

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI
Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS
as of March 31, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2004	31.03.2003	31.03.2004	31.03.2003	
	AKTIVA					ASSETS
1.	Kas	350.090	361.604	350.460	361.911	1. Cash
2.	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia	1.276.733	1.332.709	1.276.733	1.332.709	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	2.304.532	2.393.697	2.318.532	2.415.697	b. Certificates of Bank Indonesia
	c. Lainnya	1.100.000	7.500	1.100.000	7.500	c. Others
3.	Giro pada bank lain					3. Current Account with Other Banks
	a. Rupiah	4.030	2.891	17.565	16.701	a. Rupiah
	b. Valuta asing	124.569	76.744	125.382	78.137	b. Foreign Currencies
4.	Penempatan pada bank lain					4. Placements with Other Banks
	a. Rupiah	98.567	388.956	138.764	425.892	a. Rupiah
	b. Valuta asing	1.041.916	379.089	1.060.808	408.249	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(28.746)	(94.499)	(28.758)	(94.513)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	53.438	14.234	63.282	23.949	i. Trading
	ii. Tersedia untuk dijual	3.600	10.711	23.178	13.727	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	118.466	106.172	118.466	106.172	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	742.870	1.266.131	742.870	1.266.131	i. Trading
	ii. Tersedia untuk dijual	-	-	-	-	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	568.662	329.864	568.662	329.864	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(23.292)	(32.240)	(23.292)	(32.240)	Provision for Possible Losses -/-
6.	Obligasi Pemerintah*					6. Government Bond
	a. Diperdagangkan	3.379.229	2.775.864	3.379.229	2.775.864	a. Trading
	b. Tersedia untuk dijual	557.200	632.412	557.200	641.944	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	5.497.702	8.270.674	5.497.702	8.270.674	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	1.418	650	1.418	650	8. Derivative Receivables
	PPAP - Tagihan derivatif -/-	(14)	(6)	(14)	(6)	Provision for Possible Losses -/-
9.	Kredit yang diberikan					9. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	5.076	3.602	5.851	5.003	i. Related Parties
	ii. Pihak lain	8.819.910	6.652.112	8.886.514	6.720.742	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	1.714.867	1.763.833	1.714.867	1.763.833	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(959.363)	(1.420.932)	(959.905)	(1.421.509)	Provision for Possible Losses -/-
10.	Tagihan akseptasi	117.002	97.098	117.002	97.098	10. Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(1.170)	(1.025)	(1.170)	(1.025)	Provision for Possible Losses -/-
11.	Penyertaan	155.841	151.814	85.259	85.726	11. Investments
	PPAP - Penyertaan -/-	(75.039)	(57.597)	(75.039)	(57.597)	Provision for Possible Losses -/-
12.	Pendapatan yang masih akan diterima	238.249	365.676	240.701	368.207	12. Account Receivables
13.	Biaya dibayar dimuka	54.436	32.385	55.572	33.492	13. Prepaid Expenses
14.	Uang muka pajak	1.073	19	1.917	295	14. Prepaid Taxes
15.	Aktiva pajak tangguhan	405.101	382.932	406.245	384.215	15. Deffered Tax Assets
16.	Aktiva tetap	1.003.821	1.022.859	1.012.923	1.031.213	16. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(304.791)	(295.799)	(310.474)	(300.296)	Accumulated Depreciation -/-
17.	Aktiva sewa guna usaha	-	-	267	267	17. Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	(89)	(35)	Accumulated Depreciation -/-
18.	Agunan yang diambil alih	501.081	467.096	501.741	467.287	18. Foreclosed Assets
19.	Aktiva lain-lain	755.590	726.283	798.938	750.927	19. Other Assets
	JUMLAH AKTIVA	29.602.654	28.113.513	29.769.307	28.276.855	TOTAL ASSETS

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

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

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Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS
as of March 31, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2004	31.03.2003	31.03.2004	31.03.2003	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					1. Demand Deposits
	a. Rupiah	5.219.242	2.274.355	5.214.038	2.269.665	a. Rupiah
	b. Valuta asing	2.178.103	1.431.974	2.175.201	1.430.846	b. Foreign Exchange
2.	Kewajiban segera lainnya	861.417	904.171	899.691	926.683	2. Other Current Liabilities
3.	Tabungan	3.564.770	2.721.977	3.575.812	2.729.535	3. Saving Deposits
4.	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	14.311	4.824	1.000	1.700	i. Related Parties
	ii. Pihak lain	11.661.512	14.195.862	11.715.348	14.258.998	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	13.979	17.540	12.287	13.086	i. Related Parties
	ii. Pihak lain	1.303.525	1.577.039	1.303.525	1.577.039	ii. Third Parties
5.	Sertifikat deposito					5. Certificates of Deposits
	a. Rupiah	5	2.005	5	2.005	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	610.767	51.654	609.821	51.654	6. Deposits of Other Banks
7.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	-	7. Securities Sold under Repurchase Agreement
8.	Kewajiban derivatif	3.325	131	3.325	131	8. Derivative Liabilities
9.	Kewajiban akseptasi	117.002	97.098	117.002	97.098	9. Acceptance Liabilities
10.	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah		455.601	-	455.601	a. Rupiah
	b. Valuta asing	9.118	8.698	9.118	8.698	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	720.574	972.555	721.100	973.122	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	181.934	530.945	181.934	530.945	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	24.260	17.489	24.260	17.489	12. Estimation for Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	13. Liabilities in Direct Financing Leases
14.	Beban yang masih harus dibayar	60.909	127.157	61.117	127.690	14. Payable Expenses
15.	Taksiran pajak penghasilan	-	-	819	833	15. Provision for Income Tax
16.	Kewajiban pajak tangguhan	-	-	-	-	16. Liabilities in Deferred Tax
17.	Kewajiban lain-lain	1.216.521	1.457.428	1.258.512	1.496.603	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	-	-	44.012	42.424	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	(2.455)	3.908	(2.455)	3.908	h. Unrealized Gains/Losses of Securities
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(5.327.251)	(5.909.984)	(5.327.251)	(5.909.984)	j. Retained Earnings
	JUMLAH PASIVA	29.602.654	28.113.513	29.769.307	28.276.855	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode 3 bulan yang berakhir pada tanggal 31 Maret 2004 (Tidak Diaudit)

For Period of January 1 to March 31, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2004	31.03.2003	31.03.2004	31.03.2003	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	606.548	822.191	609.652	828.776	a. Rupiah
	b. Valuta asing	45.510	39.265	45.645	39.507	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	39.642	31.489	39.787	31.730	a. Rupiah
	b. Valuta asing	1.631	127	1.631	127	b. Foreign Exchange
	Jumlah Pendapatan Bunga	693.331	893.072	696.715	900.140	Total Interest Income
2.	Beban Bunga					Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	297.609	627.027	298.653	629.645	a. Rupiah
	b. Valuta asing	7.770	23.529	7.607	23.484	b. Foreign Exchange
	2.2. Komisi dan provisi	3.166	706	3.166	706	2.2. Other Expenses
	Jumlah Beban Bunga	308.545	651.262	309.426	653.835	Total Interest Expenses
	Pendapatan Bunga Bersih	384.786	241.810	387.289	246.305	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	33.981	29.755	34.200	30.318	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	10.523	10.607	10.493	10.508	3.2. Foreign Exchange Income
	3.3. Pendapatan kenaikan nilai surat berharga	7.672	10.012	7.640	10.096	3.3. Increase in Securities Trading Value Income
	3.4. Pendapatan lainnya	12.987	6.005	21.527	17.432	3.4. Others
	Jumlah Pendapatan Operasional Lainnya	65.163	56.379	73.860	68.354	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	50.371	42.212	50.430	42.255	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	(13.628)	(22.801)	(13.628)	(22.801)	Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					Other Operating Expenses
	6.1. Beban administrasi dan umum	106.612	85.397	107.670	87.405	6.1. General & Administrative Expenses
	6.2. Beban personalia	157.485	81.906	159.351	85.370	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	30.207	24.685	34.869	28.891	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	294.304	191.988	301.890	201.666	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	118.902	86.790	122.457	93.539	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	11.509	15.582	10.218	14.474	Non Operating Income
8.	Beban Non Operasional	309	83	338	87	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	11.200	15.499	9.880	14.387	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	130.102	102.289	132.337	107.926	PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/-					Provision for Income Tax -/-
	Tahun berjalan	-	-	861	1.407	- Current
	Ditangguhkan *)	3.168	-	3.168	-	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	126.934	102.289	128.308	106.519	NET INCOME
13.	Hak Minoritas -/-	-	-	1.374	4.230	Minority Interest -/-
14.	Saldo Laba (Rugi) Awal Tahun	(5.454.185)	(6.012.273)	(5.454.185)	(6.012.273)	Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(5.327.251)	(5.909.984)	(5.327.251)	(5.909.984)	RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	0,7	0,5	0,7	0,6	EARNING PER SHARE (in Indonesian Rupiah)

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KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of March 31, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2004	31.03.2003	31.03.2004	31.03.2003	
	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	2.320.063	1.578.723	2.320.063	1.578.723	a. Rupiah
	b. Valuta asing	118.102	224.572	118.102	224.572	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	121.063	71.783	121.063	71.783	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	10.466	-	10.466	-	Others
	Jumlah Kewajiban Komitmen	2.569.694	1.875.078	2.569.694	1.875.078	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(2.569.694)	(1.875.078)	(2.569.694)	(1.875.078)	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	60.181	97.729	60.181	97.729	a. Rupiah
	b. Valuta asing	15.157	99.480	15.157	99.480	b. Foreign Currencies
3.	Lainnya	-	-	-	-	Others
	Jumlah Tagihan Kontinjensi	75.338	197.209	75.338	197.209	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	86.308	106.009	86.308	106.009	- Rupiah
	- Valuta asing	67.392	343.971	67.392	343.971	- Foreign Currencies
	b. Lainnya	4.006	3.395	4.006	3.395	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	157.706	453.375	157.706	453.375	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(82.368)	(256.166)	(82.368)	(256.166)	TOTAL NET CONTINGENCIES

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA

Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

(dalam jutaan rupiah)

Pos - Pos	31 March 2004					
	Current	Special Mention	Substandard	Doubtful	Loss	Total
A. Pihak Terkait	8.801.596	-	-	6.025	-	8.807.621
1. Penempatan pada bank lain	9.855	-	-	-	-	9.855
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	8.719.880	-	-	-	-	8.719.880
3. Kredit kepada pihak ketiga	5.076	-	-	-	-	5.076
a. KUK	-	-	-	-	-	-
b. Kredit properti	-	-	-	-	-	-
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	-	-	-	-	-	-
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-
d. Lainnya	5.076	-	-	-	-	5.076
4. Penyertaan pada pihak ketiga	66.785	-	-	6.025	-	72.810
a. Pada perusahaan keuangan non bank	66.785	-	-	3.617	-	70.402
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	15.576.028	1.405.495	435.114	231.316	326.652	17.974.605
1. Penempatan pada bank lain	2.283.871	-	-	-	6.063	2.289.934
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	4.585.918	-	-	-	8.507	4.594.425
3. Kredit kepada pihak ketiga	8.331.717	1.405.495	420.614	231.316	234.978	10.624.120
a. KUK	1.563.779	689.537	284.570	8.942	18.872	2.565.700
b. Kredit properti	1.359.669	62.321	14.910	2.989	13.908	1.453.797
i. Direstrukturisasi	-	-	-	-	-	-
ii. Tidak direstrukturisasi	1.359.669	62.321	14.910	2.989	13.908	1.453.797
c. Kredit lain yang direstrukturisasi	77.260	507.929	79.295	119.596	633	784.713
d. Lainnya	5.331.009	145.708	41.839	99.789	201.565	5.819.910
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	114.183	-	-	-	-	114.183
6. Komitmen dan Kontinjensi kepada pihak ketiga	255.360	-	2.000	-	21.406	278.766
JUMLAH	24.377.624	1.405.495	435.114	237.341	326.652	26.782.226
PPAP yang wajib dibentuk	115.390	70.275	60.117	75.490	250.353	571.625
PPAP yang telah dibentuk	190.579	198.345	287.117	135.490	300.353	1.111.884
Total asset bank yang dijaminkan	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-
Persentase KUK terhadap total kredit	18,76%	49,06%	67,66%	3,87%	8,03%	24,14%
Persentase Jumlah Debitur KUK terhadap Total Debitur						48,37%

*Merupakan obligasi pemerintah dalam rangka rekapitalisasi dan peleburan usaha

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EARNING ASSETS QUALITY
as of March 31, 2004 and 2003 (Unaudited)

(Rupiah in million)

31 March 2003						DESCRIPTIONS
Current	Special Mention	Substandard	Doubtful	Loss	Total	
11.754.619	-	6.025	-	-	11.760.644	A. Related Parties
8.518	-	-	-	-	8.518	1. Placement with Other Banks
11.678.950	-	-	-	-	11.678.950	2. Marketable Securities
3.602	-	-	-	-	3.602	3. Loans
-	-	-	-	-	-	a. Small Business
-	-	-	-	-	-	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
-	-	-	-	-	-	ii. Unrestructured Loans
-	-	-	-	-	-	c. Other Restructured Loans
3.602	-	-	-	-	3.602	d. Others
63.549	-	6.025	-	-	69.574	4. Investment in Related Parties
63.549	-	3.617	-	-	67.166	a. Financial Institutions (Non Bank)
-	-	2.408	-	-	2.408	b. Loan Restructuring Program
-	-	-	-	-	-	5. Other Receivables
-	-	-	-	-	-	6. Commitment and Contingencies
10.501.325	1.339.699	627.440	185.246	1.447.280	14.100.990	B. Third Parties
2.085.072	-	-	-	6.063	2.091.135	1. Placement with Other Banks
2.909.272	-	-	-	15.120	2.924.392	2. Marketable Securities
5.272.463	1.011.561	625.656	185.246	1.327.821	8.422.747	3. Loans
1.347.027	598.826	286.075	9.528	142.703	2.384.159	a. Small Business
479.965	47.955	8.108	7.856	177.439	721.323	b. Property Loans
-	-	-	-	-	-	i. Restructured Loans
479.965	47.955	8.108	7.856	177.439	721.323	ii. Unrestructured Loans
164.858	66.712	85.259	104.168	674.933	1.095.930	c. Other Restructured Loans
3.280.613	298.068	246.214	63.694	332.746	4.221.335	d. Others
717	12.500	1.135	-	55.128	69.480	4. Investment in Third Parties
717	-	1.135	-	128	1.980	a. Financial Institutions (Non Bank)
-	12.500	-	-	55.000	67.500	b. Loan Restructuring Program
53.217	-	-	-	14.860	68.077	5. Other Receivables
180.584	315.638	649	-	28.288	525.159	6. Commitment and Contingencies
22.255.944	1.339.699	633.465	185.246	1.447.280	25.861.634	TOTAL
81.893	67.052	75.835	72.995	896.310	1.194.085	Compulsory Allowance for Earning Asset Losses
131.893	67.052	125.835	122.995	1.176.015	1.623.790	Established Allowance for Earning Asset Losses
-	-	-	-	-	-	- Total for Guaranteed Bank Assets
-	-	-	-	-	-	a. In Bank Indonesia
-	-	-	-	-	-	b. In Third Parties
25,53%	59,20%	45,72%	5,14%	10,75%	28,29%	Small Business to Total Loans (%)
	0				42,64%	Small Business Debtors to Total Debtors (%)

*Government bond in the frame of recapitalization and merger

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

CALCULATION OF CAPITAL ADEQUACY RATIO
as of March 31, 2004 and 2003 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

KETERANGAN	BANK *)		
	31.03.2004	31.03.2003	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	1.330.108	787.444	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)	(6.223.503)	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 (-/ -)	65.051	51.221	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 (-/ -)	0	0	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/ -)
i. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	-	-	i. Difference in Value fr. Restructuring of Entities Under Common Control
3. Goodwill (-/ -)	-	3.908	3. Goodwill (-/ -)
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	338.134	331.116	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)	154.485	125.732	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)	140.075	161.810	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)	1.668.242	1.118.560	II. TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)
III. PENYERTAAN (-/ -)	81.619	81.065	III. EQUITY PARTICIPATIONS (-/ -)
IV. TOTAL MODAL (II - III)	1.586.623	1.037.495	IV. TOTAL CAPITAL (II - III)
V. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR)	12.358.790	10.058.614	V. RISK-WEIGHTED ASSET
VI. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (IV:V)	12,8%	10,3%	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 2004 dan 2003 (Tidak Diaudit)		as of March 31, 2004 and 2003 (Unaudited)		
No.	RASIO (%)	BANK		RATIO (%)
		31.03.2004	31.03.2003	
I.	Permodalan			I. Capital
	1. CAR	12,8%	10,3%	1. CAR
	2. Aktiva tetap terhadap modal	63,3%	98,6%	2. Fixed Assets to Capital
II.	Aktiva Produktif			II. Earning Assets
	1. Aktiva produktif bermasalah	3,7%	8,8%	1. Non-Performing Earning Assets
	2. NPL Gross	8,3%	25,4%	2. NPL Gross
	3. NPL Net	2,6%	9,7%	3. NPL Nett
	4. PPAP terhadap aktiva produktif	4,2%	6,3%	4. Allowance for Earning Assets Losses to Earning Assets
	5. Pemenuhan PPAP	194,5%	135,6%	5. Compliance of Allowance for Earning Assets Losses
III.	Rentabilitas			III. Rentability
	1. ROA	1,8%	1,4%	1. ROA
	2. ROE	39,0%	10,0%	2. ROE
	3. NIM	5,8%	3,6%	3. NIM
	4. BOPO	84,3%	90,9%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			IV. Liquidity
	LDR	44,4%	37,9%	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	0,3%	13,4%	b. 2. Non-Related Parties
	2. GWM Rupiah	5,1%	5,1%	2. Reserve Requirement (Rupiah)
	3. PDN	2,8%	16,2%	3. Net Open Position

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

* Pemegang saham pengendali

* Controlling shareholders

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TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 31 Maret 2004 dan 2003 (Tidak Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of March 31, 2004 and 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	-	482.085	1.418	3.325	-
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	-	482.085	1.418	3.325	-

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