

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Desember 2005 dan 2004 (Diaudit)

as of December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2005	31.12.2004	31.12.2005	31.12.2004	
	AKTIVA					ASSETS
1	Kas	518,543	409,674	518,889	410,028	1. Cash
2	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia	2,300,249	1,870,515	2,300,249	1,870,515	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	198,222	1,936,183	237,722	1,956,733	b. Certificates of Bank Indonesia
	c. Lainnya	1,094	799,903	1,094	799,903	c. Others
3	Giro pada bank lain					3. Current Account with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	11	-	11	-	i. Related Parties
	ii. Pihak lain	23,058	21,473	41,000	38,446	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	84,331	13,167	84,331	13,167	i. Related Parties
	ii. Pihak lain	259,034	222,650	262,865	225,652	ii. Third Parties
4	Penempatan pada bank lain					4. Placements with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	150,000	50,000	150,000	50,000	i. Related Parties
	ii. Pihak lain	278,844	392,177	339,254	428,138	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(6,244)	(10,715)	(6,288)	(10,767)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	39,320	-	39,320	-	i. Related Parties
	ii. Pihak lain	1,649,838	495,020	1,673,403	513,740	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(21,697)	(7,316)	(21,697)	(7,316)	Provision for Possible Losses -/-
5	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	-	19,038	11,890	49,094	i. Trading
	ii. Tersedia untuk dijual	63,974	-	63,974	-	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	-	43,750	-	43,750	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(584)	(1,150)	(584)	(1,150)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	-	413,528	-	413,528	i. Trading
	ii. Tersedia untuk dijual	125,973	-	136,134	9,857	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	-	382,579	-	382,579	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(1,304)	(8,185)	(1,304)	(8,185)	Provision for Possible Losses -/-
6	Surat berharga yg dijual dengan janji dibeli kembali					6. Securities Sold under Agreements to Repurchase
7	Obligasi Pemerintah *)					7. Government Bonds*
	a. Diperdagangkan					a. Trading
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	863,443	2,124,746	863,443	2,124,746	ii. Third Parties
	b. Tersedia untuk dijual					b. Available for Sale
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	3,356,498	350,745	3,356,498	350,745	ii. Third Parties
	c. Dimiliki hingga jatuh tempo					c. Held to Maturity
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	-	5,311,631	-	5,311,631	ii. Third Parties
8	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					8. Securities Purchased under Resale Agreements (reverse repo)
	a. Rupiah					a. Rupiah
	b. Valuta asing					b. Foreign Currencies
	PPA-Surat berharga yg dibeli dengan janji dijual kembali (reverse repo)-/-					Provision for Possible Losses -/-
9	Tagihan derivatif					9. Derivative Receivables
	i. Pihak terkait dengan bank	3,550	-	3,550	-	i. Related Parties
	ii. Pihak lain	12,678	1,612	12,678	1,612	ii. Third Parties
	PPA - Tagihan derivatif -/-	(177)	(44)	(177)	(44)	Provision for Possible Losses -/-
10	Kredit yang diberikan					10. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	54,233	12,698	54,233	13,354	i. Related Parties
	ii. Pihak lain	19,860,242	12,499,652	19,942,491	12,569,342	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(553,283)	(567,789)	(553,948)	(568,304)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2,292,707	2,273,362	2,292,707	2,273,362	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(378,717)	(429,192)	(378,717)	(429,192)	Provision for Possible Losses -/-
11	Tagihan akseptasi					11. Acceptance Receivables
	i. Pihak terkait dengan bank	26,438	5,037	26,438	5,037	i. Related Parties
	ii. Pihak lain	378,668	266,098	378,668	266,098	ii. Third Parties
	PPA - Tagihan akseptasi -/-	(19,121)	(3,784)	(19,121)	(3,784)	Provision for Possible Losses -/-
12	Penyertaan	135,875	153,402	36,073	79,039	12. Investments
	PPA - Penyertaan -/-	(30,822)	(74,607)	(30,822)	(74,607)	Provision for Possible Losses -/-
13	Pendapatan yang masih akan diterima	236,912	237,125	239,299	239,212	13. Account Receivables
14	Biaya dibayar dimuka	61,331	42,696	63,061	44,118	14. Prepaid Expenses
15	Uang muka pajak	146,719	-	146,719	-	15. Prepaid Taxes
16	Aktiva pajak tangguhan	292,279	340,629	295,766	344,270	16. Deferred Tax Assets
17	Aktiva tetap	1,274,989	1,041,939	1,284,024	1,050,168	17. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(313,326)	(304,549)	(319,069)	(309,751)	Accumulated Depreciation -/-
18	Properti terbengkalai	-	-	-	-	18. Unutilized Properties
	PPA - Properti terbengkalai -/-	-	-	-	-	Provision for Possible Losses -/-
19	Aktiva sewa guna usaha	-	-	-	267	19. Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	(129)	Accumulated Depreciation -/-
20	Agunan yang diambil alih	444,908	475,926	446,623	477,205	20. Foreclosed Assets
21	Aktiva lain-lain	785,507	798,284	811,779	814,535	21. Other Assets
	JUMLAH AKTIVA	34,594,193	31,597,908	34,782,459	31,756,642	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 bond in the frame of bank recapitalization program, which obtained from secondary market.

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NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Desember 2005 dan 2004 (Diaudit)

as of December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2005	31.12.2004	31.12.2005	31.12.2004	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1	Giro					1. Demand Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	276,386	429,515	270,288	427,093	i. Related Parties
	ii. Pihak lain	3,287,944	2,889,110	3,289,441	2,889,110	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	95,188	170,240	94,095	169,881	i. Related Parties
	ii. Pihak lain	1,996,956	1,515,965	1,997,536	1,515,965	ii. Third Parties
2	Kewajiban segera lainnya	1,005,067	878,644	1,036,775	912,083	2. Other Current Liabilities
3	Tabungan					3. Savings
	i. Pihak terkait dengan bank	14,118	9,489	14,118	9,489	i. Related Parties
	ii. Pihak lain	4,730,706	4,295,559	4,745,566	4,310,283	ii. Third Parties
4	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	780,642	861,063	777,147	844,077	i. Related Parties
	ii. Pihak lain	15,622,557	14,421,946	15,692,798	14,475,612	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	184,248	136,366	167,286	121,926	i. Related Parties
	ii. Pihak lain	1,313,083	1,245,044	1,312,766	1,245,044	ii. Third Parties
5	Sertifikat deposito					5. Certificates of Deposits
	a. Rupiah	5	5	5	5	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
6	Simpanan dari bank lain					6. Deposits of Other Banks
	i. Pihak terkait dengan bank	379	1,095	8	10	i. Related Parties
	ii. Pihak lain	669,391	36,306	668,124	36,306	ii. Third Parties
7	Kewajiban pembelian kembali surat berharga yang dijual dengan syarat repo	-	-	-	-	7. Securities Sold under Repurchase Agreements (repo)
8	Kewajiban derivatif					8. Derivative Payables
	i. Pihak terkait dengan bank	399	64	399	64	i. Related Parties
	ii. Pihak lain	12,458	4,440	12,458	4,440	ii. Third Parties
9	Kewajiban akseptasi					9. Acceptance Payables
	i. Pihak terkait dengan bank	18,932	60,293	18,932	60,293	i. Related Parties
	ii. Pihak lain	386,174	210,842	386,174	210,842	ii. Third Parties
10	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	7,509	-	7,509	b. Foreign Exchange
11	Pinjaman yang diterima					11. Fund Borrowings
	a. Fasilitas pendanaan jangka pendek Bank Indonesia	-	-	-	-	a. Short Term Funding Facilities from Bank Indonesia
	b. Lainnya					b. Others
	i. Rupiah					i. Rupiah
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	616,166	645,294	616,259	645,311	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	-	139,275	-	139,275	- Related Parties
	- Pihak lain	134,383	270,927	134,383	270,927	- Third Parties
12	Estimasi kerugian komitmen & kontinjensi					12. Estimated Allowance for Possible Losses on Commitment & Contingencies
	i. Pihak terkait dengan bank	28	163	28	163	i. Related Parties
	ii. Pihak lain	17,176	30,611	17,176	30,611	ii. Third Parties
13	Kewajiban sewa guna usaha	-	-	-	-	13. Lease Payables
14	Beban yang masih harus dibayar	96,433	63,053	97,309	63,453	14. Accruals
15	Taksiran pajak penghasilan	-	-	1,690	1,943	15. Estimated Tax Payable
16	Kewajiban pajak tangguhan	-	-	-	-	16. Deferred Tax Liabilities
17	Kewajiban lain-lain	763,470	934,187	804,169	976,750	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. Loan Capital
	a. Pihak terkait dengan bank	-	-	-	-	a. Related Parties
	b. Pihak lain	-	-	-	-	b. Others
20	Hak minoritas	-	-	55,625	47,274	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)	5,826,978	5,826,978	5,826,978	5,826,978	b. Agio (Disagio)
	c. Uang muka setoran modal	-	-	-	-	c. Prepaid Capital
	d. Modal sumbangan	-	-	-	-	d. Donation Capital
	e. Selisih penjabaran laporan keuangan	-	-	-	-	e. Difference in Foreign Currency Translation
	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 Sepengendalian	(62,719)	1,285	(62,719)	1,285	g. Difference in value arising fr restructuring of entities under common control
	h. Laba (rugi) yang belum direalisasi dari surat berharga	-	-	-	-	h. Unrealized Gains/Losses from Marketable Securities & Government Bonds
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(4,536,463)	(4,831,468)	(4,536,463)	(4,831,468)	j. Retained Earnings
	JUMLAH PASIVA	34,594,193	31,597,908	34,782,459	31,756,642	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

PT BANK PERMATA TBK

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode yang berakhir pada tanggal 31 Desember 2005 & 2004 (Diaudit)

For Period of January 1 to December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2005	31.12.2004	31.12.2005	31.12.2004	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					1. Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	2,873,938	2,538,030	2,899,794	2,565,652	a. Rupiah
	b. Valuta asing	221,346	185,232	224,707	185,342	b. Foreign Exchange
	1.2. Provisi dan komisi	-	-	-	-	1.2. Fees and Commissions
	a. Rupiah	261,125	200,412	262,151	201,448	a. Rupiah
	b. Valuta asing	11,239	12,224	11,239	12,224	b. Foreign Exchange
	Jumlah Pendapatan Bunga	3,367,648	2,935,898	3,397,891	2,964,666	Total Interest Income
2.	Beban Bunga					2. Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	1,618,658	1,347,950	1,625,601	1,353,571	a. Rupiah
	b. Valuta asing	59,453	27,528	59,453	27,464	b. Foreign Exchange
	2.2. Komisi dan provisi	1,876	1,323	1,876	1,323	2.2. Other Expenses
	Jumlah Beban Bunga	1,679,987	1,376,801	1,686,930	1,382,358	Total Interest Expenses
	Pendapatan Bunga Bersih	1,687,661	1,559,097	1,710,961	1,582,308	Net Interest Income
3.	Pendapatan Operasional Lainnya					3. Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	240,402	156,002	240,165	155,428	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing*	77,209	47,631	78,727	47,096	3.2. Gain on Foreign Exchange Transactions*
	3.3. Pendapatan kenaikan nilai surat berharga**	(57,570)	2,804	(59,044)	2,955	3.3. Gain from Increase in Fair Value of Securities**
	3.4. Pendapatan premi	-	-	38,558	34,327	3.4. Premium Income
	3.5. Pendapatan lainnya	71,597	93,314	64,351	87,200	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	331,638	299,751	362,757	327,006	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	57,507	19,532	57,967	21,035	4. Provision for Possible Losses on Earning Assets
5.	Beban (Pendapatan) Estimasi Kerugian Komitmen & Kontinjensi	(1,311)	(5,768)	(1,311)	(5,768)	5. Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					6. Other Operating Expenses
	6.1. Beban administrasi dan umum	655,003	492,457	662,500	499,642	6.1. General & Administrative Expenses
	6.2. Beban personalia	656,540	478,823	677,247	497,693	6.2. Personnel Expenses
	6.3. Beban penurunan nilai surat berharga	-	-	-	-	6.3. Decrease in Value of Securities
	6.4. Beban transaksi valas	-	-	-	-	6.4. Losses of Foreign Exchange Transactions
	6.5. Beban Promosi	92,246	176,463	93,124	177,069	6.5. Promotion Expenses
	6.6. Beban lainnya	172,910	148,928	185,233	160,600	6.6. Other Expenses
	Jumlah Beban Operasional Lainnya	1,576,699	1,296,671	1,618,104	1,335,004	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	386,404	548,413	398,958	559,043	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	58,298	206,220	61,211	208,540	7. Non Operating Income
8.	Beban Non Operasional	54,733	64,276	54,826	64,402	8. Non Operating Expenses
	Pendapatan (Beban) Non Operasional	3,565	141,944	6,385	144,138	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	9. Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	389,969	690,357	405,343	703,181	10. PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/ Tahun berjalan	19,735	-	25,596	5,538	11. Provision for Income Tax -/ - Current
	Ditangguhkan *)	75,229	67,641	75,383	67,165	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	295,005	622,716	304,364	630,478	12. NET INCOME
13.	Hak Minoritas -/	-	-	9,359	7,762	13. Minority Interest -/
14.	Saldo Laba (Rugi) Awal Tahun	(4,831,468)	(5,454,184)	(4,831,468)	(5,454,184)	14. Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	15. Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(4,536,463)	(4,831,468)	(4,536,463)	(4,831,468)	16. RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	38.10	80.42	38.10	80.42	17. EARNING PER SHARE (in Indonesian Rupiah)

* Meliputi pendapatan dan beban transaksi valuta asing

*Including income and expense from foreign exchange transactions

** Meliputi kenaikan dan penurunan nilai surat berharga

**Including gain and loss in marketable securities

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 31 Desember 2005 dan 2004 (Diaudit)

EARNING ASSETS QUALITY
as of December 31, 2005 and 2004 (Audited)

Pos - Pos	31 December 2005						31 December 2004						DESCRIPTIONS
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
A. Pihak Terkait	468,296	-	-	6,025	-	474,321	159,572	-	-	6,025	-	165,597	Related Parties
1. Penempatan pada bank lain	286,669	-	-	-	-	286,669	60,084	-	-	-	-	60,084	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	Marketable Securities Issued by Third Parties or Bank Indonesia
3. Kredit kepada pihak ketiga	54,233	-	-	-	-	54,233	12,698	-	-	-	-	12,698	Loans to Third Parties
a. KUK	-	-	-	-	-	-	-	-	-	-	-	-	a. Small Scale Business Credit
b. Kredit properti	-	-	-	-	-	-	-	-	-	-	-	-	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Restructured Loans
d. Lainnya	54,233	-	-	-	-	54,233	12,698	-	-	-	-	12,698	d. Others
4. Penyertaan pada pihak ketiga	91,582	-	-	6,025	-	97,607	65,482	-	-	6,025	-	71,507	Investment in Third Parties
a. Pada perusahaan keuangan non bank	91,582	-	-	3,617	-	95,199	65,482	-	-	3,617	-	69,099	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	2,408	-	2,408	-	-	-	2,408	-	2,408	b. Loan Restructuring Program
5. Tagihan lain kepada pihak ketiga	26,438	-	-	-	-	26,438	5,037	-	-	-	-	5,037	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	9,374	-	-	-	-	9,374	16,271	-	-	-	-	16,271	Commitment and Contingencies
B. Pihak Tidak Terkait	27,021,867	1,601,753	706,716	179,487	372,815	29,882,638	26,138,403	1,612,333	184,241	157,799	280,969	28,373,745	Third Parties
1. Penempatan pada bank lain	2,367,658	-	3,143	-	6,063	2,376,864	1,602,894	-	-	-	6,064	1,608,958	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	4,468,845	-	-	-	-	4,468,845	10,936,023	-	-	-	247	10,936,270	Marketable Securities Issued by Third Parties or Bank Indonesia
3. Kredit kepada pihak ketiga	19,416,896	1,579,011	645,646	167,787	354,620	22,163,960	12,707,675	1,609,100	172,541	157,799	196,313	14,843,428	Loans to Third Parties
a. KUK	476,119	150,332	1,504	1,290	6,005	635,250	1,346,927	376,641	14,818	6,192	11,744	1,756,322	a. Small Scale Business Credit
b. Kredit properti	3,173,623	201,547	4,548	23,729	23,088	3,426,535	2,219,228	75,680	7,614	3,060	18,022	2,323,604	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	3,173,623	201,547	4,548	23,729	23,088	3,426,535	2,219,228	75,680	7,614	3,060	18,022	2,323,604	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	66,842	158,035	510,415	24,896	60,364	820,552	34,284	445,090	112,453	125,042	6,067	722,936	c. Other Restructured Loans
d. Lainnya	15,700,312	1,069,097	129,179	117,872	265,163	17,281,623	9,107,236	711,689	37,656	23,505	160,480	10,040,566	d. Others
4. Penyertaan pada pihak ketiga	4,979	-	-	11,700	12,132	28,811	4,979	-	11,700	-	55,132	71,811	Investment in Third Parties
a. Pada perusahaan keuangan non bank	4,979	-	-	-	132	5,111	4,979	-	-	-	132	5,111	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	11,700	12,000	23,700	-	-	11,700	-	55,000	66,700	b. Loan Restructuring Program
5. Tagihan lain kepada pihak ketiga	331,936	11,787	31,600	-	-	375,323	266,003	-	-	-	-	266,003	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	431,553	10,955	26,327	-	-	468,835	620,829	3,233	-	-	23,213	647,275	Commitment and Contingencies
JUMLAH	27,490,163	1,601,753	706,716	185,512	372,815	30,356,959	26,297,975	1,612,333	184,241	163,824	280,969	28,539,342	TOTAL
7. PPAP yang wajib dibentuk	207,059	60,164	95,541	73,032	277,401	713,197	157,754	80,616	20,319	57,975	241,063	557,727	Compulsory Allowance for Earning Asset Losses
8. PPAP yang telah dibentuk	307,089	88,194	274,575	81,894	277,402	1,029,154	217,091	541,707	75,100	57,975	241,683	1,133,556	Established Allowance for Earning Asset Losses
9. Total aset bank yang dijaminan	-	-	-	-	-	-	-	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Persentase KUK terhadap total kredit	2.45%	9.52%	0.23%	0.77%	1.69%	2.86%	10.59%	23.41%	8.59%	3.92%	5.98%	11.82%	Percentage of Small Scale Business to Total Loans (%)
11. Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	2.97%	-	-	-	-	-	0.53%	Small Scale Business Debtors to Total Debtors (%)

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 31 Desember 2005 dan 2004 (Diaudit)STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.12.2005	31.12.2004	31.12.2005	31.12.2004	
	KOMITMEN					COMMITMENTS
	Tagihan Komitmen					Commitment Receivables
1.	Fasilitas pinjaman yang diterima dan belum digunakan					1. Unused Fund Borrowings Facilities
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
2.	Lainnya	-	-	-	-	2. Others
	Jumlah Tagihan Komitmen	-	-	-	-	Total Commitment Receivables
	Kewajiban Komitmen					Commitment Payables
1.	Fasilitas kredit kepada nasabah yang belum ditarik - pihak ketiga					1. Unused Loan Facilities Granted
	a. Rupiah	3,036,816	2,753,675	3,042,871	2,753,675	a. Rupiah
	b. Valuta asing	201,839	213,110	201,839	213,110	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor					2. Outstanding Irrevocable Letters of Credit for Import and Export
	- Pihak terkait dengan bank	7,121	15,413	7,121	15,413	- Related parties
	- Pihak lain	202,300	321,652	202,300	321,652	- Other parties
3.	Lainnya	-	-	-	-	3. Others
	Jumlah Kewajiban Komitmen	3,448,076	3,303,850	3,454,131	3,303,850	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(3,448,076)	(3,303,850)	(3,454,131)	(3,303,850)	TOTAL NET COMMITMENTS
	KONTINJENSI					CONTINGENCIES
	Tagihan Kontinjensi					Contingency Receivables
1.	Garansi yang diterima					1. Bank Guarantees Received
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Currencies
2.	Pendapatan bunga dalam penyelesaian					2. Interest Receivables on Non-Performing Loans
	a. Rupiah	42,143	31,210	45,197	31,210	a. Rupiah
	b. Valuta asing	12,741	15,842	12,741	15,842	b. Foreign Currencies
3.	Lainnya	-	-	177	-	3. Others
	Jumlah Tagihan Kontinjensi	54,884	47,052	58,115	47,052	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					1. Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah					- Rupiah
	- Pihak terkait dengan bank	1,036	261	1,036	261	- Related parties
	- Pihak lain	200,225	209,299	200,225	209,299	- Other parties
	- Valuta asing					- Foreign Currencies
	- Pihak terkait dengan bank	1,214	597	1,214	597	- Related parties
	- Pihak lain	59,770	116,324	59,770	116,324	- Other parties
	b. Lainnya	6,541	-	6,541	-	b. Others
2.	Revocable L/C yang masih berjalan dalam rangka impor dan ekspor	-	-	-	-	2. Outstanding Revocable Letters of Credit for Import and Export
3.	Lainnya	-	-	-	-	3. Others
	Jumlah Kewajiban Kontinjensi	268,786	326,481	268,786	326,481	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(213,902)	(279,429)	(210,671)	(279,429)	TOTAL NET CONTINGENCIES

PT BANK PERMATA TBK
PT BANK PERMATA TBK
PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
 Per 31 Desember 2005 dan 2004 (Diaudit)

CALCULATION OF CAPITAL ADEQUACY RATIO
 as of December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

POS - POS	BANK		DESCRIPTIONS
	31.12.2005	31.12.2004	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	2,140,536	1,610,237	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	5,655,284	5,655,284	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 (-/-)	(5,000,400)	(5,690,761)	f. Previous Years Losses (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	185,118	345,180	g. Current Year Profit after Tax (50%)
h. Rugi tahun berjalan (-/-)	-	-	h. Current Year Losses (-/-)
i. Selisih penjabaran laporan keuangan Kantor Cabang Luar Negeri	-	-	i. Translation Adjustment of Overseas Branch Office Financial Statement
1) Selisih lebih	-	-	1) Positive Adjustment
2) Selisih kurang (-/-)	-	-	2) Negative Adjustment (-/-)
j. Dana Setoran Modal	-	-	j. Funds for Paid Up Capital
k. Penurunan nilai Penyertaan pada portofolio tersedia untuk dijual (-/-)	-	-	k. Loss in Value of Equity Participation in Portfolio Available for Sale (-/-)
3. Goodwill (-/-)			3. Goodwill (-/-)
B. MODAL PELENGKAP (Maks. 100 % dari Modal Inti)	343,971	375,034	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)	300,397	208,232	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)	-	123,228	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%)
C. MODAL PELENGKAP TAMBAHAN YANG MEMENUHI PERSYARATAN			C. TOTAL SUPPLEMENTARY CAPITAL WHICH FULFILL THE REQUIREMENTS
D. MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI	26,587	8,383	D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATED MARKET
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	2,484,507	1,985,271	II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B)
III. TOTAL MODAL INTI, MODAL PELENGKAP DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RESIKO PASAR (A+B+D)	2,511,094	1,993,654	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL OF ANTICIPATED MARKET RISK (A+B+D)
IV. PENYERTAAN (-/-)	106,019	79,602	IV. EQUITY PARTICIPATIONS (-/-)
V. TOTAL MODAL UNTUK RESIKO KREDIT (II - IV)	2,378,488	1,905,669	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RESIKO KREDIT DAN PASAR (III - IV)	2,405,075	1,914,052	VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III - V)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	24,031,742	16,658,582	VII. RISK-WEIGHTED ASSET
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAR	503,812	147,580	VIII. MARKET RISK WEIGHTED ASSET
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (V:VII)	9.9%	11.4%	IX. CAPITAL ADEQUACY FOR CREDIT RISK RATIO (V:VII)
X. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA UNTUK RESIKO KREDIT DAN RESIKO PASAR (VI:(VII+VIII))	9.8%	11.4%	X. CAPITAL ADEQUACY OF CREDIT RISK AND MARKET RISK RATIO (VI: (VII+VIII))
XI. RASIO KELEBIHAN MODAL PELENGKAP TAMBAHAN ((C-D):(VII+VIII))	0.0%	0.0%	XI. EXCESS ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((C-D):(VII+VIII))
XII. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG DIWAJIBKAN	8.0%	8.0%	XII. REQUIRED MINIMUM 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 tentang kewajiban penyediaan modal minimum bank umum.

*) 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 re: minimum capital adequacy requirement.

PT BANK PERMATA TBK

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TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 31 Desember 2005 dan 2004 (Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of December 31, 2005 and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No.	TRANSAKSI	Nilai Pasar dar Kontrak / Market Value of the Contract		Tagihan dan Kewajiban Derivatif / Derivative Receivables and Payables		Contract Value with Netting Agreement	No.	TRANSACTION
		Hedging	Lainnya / Others	Tagihan / Receivables	Kewajiban / Liabilities			
A.	Terkait dengan Nilai Tukar						A.	Related to Exchange Rate
1	Spot	-	-	-	-	-	1	Spot
2	Forward	-	1,121,401	16,134	12,822	-	2	Forward
3	Option						3	Option
	a. Purchased	-	-	-	-	-	a.	Purchased
	b. Written	-	-	-	-	-	b.	Written
4	Future	-	-	-	-	-	4	Future
5	Swap	-	-	-	-	-	5	Swap
6	Lainnya	-	142,473	94	35	-	6	Others
B.	Terkait dengan Suku Bunga						B.	Related to Interest Rate
1	Forward	-	-	-	-	-	1	Forward
2	Option						2	Option
	a. Purchased	-	-	-	-	-	a.	Purchased
	b. Written	-	-	-	-	-	b.	Written
3	Future	-	-	-	-	-	3	Future
4	Swap	-	-	-	-	-	4	Swap
5	Lainnya	-	-	-	-	-	5	Others
C.	Lainnya	-	-	-	-	-	C.	Others
	JUMLAH	-	1,263,874	16,228	12,857	-		TOTAL

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk tahun yang berakhir pada tanggal 31 Desember 2005, yang telah diaudit oleh Kantor Akuntan Publik Siddharta, Siddharta & Widjaja (penanggung jawab Dra. Tohana Widjaja) dengan pendapat wajar tanpa pengecualian, dan laporan keuangan konsolidasi untuk tahun yang berakhir pada tanggal 31 Desember 2004, yang telah diaudit oleh Kantor Akuntan Publik Prasetio, Sarwoko & Sandjaja (penanggung jawab Drs. Iman Sarwoko) dengan pendapat wajar tanpa pengecualian, dengan beberapa penyesuaian untuk memenuhi Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah diubah sebagian dengan Peraturan Bank Indonesia No.7/50/PBI/2005 tanggal 29 November 2005 tentang Transparansi Kondisi Keuangan Bank, dan Surat Edaran Bank Indonesia No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE BI No.7/10/DPNP tanggal 31 Maret 2005 perihal Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan Tertentu yang Disampaikan kepada Bank Indonesia.

- Penyajian laporan keuangan konsolidasi ini disusun sesuai dengan Peraturan No. VIII.G.7 Lampiran Keputusan Peraturan Bapepam No. Kep-06/PM/2000 tentang Pedoman Penyajian Laporan Keuangan, Peraturan X.K.2. Lampiran Keputusan Ketua Bapepam No. Kep-36/PM/2003 tanggal 30 September 2003 tentang Kewajiban Penyampaian Laporan Keuangan Berkala, Peraturan No. VIII.G.11, Lampiran Keputusan Ketua Bapepam No. Kep-40/PM/2003 tanggal 22 Desember 2003 tentang Tanggung Jawab Direksi Atas Laporan Keuangan dan Peraturan No. I-E, Lampiran Keputusan Direksi PT Bursa Efek Jakarta No. Kep-306/BEJ/07-2004 tanggal 19 Juli 2004 tentang Kewajiban Penyampaian Informasi, dan Peraturan No. I.A.3 Lampiran Keputusan Direksi PT. Bursa Efek Surabaya No. SK-020/LGL/BES/XI/2004 tanggal 25 November 2004 tentang Kewajiban Pelaporan Emiten.

- Jardine Matheson Holdings Limited (Bermuda) melalui PT Astra International Tbk, Standard Chartered PLC melalui Standard Chartered Bank dan Negara Republik Indonesia melalui PPA adalah ultimate shareholders sesuai Peraturan Bank Indonesia No. 5/25/PBI/2003 tanggal 10 November 2003 tentang Penilaian Kemampuan dan Kepatutan (Fit and Proper Test).

- Untuk tujuan perbandingan, beberapa akun dalam laporan keuangan konsolidasi yang berakhir pada tanggal 31 Desember 2004 telah direklasifikasi agar sesuai dengan penyajian akun di dalam laporan keuangan konsolidasi yang berakhir pada tanggal 31 Desember 2005

- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :

31 Desember 2005 : 1 USD = Rp9.830
31 Desember 2004 : 1 USD = Rp9.285

Note :

- This financial statement is made based on Consolidated Financial Statements for period ended 31 December 2005, audited by Public Accountant Office Siddharta, Siddharta & Wijaya (person in charge Dra. Tohana Widjaja) and consolidated financial statement for period ended 31 December 2004 audited by Public Accountant Office Prasetio, Sarwoko & Sandjaja (person in charge: Drs. Iman Sarwoko) with unqualified opinion with several adjustment to comply with Regulation of Bank Indonesia No. 3/22/PBI/2001 dated December 13, 2001, which altered with circular letter of Bank Indonesia No.7/50/PBI/2005 dated 29 November 2005 regarding Financial Transparency Condition for Banks, and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001, which altered with circular letter of Bank Indonesia No. 7/10/DPNP dated 31 March 2005 regarding Quarterly and Monthly Published Financial Statements of Commercial Banks, and Certain Report Submitted to Bank Indonesia

- This financial statements is made to comply with Rule No.VIII.G.7 Attachment of Decision Letter of the Chairman of Bapepam No. Kep-06/PM/2000 regarding Guidelines for the Preparation of Financial Statements, Rule No. X.K.2. Attachment of Decision Letter of the Chairman of Bapepam No. Kep-36/PM/2003 dated 30 September 2003 regarding Submission of Periodic Financial Statement, Rule No. VIII. G. 11 Attachment to the Decision Letter of Bapepam No. Kep - 40/PM/2003 dated 22 December 2003 regarding Director's Responsibility of Financial Report, Rule No. 1 – E, Attachment of the Decision of Director of PT Bursa Efek Jakarta No. Kep-306/BEJ/07 - 2004 dated July 19, 2004 regarding Information Dissemination Compulsory, and Rule No. I.A.3 Attachment to the Decision Letter of the Director of PT Bursa Efek Surabaya No. SK-020/LGL/BES/XI/2004 dated 25 November 2004 regarding Reporting Obligation for Listed Company.

- Jardine Matheson Holdings Limited (Bermuda) through PT Astra International Tbk and Standard Chartered PLC through Standard Chartered Bank and Negara Republik Indonesia are the ultimate shareholders, referring to Regulation of Bank Indonesia No. 5/25/PBI/2003 dated 10 November 2003 re: Fit and Proper Test.

- For comparison purpose, several accounts in the consolidated financial report for period ended 31 December 2004 had reclassified to conform with the consolidated financial report for period ended 31 December 2005.

- The exchange rates:

31 December 2005 : 1 USD = Rp9,830
31 December 2004 : 1 USD = Rp9,285

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN RASIO KEUANGAN
Per 31 Desember 2005 dan 2004 (Diaudit)

FINANCIAL RATIO
as of December 31, 2005 and 2004 (Audited)

No.	RASIO (%)	BANK		RATIO (%)
		31.12.2005	31.12.2004	
I. Permodalan				I. Capital
1. CAR dengan resiko kredit		9.9%	11.4%	1. CAR with credit risk
2. CAR dengan resiko pasar		9.8%	11.4%	2. CAR with market risk
3. Aktiva tetap terhadap modal		53.6%	54.4%	3. Fixed Assets to Capital
II. Aktiva Produktif				II. Earning Assets
1. Aktiva produktif bermasalah		4.2%	2.2%	1. Non-Performing Earning Assets
2. PPAP terhadap aktiva produktif		3.4%	4.0%	2. Allowance for Earning Assets Losses to Earning Assets
3. Pemenuhan PPAP		144.3%	203.3%	3. Compliance of Allowance for Earning Assets Losses
4. NPL - Gross		5.3%	3.6%	4. NPL - Gross
5. NPL - Net		2.6%	1.6%	5. NPL - Net
III. Rentabilitas				III. Rentability
1. ROA		1.2%	2.3%	1. ROA
2. ROE		14.3%	42.7%	2. ROE
3. NIM		5.9%	5.8%	3. NIM
4. BOPO		89.6%	83.1%	4. Operating Expenses to Operating Revenues
IV. Likuiditas				IV. Liquidity
LDR		78.5%	57.2%	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		0.0%	0.0%	b. 2. Non-Related Parties
2. GWM Rupiah		8.3%	7.2%	2. Reserve Requirement (Rupiah)
3. PDN		5.3%	5.1%	3. Net Open Position

PENGURUS BANK / MANAGEMENT

Dewan Komisaris / Board of Commissioners

- Komisaris Utama / President Commissioner	DR. Mulia P. Nasution
- Komisaris / Commissioner	Rachmat Saptaman
- Komisaris / Commissioner	DR. Ir. Lukita Dinarsyah Tuwo
- Komisaris / Commissioner	Mark Edward Hansen
- Komisaris / Commissioner	Wilson Chia Yew Hock
- Komisaris / Commissioner	Adam Phillip Charles Keswick*
- Komisaris / Commissioner	Gunawan Geniusahardja
- Komisaris Independen / Independent Comm.	DR. Tirta Hidayat
- Komisaris Independen / Independent Comm.	Deswandhy Agusman
- Komisaris Independen / Independent Comm.	Drs. Chandra Purnama, MBA

Direksi / Board of Directors

- Direktur Utama / President Director	Stewart Donald Hall
- Direktur Kepatuhan / Compliance Director	Elvyn Ghadi Masassya
- Direktur / Director	Hans Jurgen Theilkuhl
- Direktur / Director	Krishnan Subramania Raman*
- Direktur / Director	Julius Aslan
- Direktur / Director	Andrew Hardi Hanubrata
- Direktur / Director	Ir. Ongki Wanadjati Dana
- Direktur / Director	Joseph Georgino Godong
- Direktur / Director	Irman Alvian Zahiruddin
- Direktur / Director	Mahdi Syahbuddin

PEMILIK BANK / SHAREHOLDERS

PT Astra International Tbk	31.55%
Standard Chartered Bank	31.55%
PT Perusahaan Pengelola Aset (PPA) qq. Menteri Keuangan Republik Indonesia	26.16%
Masyarakat Public	10.74%
Jumlah Total	100.00%

* Efektif setelah mendapat persetujuan Bank Indonesia /Effective after approval from Bank Indonesia