasi dan peleburan usaha, termasuk obligasi Pemerintah dalam rangka program rekaptalisasi bank umum yang dibeli dari pasar sekunder

* Government bond in the frame of recapitalization and merger, including government (recap.) bond bought from secondary market

PT BANK PERMATA TBK

PT BANK PERMATA TBK

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Per 30 Juni 2004 dan 2003 (Diaudit)CONSOLIDATED FINANCIAL STATEMENTS
as of June 30, 2004 and 2003 (audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2004	30.06.2003	30.06.2004	30.06.2003	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					1. Demand Deposits
	a. Rupiah	3.125.619	2.617.677	3.120.864	2.614.949	a. Rupiah
	b. Valuta asing	1.761.863	1.503.475	1.755.496	1.501.260	b. Foreign Exchange
2.	Kewajiban segera lainnya	940.926	1.033.876	973.400	1.057.155	2. Other Current Liabilities
3.	Tabungan	3.719.988	2.755.609	3.733.867	2.763.197	3. Saving Deposits
4.	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	17.016	3.134	750	1.050	i. Related Parties
	ii. Pihak lain	14.662.201	13.955.161	14.712.857	14.015.902	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	19.672	4.145	12.135	11.736	i. Related Parties
	ii. Pihak lain	1.486.374	2.412.615	1.486.374	2.400.879	ii. Third Parties
5.	Sertifikat deposito					5. Certificates of Deposits
	a. Rupiah	5	1.805	5	1.805	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	347.326	231.115	345.874	229.469	6. Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	7. Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	619	343	619	343	8. Derivative Liabilities
9.	Kewajiban akseptasi	159.209	68.549	159.209	68.549	9. Acceptance Liabilities
10.	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	9.112	13.849	9.112	13.849	b. Foreign Exchange
11.	Pinjaman yang diterima					11. 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	730.529	1.007.225	731.064	1.008.189	- Third Parties
	ii. Valuta asing	-	-	-	-	ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	60.161	184.726	60.161	184.726	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	27.871	39.689	27.871	39.689	12. Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	93	193	13. Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	62.539	111.711	62.853	112.237	14. Payable Expenses
15.	Taksiran pajak penghasilan	-	-	2.198	1.776	15. Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	16. Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1.178.411	1.473.173	1.218.579	1.508.362	17. Other Liabilities
18.	Pinjaman subordinasi					18. Subordinated Loans
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Others
19.	Modal pinjaman					19. Capital Loans
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Others
20.	Hak minoritas	-	-	44.911	43.959	20. Minority Interest
21.	Ekuitas					21. 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 contr
	h. Laba (rugi) yang belum direalisasi dari surat berharga	(549)	(537)	(549)	(537)	h. Unrealized Gains/Losses of Securities
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(5.173.173)	(5.860.795)	(5.173.173)	(5.860.795)	j. Retained Earnings
	JUMLAH PASIVA	30.306.805	28.727.631	30.455.656	28.889.028	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode 6 bulan yang berakhir pada tanggal 31 Juni 2004 (Tidak Diaudit)

For Period of January 1 to June 30, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2004	30.06.2003	30.06.2004	30.06.2003	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	1.209.749	1.567.377	1.225.053	1.577.823	a. Rupiah
	b. Valuta asing	89.018	92.822	89.049	93.065	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	89.531	64.339	90.037	64.748	a. Rupiah
	b. Valuta asing	5.829	3.704	5.829	3.704	b. Foreign Exchange
	Jumlah Pendapatan Bunga	1.394.127	1.728.242	1.409.968	1.739.340	Total Interest Income
2.	Beban Bunga					Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	617.272	1.164.090	619.953	1.168.285	a. Rupiah
	b. Valuta asing	14.887	43.980	14.859	43.936	b. Foreign Exchange
	2.2. Komisi dan provisi	9.379	2.100	9.379	2.100	2.2. Other Expenses
	Jumlah Beban Bunga	641.538	1.210.170	644.191	1.214.321	Total Interest Expenses
	Pendapatan Bunga Bersih	752.589	518.072	765.777	525.019	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	71.442	60.503	72.286	60.786	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	20.174	26.201	20.227	24.386	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	5.303	88.640	4.376	89.077	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	35.836	23.164	56.907	40.366	3.4. Others
	Jumlah Pendapatan Operasional Lainnya					Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	132.755	198.508	153.796	214.615	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	8.761	115.051	9.083	115.127	Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya	(8.036)	4.217	(8.036)	4.217	Other Operating Expenses
	6.1. Beban administrasi dan umum	249.699	173.010	254.549	176.510	6.1. General & Administrative Expenses
	6.2. Beban personalia	296.350	183.531	305.522	189.444	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	61.681	58.565	67.745	64.648	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	607.730	415.106	627.816	430.602	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	276.889	182.206	290.710	189.688	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	40.650	16.709	35.859	13.629	Non Operating Income
8.	Beban Non Operasional	26.021	52.590	26.075	52.598	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	14.629	(35.881)	9.784	(38.969)	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	291.518	146.325	300.494	150.719	PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/-					Provision for Income Tax -/-
	Tahun berjalan	-	-	3.868	1.329	- Current
	Ditangguhkan *)	10.507	(5.153)	10.215	(5.227)	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	281.011	151.478	286.411	154.617	NET INCOME
13.	Hak Minoritas -/-	-	-	5.400	3.139	Minority Interest -/-
14.	Saldo Laba (Rugi) Awal Tahun	(5.454.184)	(6.012.273)	(5.454.184)	(6.012.273)	Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(5.173.173)	(5.860.795)	(5.173.173)	(5.860.795)	RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	36,29	19,56	36,29	19,56	EARNING PER SHARE (in Indonesian Rupiah)

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 30 Juni 2004 dan 2003 (Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of June 30, 2004 and 2003 (audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.06.2004	30.06.2003	30.06.2004	30.06.2003	
	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	2.524.412	1.739.934	2.524.412	1.739.934	a. Rupiah
	b. Valuta asing	145.521	263.947	145.521	263.947	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	179.174	44.406	179.174	44.406	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	Others
	Jumlah Kewajiban Komitmen	2.849.107	2.048.287	2.849.107	2.048.287	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(2.849.107)	(2.048.287)	(2.849.107)	(2.048.287)	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	55.758	52.956	55.758	52.956	a. Rupiah
	b. Valuta asing	19.046	53.306	19.046	53.306	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	74.804	106.262	74.804	106.262	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	106.306	77.457	106.306	77.457	- Rupiah
	- Valuta asing	80.288	317.349	80.288	317.349	- Foreign Currencies
	b. Lainnya	1.531	2.315	1.531	2.315	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	188.125	397.121	188.125	397.121	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(113.321)	(290.859)	(113.321)	(290.859)	TOTAL NET CONTINGENCIES

PT BANK PERMATA TBK

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 30 Juni 2004 dan 2003 (Diaudit)

(dalam jutaan rupiah)

Pos - Pos	31 March 2004					
	Current	Special Mention	Substandard	Doubtful	Loss	Total
A. Pihak Terkait	8.573.261	-	-	6.025	-	8.579.286
1. Penempatan pada bank lain	9.263	-	-	-	-	9.263
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	8.497.146	-	-	-	-	8.497.146
3. Kredit kepada pihak ketiga	4.408	-	-	-	-	4.408
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	4.408	-	-	-	-	4.408
4. Penyertaan pada pihak ketiga	62.444	-	-	6.025	-	68.469
a. Pada perusahaan keuangan non bank	62.444	-	-	3.617	-	66.061
b. Dalam rangka restrukturisasi kredit	-	-	-	2.408	-	2.408
5. Tagihan lain kepada pihak ketiga	-	-	-	-	-	-
6. Komitmen dan Kontinjensi kepada pihak ketiga	-	-	-	-	-	-
B. Pihak Tidak Terkait	16.682.621	1.284.308	83.618	450.053	441.079	18.941.679
1. Penempatan pada bank lain	2.022.697	-	-	-	6.063	2.028.760
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	4.226.872	342	-	-	9.324	4.236.538
3. Kredit kepada pihak ketiga	9.931.586	1.283.305	69.118	450.053	346.531	12.080.593
a. KUK	1.496.022	563.742	10.390	184.160	114.185	2.368.499
b. Kredit properti	1.625.330	60.735	6.367	8.756	13.114	1.714.302
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	1.625.330	60.735	6.367	8.756	13.114	1.714.302
c. Kredit lain yang direstrukturisasi	77.423	569.120	95.747	167.090	3.179	912.559
d. Lainnya	6.732.811	89.708	(43.386)	90.047	216.053	7.085.233
4. 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
5. Tagihan lain kepada pihak ketiga	155.312	-	-	-	-	155.312
6. Komitmen dan Kontinjensi kepada pihak ketiga	341.175	661	2.000	-	23.463	367.299
JUMLAH	25.255.882	1.284.308	83.618	456.078	441.079	27.520.965
PPAP yang wajib dibentuk	129.516	64.215	8.253	186.156	377.186	765.326
PPAP yang telah dibentuk	195.197	268.752	48.999	232.125	392.186	1.137.259
Total asset bank yang dijaminan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	15,06%	43,93%	15,03%	40,92%	32,95%	19,60%
Persentase Jumlah Debitur KUK terhadap Total Debitur						44,10%

*Merupakan obligasi pemerintah dalam rangka rekapitalisasi dan peleburan usaha

PT BANK PERMATA TBK

EARNING ASSETS QUALITY
as of June 30, 2004 and 2003 (audited)

(Rupiah in million)

31 March 2003						DESCRIPTIONS
Current	Special Mention	Substandard	Doubtful	Loss	Total	
10.464.578	-	6.025	-	-	10.470.603	A. Related Parties
8.747	-	-	-	-	8.747	1. Placement with Other Banks
10.389.486	-	-	-	-	10.389.486	2. Marketable Securities
3.296	-	-	-	-	3.296	3. Loans
-	-	-	-	-	-	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
3.296	-	-	-	-	3.296	c. Other Restructured Loans
63.049	-	6.025	-	-	69.074	d. Others
63.049	-	3.617	-	-	66.666	4. Investment in Related Parties
-	-	2.408	-	-	2.408	a. Financial Institutions (Non Bank)
-	-	-	-	-	-	b. Loan Restructuring Program
-	-	-	-	-	-	5. Other Receivables
-	-	-	-	-	-	6. Commitment and Contingencies
12.965.379	1.391.633	315.793	172.070	983.449	15.828.324	B. Third Parties
2.597.887	-	-	-	6.063	2.603.950	1. Placement with Other Banks
4.244.509	-	-	-	8.212	4.252.721	2. Marketable Securities
5.906.483	1.109.956	315.793	171.467	903.613	8.407.312	3. Loans
1.641.107	614.458	83.327	10.551	81.567	2.431.010	a. Small Business
535.692	73.952	7.855	8.027	38.721	664.247	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
535.692	73.952	7.855	8.027	38.721	664.247	ii. Unrestructured Loans
-	1.130	-	-	2.801	3.931	c. Other Restructured Loans
3.729.684	420.416	224.611	152.889	780.524	5.308.124	d. Others
4.959	12.500	-	-	39.263	56.722	4. Investment in Third Parties
4.959	-	-	-	1.263	6.222	a. Financial Institutions (Non Bank)
60.481	12.500	-	-	38.000	50.500	b. Loan Restructuring Program
151.060	-	-	-	5.611	66.092	5. Other Receivables
-	269.177	-	603	20.687	441.527	6. Commitment and Contingencies
23.429.957	1.391.633	321.818	172.070	983.449	26.298.927	TOTAL
93.528	69.582	36.664	61.085	573.089	833.948	Compulsory Allowance for Earning Asset Losses
304.173	104.582	116.664	141.085	916.207	1.582.711	Established Allowance for Earning Asset Losses
-	-	-	-	-	-	Total for Guaranteed Bank Assets
-	-	-	-	-	-	a. In Bank Indonesia
-	-	-	-	-	-	b. In Third Parties
27,77%	55,36%	26,39%	6,15%	9,03%	28,90%	Small Business to Total Loans (%)
					43,69%	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 Per 30 Juni 2004 dan 2003 (Diaudit)		CALCULATION OF CAPITAL ADEQUACY RATIO as of June 30, 2004 and 2003 (audited)	
(dalam jutaan rupiah)		(Rupiah in million)	
KETERANGAN	BANK *)		
	30.06.2004	30.06.2003	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	1.410.816	804.933	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 (-/-)	(5.690.761)	(6.223.512)	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 (-/-)	145.759	73.164	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 (-/-)	-	-	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/-)
i. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	-	(537)	i. Difference in Value fr. Restructuring of Entities Under Common Control
3. Goodwill (-/-)	-	-	3. Goodwill (-/-)
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	348.844	330.118	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)	171.773	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)	133.497	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)	1.759.660	1.135.051	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/-)	76.678	79.829	III. EQUITY PARTICIPATIONS (-/-)
IV. TOTAL MODAL (II - III)	1.682.982	1.055.222	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	13.741.843	10.026.650	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	12,3%	10,5%	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 Per 30 Juni 2004 dan 2003 (Diaudit)			FINANCIAL RATIO as of June 30, 2004 and 2003 (audited)	
No.	RASIO (%)	BANK		RATIO (%)
		30.06.2004	30.06.2003	
I.	Permodalan			I. Capital
	1. CAR	12,3%	10,5%	1. CAR
	2. Aktiva tetap terhadap modal	60,5%	95,6%	2. Fixed Assets to Capital
II.	Aktiva Produktif			II. Earning Assets
	1. Aktiva produktif bermasalah	3,6%	5,6%	1. Non-Performing Earning Assets
	2. NPL Gross	7,2%	16,6%	2. NPL Gross
	3. NPL Net	2,4%	3,5%	3. NPL Nett
	4. PPAP terhadap aktiva produktif	4,1%	6,0%	4. Allowance for Earning Assets Losses to Earning Assets
	5. Pemenuhan PPAP	148,6%	189,8%	5. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas			III. Rentability
	1. ROA	2,0%	1,0%	1. ROA
	2. ROE	41,9%	16,7%	2. ROE
	3. NIM	5,7%	3,9%	3. NIM
	4. BOPO	81,9%	90,5%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			IV. Liquidity
	LDR	48,7%	36,2%	LDR
V.	Kepatuhan (Compliance)			V. 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	1,0%	8,7%	b. 2. Non-Related Parties
	2. GWM Rupiah	5,0%	5,5%	2. Reserve Requirement (Rupiah)
	3. PDN	7,7%	15,0%	3. Net Open Position

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

* Pemegang saham pengendali

* Controlling shareholders

PT BANK PERMATA TBK

PT BANK PERMATA TBK

TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 30 Juni 2004 dan 2003 (Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of June 30, 2004 and 2003 (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	-	48.786	484	148	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	225.147	792	471	-
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	-	273.933	1.276	619	-

Catatan :

- Informasi keuangan ini disusun 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 jo Surat Edaran Ketua Bapepam No. SE-02/PM/2002 tanggal 27 Desember 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.

- BPPN dan Negara Republik Indonesia adalah ultimate shareholders sesuai Peraturan Bank Indonesia No.5/25/PBI/2003 tanggal 10 November 2003 tentang Penilaian Kemampuan dan Kepatutan.

- Untuk tujuan perbandingan, beberapa akun dalam informasi keuangan periode 3 bulan untuk tahun yang berakhir 31 Maret 2003 telah direklasifikasi agar sesuai dengan penyajian akun didalam informasi keuangan tanggal 31 Maret 2004.

- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :

Kurs per 31 Maret 2004 : 1 US\$ = Rp. 8.562,5

Kurs per 31 Maret 2003 : 1 US\$ = Rp. 8.902

Note:

- This financial statement is 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.

- Based on the decision of the President of the Republic of Indonesia No.15, yr 2004 re: Termination and liquidation of IBRA, article 6 stated that due to the termination of IBRA's duty referred to article 1 and/or IBRA liquidation as stated on article 2, the assets of IBRA are to be controlled by the Republic of Indonesia, under the supervision of Ministry of Finance.

- IBRA and the Republic of Indonesia were the ultimate shareholders refer to the regulation of Bank Indonesia No.5/25/PBI/2003 dated 10 November 2003 re: Fit and Proper

- For comparison purpose, a number of account in the financial report for the period of Jan 1, 2003 to Mar 31, 2003 had been reclassified to be align with the financial report for the period of Jan1, 2004 to Mar 31, 2004.

- The exchange rates:

31 March 2004 : 1 USD = Rp. 8,562,5

31 March 2003 : 1 USD = Rp. 8,902