

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)

as of June 30, 2005 (Unaudited) and 2004 (Audited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.06.2005	31.06.2004	31.06.2005	31.06.2004	
	AKTIVA					ASSETS
1.	Kas	458.780	399.907	459.167	400.238	1. Cash
2.	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia					a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	1.813.629	1.327.623	1.813.629	1.327.623	b. Certificates of Bank Indonesia
	c. Lainnya	1.061.319	1.706.708	1.099.469	1.726.667	c. Others
3.	Giro pada bank lain	256.551	1.449.368	256.551	1.449.368	3. Current Account with Other Banks
	a. Rupiah					a. Rupiah
	b. Valuta asing	7.520	5.247	24.331	20.342	b. Foreign Currencies
4.	Penempatan pada bank lain	314.120	115.769	317.654	119.748	4. Placements with Other Banks
	a. Rupiah					a. Rupiah
	b. Valuta asing	435.844	728.566	493.028	749.153	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	490.913	481.542	508.714	493.863	Provision for Possible Losses -/-
		(20.046)	(14.762)	(20.089)	(14.781)	
5.	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	12.486	48.221	25.755	69.839	i. Trading
	ii. Tersedia untuk dijual	-	2.000	-	2.000	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	52.125	43.710	52.125	43.710	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	68.350	476.662	68.350	485.182	i. Trading
	ii. Tersedia untuk dijual	-	-	9.922	-	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	217.558	431.689	217.558	431.689	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(3.813)	(26.810)	(3.813)	(26.810)	Provision for Possible Losses -/-
6.	Surat berharga yang dijual dengan janji dibeli kembali	-	-	-	-	6. Securities Sold under Agreements to Repurchase
7.	Obligasi Pemerintah*					7. Government Bonds*
	a. Diperdagangkan	1.498.828	3.185.896	1.498.828	3.195.688	a. Trading
	b. Tersedia untuk dijual	202.848	503.584	202.848	503.584	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	3.224.854	5.572.826	3.224.854	5.572.826	c. Held to Maturity
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
	PPAP-Surat berharga yg dibeli dengan janji dijual kembali (reverse repo)-/-	-	-	-	-	Provision for Possible Losses -/-
9.	Tagihan derivatif	5.473	1.276	5.473	1.276	9. Derivative Receivables
	PPAP - Tagihan derivatif -/-	(71)	(25)	(71)	(25)	Provision for Possible Losses -/-
10.	Kredit yang diberikan					10. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	206.733	4.408	207.075	5.433	i. Related Parties
	ii. Pihak lain	15.994.776	9.922.325	16.065.406	9.989.630	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2.554.054	2.060.520	2.554.054	2.060.520	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1.072.836)	(989.575)	(1.073.472)	(990.044)	Provision for Possible Losses -/-
11.	Tagihan akseptasi	465.318	159.209	465.318	159.209	11. Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(5.799)	(3.140)	(5.799)	(3.140)	Provision for Possible Losses -/-
12.	Penyertaan	155.794	150.909	78.990	79.731	12. Investments
	PPAP - Penyertaan -/-	(73.596)	(75.074)	(73.596)	(75.074)	Provision for Possible Losses -/-
13.	Pendapatan yang masih akan diterima	170.153	234.441	172.266	236.638	13. Account Receivables
14.	Biaya dibayar dimuka	56.765	55.826	58.735	57.288	14. Prepaid Expenses
15.	Uang muka pajak	104.644	1.114	106.252	1.319	15. Prepaid Taxes
16.	Aktiva pajak tangguhan	333.705	397.763	337.830	401.235	16. Deferred Tax Assets
17.	Aktiva tetap	1.132.654	1.018.875	1.141.303	1.027.911	17. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(310.992)	(315.619)	(316.136)	(321.531)	Accumulated Depreciation -/-
18.	Properti terbengkalai	-	-	-	-	18. Unutilized Properties
	PPAP - Properti terbengkalai -/-	-	-	-	-	Provision for Possible Losses -/-
19.	Aktiva sewa guna usaha	-	-	267	267	19. Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	(151)	(102)	Accumulated Depreciation -/-
20.	Agunan yang diambil alih	483.306	497.816	484.821	499.126	20. Foreclosed Assets
21.	Aktiva lain-lain	876.392	748.010	894.348	776.060	21. Other Assets
	JUMLAH AKTIVA	31.168.339	30.306.805	31.351.794	30.455.656	TOTAL ASSETS

* Termasuk obligasi Pemerintah dalam rangka rekapitalisasi dan peleburan usaha.

* Government bond in the frame of recapitalization and merger.

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CONSOLIDATED FINANCIAL STATEMENTS

Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)

as of June 30, 2005 (Unaudited) and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.06.2005	31.06.2004	31.06.2005	31.06.2004	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					1. Demand Deposits
	a. Rupiah	3.805.289	3.125.619	3.797.647	3.120.864	a. Rupiah
	b. Valuta asing	1.718.216	1.761.863	1.716.576	1.755.496	b. Foreign Exchange
2.	Kewajiban segera lainnya	940.926	940.926	1.229.831	973.400	2. Other Current Liabilities
3.	Tabungan	4.459.915	3.719.988	4.475.374	3.733.867	3. Savings
4.	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	788.688	17.016	787.799	750	i. Related Parties
	ii. Pihak lain	12.157.450	14.662.201	12.217.679	14.712.857	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	105.040	19.672	88.865	12.135	i. Related Parties
	ii. Pihak lain	1.091.595	1.486.374	1.091.595	1.486.374	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	702.741	347.326	700.791	345.874	6. Deposits of Other Banks
7.	Kewajiban pembelian kembali surat berharga yang dijual dengan syarat repo	-	-	-	-	7. Securities Sold under Repurchase Agreements (repo)
8.	Kewajiban derivatif	6.262	619	6.262	619	8. Derivative Payables
9.	Kewajiban akseptasi	465.318	159.209	465.318	159.209	9. Acceptance Payables
10.	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	9.112	-	9.112	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	628.766	730.529	630.212	731.064	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	48.019	-	48.019	-	- Related Parties
	- Pihak lain	340.806	60.161	340.806	60.161	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	7.851	27.871	7.851	27.871	12. Estimated Allowance for Possible Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	93	13. Lease Payables
14.	Beban yang masih harus dibayar	50.930	62.539	51.382	62.853	14. Accruals
15.	Taksiran pajak penghasilan	-	-	2.320	2.198	15. Estimated Tax Payable
16.	Kewajiban pajak tangguhan	-	-	-	-	16. Deferred Tax Liabilities
17.	Kewajiban lain-lain	1.042.861	1.178.411	1.086.774	1.218.579	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	-	-	50.173	44.911	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. 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 Sepengendali	(3.240.518)	(3.240.518)	(3.240.518)	(3.240.518)	
	h. Laba (rugi) yang belum direalisasi dari surat berharga	1.565	(549)	1.565	(549)	h. Unrealized Gains/Losses from Marketable Securities & Government Bonds
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(4.616.136)	(5.173.173)	(4.616.136)	(5.173.173)	j. Retained Earnings
	JUMLAH PASIVA	31.168.339	30.306.805	31.351.794	30.455.656	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode 6 bulan yang berakhir pada tanggal 30 Juni 2005 (Tidak Diaudit) & 2004 (Audited)

For Period of January 1 to June 30, 2005 (Unaudited) and 2004 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.06.2005	31.06.2004	31.06.2005	31.06.2004	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					1. Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	1.268.414	1.209.749	1.278.055	1.225.053	a. Rupiah
	b. Valuta asing	95.900	89.018	96.879	89.049	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	126.393	89.531	126.773	90.037	a. Rupiah
	b. Valuta asing	5.311	5.829	5.311	5.829	b. Foreign Exchange
	Jumlah Pendapatan Bunga	1.496.018	1.394.127	1.507.018	1.409.968	Total Interest Income
2.	Beban Bunga					2. Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	638.514	617.272	641.388	619.953	a. Rupiah
	b. Valuta asing	17.846	14.887	17.123	14.859	b. Foreign Exchange
	2.2. Komisi dan provisi	844	9.379	844	9.379	2.2. Other Expenses
	Jumlah Beban Bunga	657.204	641.538	659.355	644.191	Total Interest Expenses
	Pendapatan Bunga Bersih	838.814	752.589	847.663	765.777	Net Interest Income
3.	Pendapatan Operasional Lainnya					3. Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	109.768	71.442	110.395	72.286	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	25.416	20.174	25.097	20.227	3.2. Gain on Foreign Exchange Transactions
	3.3. Pendapatan kenaikan nilai surat berharga	14.795	5.303	14.539	4.376	3.3. Gain from Increase in Fair Value of Securities
	3.4. Pendapatan premi	-	-	18.652	19.743	3.4. Premium Income
	3.5. Pendapatan lainnya	45.838	35.836	43.273	37.164	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	195.817	132.755	211.956	153.796	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	5.318	8.761	5.433	9.083	4. Provision for Possible Losses on Earning Assets
5.	Beban (Pendapatan) Estimasi Kerugian Komitmen & Kontinjensi	(156)	(8.036)	(156)	(8.036)	5. Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					6. Other Operating Expenses
	6.1. Beban administrasi dan umum	275.870	203.374	280.041	207.981	6.1. General & Administrative Expenses
	6.2. Beban personalia	343.178	296.350	351.574	305.522	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	30.578	46.325	30.912	46.568	6.5. Promotion Expenses
	6.6. Beban lainnya	80.513	61.681	87.640	67.745	6.6. Other Expenses
	Jumlah Beban Operasional Lainnya	730.139	607.730	750.167	627.816	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	299.330	276.889	304.175	290.710	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	26.335	40.650	27.336	35.859	7. Non Operating Income
8.	Beban Non Operasional	12.145	26.021	12.199	26.075	8. Non Operating Expenses
	Pendapatan (Beban) Non Operasional	14.190	14.629	15.137	9.784	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	9. Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	313.520	291.518	319.312	300.494	10. PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/ Tahun berjalan	91.266	-	93.586	3.868	11. Provision for Income Tax -/ Current
	Ditangguhkan *)	6.922	10.507	6.922	10.215	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	215.332	281.011	218.804	286.411	12. NET INCOME
13.	Hak Minoritas -/	-	-	3.472	5.400	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 Lainnya	-	-	-	-	15. Cash Dividends Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(4.616.136)	(5.173.173)	(4.616.136)	(5.173.173)	16. RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	27.81	36.29	27.81	36.29	17. EARNING PER SHARE (in Indonesian Rupiah)

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 30 Juni 2005 (Unaudited) dan 2004 (Diaudit)

EARNING ASSETS QUALITY
as of June 30, 2005 (Unaudited) and 2004 (Audited)

Pos - Pos	30 June 2005						30 June 2004						DESCRIPTIONS
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
A. Pihak Terkait	4.603.678	-	-	6.025	-	4.609.703	8.573.261	-	-	6.025	-	8.579.286	Related Parties
1. Penempatan pada bank lain	8.987	-	-	-	-	8.987	9.263	-	-	-	-	9.263	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	4.299.859	-	-	-	-	4.299.859	8.497.146	-	-	-	-	8.497.146	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	206.733	-	-	-	-	206.733	4.408	-	-	-	-	4.408	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	206.733	-	-	-	-	206.733	4.408	-	-	-	-	4.408	d. Others
4. Penyertaan pada pihak ketiga	68.972	-	-	6.025	-	74.997	62.444	-	-	6.025	-	68.469	Investment in Third Parties
a. Pada perusahaan keuangan non bank	68.972	-	-	3.617	-	72.589	62.444	-	-	3.617	-	66.061	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	11.383	-	-	-	-	11.383	-	-	-	-	-	-	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	7.744	-	-	-	-	7.744	-	-	-	-	-	-	Commitment and Contingencies
B. Pihak Tidak Terkait	20.853.131	1.387.283	587.517	43.248	375.139	23.246.318	16.682.621	1.284.308	83.618	450.053	441.079	18.941.679	Third Parties
1. Penempatan pada bank lain	1.385.454	-	-	-	6.064	1.391.518	2.022.697	-	-	-	6.063	2.028.760	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	2.167.085	-	-	-	-	2.167.085	4.226.872	342	-	-	9.324	4.236.538	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	16.327.131	1.379.383	576.670	31.548	313.943	18.628.675	9.931.586	1.283.305	69.118	450.053	346.531	12.080.593	Loans to Third Parties
a. KUK	387.846	150.171	818	1.339	5.210	545.384	1.496.022	563.742	10.390	184.160	114.185	2.368.499	a. Small Scale Business Credit
b. Kredit properti	3.151.421	162.716	4.351	5.326	18.601	3.342.415	1.625.330	60.735	6.367	8.756	13.114	1.714.302	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	3.151.421	162.716	4.351	5.326	18.601	3.342.415	1.625.330	60.735	6.367	8.756	13.114	1.714.302	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	54.446	528.747	525.790	-	86.386	1.195.369	77.423	569.120	14.141	235.474	16.401	912.559	c. Other Restructured Loans
d. Lainnya	12.733.418	537.749	45.711	24.883	203.746	13.545.507	6.732.811	89.708	38.220	21.663	202.831	7.085.233	d. Others
4. Penyertaan pada pihak ketiga	4.979	-	-	11.700	55.132	71.811	4.979	-	12.500	-	55.698	73.177	Investment in Third Parties
a. Pada perusahaan keuangan non bank	4.979	-	-	-	132	5.111	4.979	-	-	-	698	5.677	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	11.700	55.000	66.700	-	-	12.500	-	55.000	67.500	b. Loan Restructuring Program
5. Tagihan lain kepada pihak ketiga	449.871	-	-	-	-	449.871	155.312	-	-	-	-	155.312	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	518.611	7.900	10.847	-	-	537.358	341.175	661	2.000	-	23.463	367.299	Commitment and Contingencies
JUMLAH	24.456.809	1.387.283	587.517	49.273	375.139	27.856.021	25.255.882	1.284.308	83.618	456.078	441.079	27.520.965	TOTAL
PPAP yang wajib dibentuk	159.719	49.225	82.415	20.172	298.534	610.065	129.516	64.215	8.253	186.156	377.186	765.326	Compulsory Allowance for Earning Asset Losses
PPAP yang telah dibentuk	270.255	277.245	244.962	35.185	356.365	1.184.012	195.197	268.752	48.999	232.125	392.186	1.137.259	Established Allowance for Earning Asset Losses
Total asset bank yang dijaminkan	-	-	-	-	-	-	-	-	-	-	-	-	Collateralized Assets
a. Pada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	a. To Bank Indonesia
b. Pada Pihak Lain	-	-	-	-	-	-	-	-	-	-	-	-	b. To Third Parties
Persentase KUK terhadap total kredit	2,35%	10,89%	0,14%	4,24%	1,66%	2,90%	15,06%	43,93%	15,03%	40,92%	32,95%	19,60%	Percentage of Small Scale Business to Total Loans (%)
Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	3,56%	-	-	-	-	-	44,10%	Small Scale Business Debtors to Total Debtors (%)

*Merupakan obligasi pemerintah dalam rangka rekapitalisasi dan peleburan usaha

*Government Bonds in the frame of recapitalization and merger

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KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.06.2005	31.06.2004	31.06.2005	31.06.2004	
	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					1. Unused Loan Facilities Granted
	a. Rupiah	2.739.638	2.524.412	2.742.749	2.524.412	a. Rupiah
	b. Valuta asing	141.451	145.521	141.451	145.521	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
3.	Lainnya	256.881	179.174	256.881	179.174	3. Others
	Jumlah Kewajiban Komitmen	3.137.970	2.849.107	3.141.081	2.849.107	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(3.137.970)	(2.849.107)	(3.141.081)	(2.849.107)	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	28.714	55.758	311.445	55.758	a. Rupiah
	b. Valuta asing	15.665	19.046	15.665	19.046	b. Foreign Currencies
3.	Lainnya	-	-	167	-	3. Others
	Jumlah Tagihan Kontinjensi	44.379	74.804	47.277	74.804	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	176.257	106.306	176.257	106.306	- Rupiah
	- Valuta asing	108.761	80.288	108.761	80.288	- Foreign Currencies
	b. Lainnya	3.203	1.531	3.203	1.531	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	288.221	188.125	288.221	188.125	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(243.842)	(113.321)	(240.944)	(113.321)	TOTAL NET CONTINGENCIES

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM		CALCULATION OF CAPITAL ADEQUACY RATIO	
Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)		as of June 30, 2005 (Unaudited) and 2004 (Audited)	
(dalam jutaan rupiah)		(Rupiah in million)	
POS - POS	BANK *)		DESCRIPTIONS
	31.06.2005	31.06.2004	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	2.066.544	1.410.816	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 (-/ -)	(5.000.400)	(5.690.761)	f. - Previous Years Losses (-/ -)
- Selisih nilai transaksi restrukturisasi entitas sepengendali	(3.412.212)	(3.412.212)	
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	111.126	145.759	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)	412.048	348.844	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)	255.515	171.773	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)	112.959	133.497	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	12.852	-	D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATED
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	2.478.592	1.759.660	II. TOTAL CORE AND SUPPLEMENTARY CAPITAL (A+B)
III. TOTAL MODAL INTI, MODAL PELENGKAP DAN MODAL PELENGKAP TAMBAHAN DIALOKASIKAN UNTUK MENGANTISIPASI RESIKO PASAR (A+B+D)	2.491.443	-	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL OF ANTICIPATED MARKET RISK (A+B+D)
IV. PENYERTAAN (-/ -)	82.938	76.678	IV. EQUITY PARTICIPATIONS (-/ -)
V. TOTAL MODAL UNTUK RESIKO KREDIT (II - IV)	2.395.654	1.682.982	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RESIKO KREDIT DAN PASAR (III - IV)	2.408.505	-	VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III - V)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	20.441.239	13.741.843	VII. RISK-WEIGHTED ASSET
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAR	226.259	-	VIII. MARKET RISK WEIGHTED ASSET
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (V:VII)	11,7%	12,3%	IX. CAPITAL ADEQUACY FOR CREDIT RISK RATIO (V:VII)
X. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA UNTUK KREDIT DAN RESIKO PASAR (VI:(VII+VIII))	11,7%	-	X. CAPITAL ADEQUACY OF CREDIT RISK AND MARKET RISK RATIO (VI: (VII+VIII))
XI. RASIO KELEBIHAN MODAL PELENGKAP TAMBAHAN ((C-D):(VII+VIII))	-	-	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.

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PERHITUNGAN RASIO KEUANGAN		FINANCIAL RATIO		
Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)		as of June 30, 2005 (Unaudited) and 2004 (Audited)		
No.	RASIO (%)	BANK		RATIO (%)
		31.06.2005	31.06.2004	
I.	Permodalan			I. Capital
	1. CAR dengan resiko kredit	11,7%	12,3%	1. CAR with credit risk
	2. CAR dengan resiko pasar	11,7%	-	2. CAR with market risk
	3. Aktiva tetap terhadap modal	47,3%	60,5%	3. Fixed Assets to Capital
II.	Aktiva Produktif			II. Earning Assets
	1. Aktiva produktif bermasalah	3,6%	3,6%	1. Non-Performing Earning Assets
	2. PPAP terhadap aktiva produktif	4,3%	4,1%	2. Allowance for Earning Assets Losses to Earning Assets
	3. Pemenuhan PPAP	194,1%	148,6%	3. Compliance of Allowance for Earning Assets Losses
	4. NPL - Gross	4,9%	7,2%	4. NPL - Gross
	5. NPL - Net	1,9%	2,4%	5. NPL - Net
III.	Rentabilitas			III. Rentability
	1. ROA	2,1%	2,0%	1. ROA
	2. ROE	18,5%	41,9%	2. ROE
	3. NIM	6,2%	5,7%	3. NIM
	4. BOPO	82,3%	81,9%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			IV. Liquidity
	LDR	78,1%	48,7%	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%	1,0%	b. 2. Non-Related Parties
	2. GWM Rupiah	7,2%	5,0%	2. Reserve Requirement (Rupiah)
	3. PDN	3,8%	7,7%	3. Net Open Position

PENGURUS BANK / MANAGEMENT		PEMILIK BANK / SHAREHOLDERS	
<u>Dewan Komisaris / Board of Commissioners</u>			
- Komisaris Utama / President Commissioner	DR. Mulia P. Nasution	PT Astra International Tbk	31.55%
- Komisaris / Commissioner	Rachmat Saptaman	Standard Chartered Bank	31.55%
- Komisaris / Commissioner	DR. Ir. Lukita D. Tuwo	PT Perusahaan Pengelola Aset (PPA)	26.16%
- Komisaris / Commissioner	Mark Edward Hansen	qq. Menteri Keuangan Republik Indonesia	
- Komisaris / Commissioner	Wilson Chia Yew Hock *		
- Komisaris / Commissioner	Brian Richard Keelan	Masyarakat	10.74%
- Komisaris / Commissioner	Gunawan Geniusahardja	Public	
- Komisaris Independen / Independent Comm.	DR. Tirta Hidayat		
- Komisaris Independen / Independent Comm.	Deswandhy Agusman		
- Komisaris Independen / Independent Comm.	Drs. Chandra Purnama, MBA	Jumlah	100.00%
		Total	
<u>Direksi / Board of Directors</u>			
- Direktur Utama / President Director	Stewart Donald Hall*		
- Direktur / Director	Hans Jurgen Theilkuhl		
- Direktur / Director	Daryll John Morton		
- Direktur / Director	Julius Aslan		
- Direktur / Director	Andrew Hardi Hanubrata		
- Direktur / Director	Ir. Ongki Wanadjati Dana		
- Direktur / Director	Joseph Georgino Godong		
- Direktur Kepatuhan / Compliance Director	Elvyn Ghadi Masassya		
- Direktur / Director	Irman Alvian Zahiruddin		
- Direktur / Director	Mahdi Syahbuddin		

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TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 30 Juni 2005 (Tidak Diaudit) dan 2004 (Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of June 30, 2005 (Unaudited) and 2004 (Audited)

(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	-	759.554	3.602	5.227	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	1.912	38	-	-
6.	Others	-	795.591	1.833	735	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH / TOTAL	-	1.557.057	5.473	6.262	-

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk enam bulan yang berakhir pada tanggal 30 Juni 2005 (tidak diaudit) dan 2004 (diaudit) serta dilakukan beberapa penyesuaian untuk memenuhi Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 tentang Transparansi Kondisi Keuangan Bank, 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, 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.
- Laporan Keuangan konsolidasi untuk enam bulan yang berakhir pada tanggal 30 Juni 2004 diaudit oleh Kantor Akuntan Publik Prasetyo, Sarwoko & Sandjaja (penanggung jawab Drs. Soemarso S. Rahardjo, ME) dengan pendapat Wajar Tanpa Pengecualian.
- 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 informasi keuangan tanggal 30 Juni 2004 telah direklasifikasi agar sesuai dengan penyajian akun di dalam informasi keuangan tanggal 30 Juni 2005.
- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :
 - 30 Juni 2005 : 1 USD = Rp. 9.752,50
 - 30 Juni 2004 : 1 USD = Rp. 9.385

Note :

- This financial statement is made based on Consolidated Financial Statements for period of January 1, 2005 to June 30, 2005 (unaudited) and 2004 (audited) with several adjustment to comply with Regulation of Bank Indonesia No. 3/22/PBI/2001 dated December 13, 2001 re: Financial Transparency Condition for Banks, 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 re: Quarterly and monthly published financial statements of Commercial Banks . and certain report submitted to Bank Indonesia, Rule No. X.K.2, attachment of decision letter of the chairman of Bapepam No. Kep-36/PM/2003 dated 30 September 2003 re: Submission of periodic financial statement, Rule No. VIII. G. 11 Attachement to the Decision Letter of Bapepam No. Kep - 40/PM/2003 dated 22 December 2003 re: Director's responsibility of Financial Report and Rule No. I – E, Attachment of the Decision of Director of PT Bursa Efek Jakarta No. Kep-306/BEJ/07 - 2004 dated July 19, 2004 re: Information Dissemination Compulsory.
- The consolidated financial statement for period of January 1, 2004 to June 30, 2004 audited by Public Accountant Office Prasetyo, Sarwoko & Sandjaja (represented by Drs. Soemarso S. Rahardjo, ME) with unqualified opinion.
- 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 financial report for 30 June 2004 had reclassified to conform with the financial report for 30 June 2005.
- The exchange rates:
 - 30 June 2005 : 1 USD = Rp. 9.752,50
 - 30 June 2004 : 1 USD = Rp. 9.385