

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Maret 2005 dan 2004 (Tidak Diaudit)

as of March 31, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2005	31.03.2004	31.03.2005	31.03.2004	
	AKTIVA					ASSETS
1.	Kas	436,026	350,090	436,454	350,460	Cash
2.	Penempatan pada Bank Indonesia					Placement with Bank Indonesia
	a. Giro Bank Indonesia	1,731,225	1,276,733	1,731,225	1,276,733	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	-	2,304,532	20,550	2,318,532	b. Certificates of Bank Indonesia
	c. Lainnya	1,673,165	1,100,000	1,673,165	1,100,000	c. Others
3.	Giro pada bank lain					Current Account with Other Banks
	a. Rupiah	7,282	4,030	29,732	17,565	a. Rupiah
	b. Valuta asing	198,604	124,569	201,322	125,382	b. Foreign Currencies
4.	Penempatan pada bank lain					Placements with Other Banks
	a. Rupiah	380,844	98,567	422,785	138,764	a. Rupiah
	b. Valuta asing	377,913	1,041,916	396,617	1,060,808	b. Foreign Currencies
	PPAP - Penempatan pada bank lain -/-	(19,458)	(28,746)	(19,458)	(28,758)	Provision for Possible Losses -/-
5.	Surat berharga yang dimiliki					Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	-	1,800	42,997	11,644	i. Trading
	ii. Tersedia untuk dijual	5,338	10,310	5,338	29,888	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	88,862	163,397	88,862	163,397	iii. Held to Maturity
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	322,734	824,669	322,734	824,669	i. Trading
	ii. Tersedia untuk dijual	23,648	40,106	23,648	40,106	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	416,780	446,754	416,780	446,754	iii. Held to Maturity
	PPAP - Surat berharga yang dimiliki -/-	(9,410)	(23,292)	(9,410)	(23,292)	Provision for Possible Losses -/-
6.	Surat berharga yang dijual dengan janji dibeli kembali	-	-	-	-	Securities Sold under Agreements to Repurchase
7.	Obligasi Pemerintah					Government Bonds
	a. Diperdagangkan	1,505,677	3,379,229	1,505,677	3,379,229	a. Trading
	b. Tersedia untuk dijual	250,963	557,200	250,963	557,200	b. Available for Sale
	c. Dimiliki hingga jatuh tempo	3,906,905	5,497,702	3,906,905	5,497,702	c. Held to Maturity
8.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					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	3,431	1,418	3,431	1,418	Derivative Receivables
	PPAP - Tagihan derivatif -/-	(49)	(14)	(49)	(14)	Provision for Possible Losses -/-
10.	Kredit yang diberikan					Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	7,453	5,076	7,983	5,851	i. Related Parties
	ii. Pihak lain	13,714,858	8,819,910	13,784,470	8,886,514	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2,357,797	1,714,867	2,357,797	1,714,867	ii. Third Parties
	PPAP - Kredit yang diberikan -/-	(1,024,840)	(959,363)	(1,025,392)	(959,905)	Provision for Possible Losses -/-
11.	Tagihan akseptasi	404,553	117,002	404,553	117,002	Acceptance Receivables
	PPAP - Tagihan akseptasi -/-	(5,228)	(1,170)	(5,228)	(1,170)	Provision for Possible Losses -/-
12.	Penyertaan	155,235	155,841	79,070	85,259	Investments
	PPAP - Penyertaan -/-	(73,680)	(75,039)	(73,680)	(75,039)	Provision for Possible Losses -/-
13.	Pendapatan yang masih akan diterima	176,783	238,249	178,775	240,701	Account Receivables
14.	Biaya dibayar dimuka	70,415	54,436	71,956	55,572	Prepaid Expenses
15.	Uang muka pajak	37,342	1,073	38,766	1,917	Prepaid Taxes
16.	Aktiva pajak tangguhan	338,357	405,101	341,972	406,245	Deferred Tax Assets
17.	Aktiva tetap	1,060,793	1,003,821	1,069,894	1,012,923	Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(303,115)	(304,791)	(308,466)	(310,474)	Accumulated Depreciation -/-
18.	Properti terbengkalai	-	-	-	-	Unutilized Properties
	PPAP - Properti terbengkalai -/-	-	-	-	-	Provision for Possible Losses -/-
19.	Aktiva sewa guna usaha	-	-	267	267	Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	(138)	(89)	Accumulated Depreciation -/-
20.	Agunan yang diambil alih	477,232	501,081	478,675	501,741	Foreclosed Assets
21.	Aktiva lain-lain	874,273	755,590	897,597	798,938	Other Assets
	JUMLAH AKTIVA	29,568,708	29,602,654	29,749,102	29,769,307	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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NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Maret 2005 dan 2004 (Tidak Diaudit)

as of March 31, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2005	31.03.2004	31.03.2005	31.03.2004	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1.	Giro					Demand Deposits
a.	Rupiah	3,803,246	5,219,242	3,799,443	5,214,038	a. Rupiah
b.	Valuta asing	1,689,135	2,178,103	1,687,017	2,175,201	b. Foreign Exchange
2.	Kewajiban segera lainnya	993,255	861,417	1,032,476	899,691	Other Current Liabilities
3.	Tabungan	4,384,744	3,564,770	4,399,043	3,575,812	Savings
4.	Simpanan berjangka					Time Deposits
a.	Rupiah					a. Rupiah
i.	Pihak terkait dengan bank	693,331	14,311	688,395	1,000	i. Related Parties
ii.	Pihak lain	11,490,728	11,661,512	11,546,117	11,715,348	ii. Third Parties
b.	Valuta asing					b. Foreign Exchange
i.	Pihak terkait dengan bank	114,156	13,979	99,749	12,287	i. Related Parties
ii.	Pihak lain	1,091,135	1,303,525	1,091,135	1,303,525	ii. Third Parties
5.	Sertifikat deposito					Certificates of Deposits
a.	Rupiah	5	5	5	5	a. Rupiah
b.	Valuta asing	-	-	-	-	b. Foreign Exchange
6.	Simpanan dari bank lain	211,203	610,767	209,957	609,821	Deposits of Other Banks
7.	Kewajiban pembelian kembali surat berharga yang dijual dengan syarat repo	-	-	-	-	Securities Sold under Repurchase Agreements (repo)
8.	Kewajiban derivatif	3,388	3,325	3,388	3,325	Derivative Payables
9.	Kewajiban akseptasi	404,552	117,002	404,552	117,002	Acceptance Payables
10.	Surat berharga yang diterbitkan					Securities Issued
a.	Rupiah	-	-	-	-	a. Rupiah
b.	Valuta asing	-	9,118	-	9,118	b. Foreign Exchange
11.	Pinjaman yang diterima					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	630,130	720,574	630,130	721,100	- Third Parties
ii.	Valuta asing					ii. Foreign Exchange
-	Pihak terkait dengan bank	89,257	-	89,257	-	- Related Parties
-	Pihak lain	411,694	181,934	411,694	181,934	- Third Parties
12.	Estimasi kerugian komitmen & kontinjensi	8,087	24,260	8,087	24,260	Estimated Allowance for Possible Losses on Commitment & Contingencies
13.	Kewajiban sewa guna usaha	-	-	-	-	Lease Payables
14.	Beban yang masih harus dibayar	47,168	60,909	47,993	61,117	Accruals
15.	Taksiran pajak penghasilan	-	-	-	-	Estimated Tax Payable
16.	Kewajiban pajak tangguhan	-	-	-	-	Deferred Tax Liabilities
17.	Kewajiban lain-lain	1,031,248	1,216,521	1,079,149	1,259,331	Other Liabilities
18.	Pinjaman subordinasi					Subordinated Loans
a.	Pihak terkait dengan bank	-	-	-	-	a. Related Parties
b.	Pihak lain	-	-	-	-	b. Others
19.	Modal pinjaman					Loan Capital
a.	Pihak terkait dengan bank	-	-	-	-	a. Related Parties
b.	Pihak lain	-	-	-	-	b. Others
20.	Hak minoritas	-	-	49,269	44,012	Minority Interest
21.	Ekuitas					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)	g. Difference in value arising fr restructuring of entities under common control
h.	Laba (rugi) yang belum direalisasi dari surat berharga	1,180	(2,455)	1,180	(2,455)	h. Unrealized Gains/Losses from Marketable Securities & Government Bonds
i.	Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
j.	Saldo laba (rugi)	(4,700,020)	(5,327,251)	(4,700,020)	(5,327,251)	j. Retained Earnings
	JUMLAH PASIVA	29,568,708	29,602,654	29,749,102	29,769,307	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 2005 (Tidak Diaudit)

For Period of January 1 to March 31, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2005	31.03.2004	31.03.2005	31.03.2004	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	632,347	606,548	636,182	609,652	a. Rupiah
	b. Valuta asing	46,857	45,510	46,466	45,645	b. Foreign Exchange
	1.2. Provisi dan komisi					1.2. Fees and Commissions
	a. Rupiah	59,779	39,642	59,922	39,787	a. Rupiah
	b. Valuta asing	1,848	1,631	1,848	1,631	b. Foreign Exchange
	Jumlah Pendapatan Bunga	740,831	693,331	744,418	696,715	Total Interest Income
2.	Beban Bunga					Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	328,942	297,609	330,083	298,653	a. Rupiah
	b. Valuta asing	7,104	7,770	7,000	7,607	b. Foreign Exchange
	2.2. Komisi dan provisi	512	3,166	512	3,166	2.2. Other Expenses
	Jumlah Beban Bunga	336,558	308,545	337,595	309,426	Total Interest Expenses
	Pendapatan Bunga Bersih	404,273	384,786	406,823	387,289	Net Interest Income
3.	Pendapatan Operasional Lainnya					Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	50,844	33,981	51,101	33,949	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing	12,460	10,523	12,176	10,493	3.2. Gain on Foreign Exchange Transactions
	3.3. Pendapatan kenaikan nilai surat berharga	(9,258)	7,672	(9,565)	7,640	3.3. Gain from Increase in Fair Value of Securities
	3.4. Pendapatan premi	-	-	9,431	8,410	3.4. Premium Income
	3.5. Pendapatan lainnya	35,842	12,987	34,796	13,402	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	89,888	65,163	97,939	73,894	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	(21,667)	50,371	(21,638)	50,430	Provision for Possible Losses on Earning Assets
5.	Beban Estimasi Kerugian Komitmen & Kontinjensi	649	(13,628)	649	(13,628)	Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					Other Operating Expenses
	6.1. Beban administrasi dan umum	135,493	106,612	137,102	107,670	6.1. General & Administrative Expenses
	6.2. Beban personalia	163,530	157,485	165,948	159,351	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 lainnya	44,547	30,207	48,723	34,870	6.5. Other Expenses
	Jumlah Beban Operasional Lainnya	343,570	294,304	351,773	301,891	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	171,609	118,902	173,978	122,490	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	18,928	11,509	19,235	10,218	Non Operating Income
8.	Beban Non Operasional	3,199	309	3,228	371	Non Operating Expenses
	Pendapatan (Beban) Non Operasional	15,729	11,200	16,007	9,847	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	187,338	130,102	189,985	132,337	PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/-					Provision for Income Tax -/-
	Tahun berjalan	53,620	-	55,145	861	- Current
	Ditangguhkan *)	2,270	3,168	1,832	3,168	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	131,448	126,934	133,008	128,308	NET INCOME
13.	Hak Minoritas -/-	-	-	1,560	1,374	Minority Interest -/-
14.	Saldo Laba (Rugi) Awal Tahun	(4,831,468)	(5,454,185)	(4,831,468)	(5,454,185)	Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(4,700,020)	(5,327,251)	(4,700,020)	(5,327,251)	RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	17	16	17	16	EARNING PER SHARE (in Indonesian Rupiah)

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

EARNING ASSETS QUALITY
as of March 31, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)	Pos - Pos	31 March 2005					31 March 2004					DESCRIPTIONS	
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful		Loss
A. Pihak Terkait	5,310,562	-	-	6,025	-	5,316,587	8,801,596	-	-	6,025	-	8,807,621	Related Parties
1. Penempatan pada bank lain	50,449	-	-	-	-	50,449	9,855	-	-	-	-	9,855	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	5,178,409	-	-	-	-	5,178,409	8,719,880	-	-	-	-	8,719,880	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	7,453	-	-	-	-	7,453	5,076	-	-	-	-	5,076	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	7,453	-	-	-	-	7,453	5,076	-	-	-	-	5,076	d. Others
4. Penyertaan pada pihak ketiga	66,951	-	-	6,025	-	72,976	66,785	-	-	6,025	-	72,810	Investment in Third Parties
a. Pada perusahaan keuangan non bank	66,951	-	-	3,617	-	70,568	66,785	-	-	3,617	-	70,402	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	6,681	-	-	-	-	6,681	-	-	-	-	-	-	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	619	-	-	-	-	619	-	-	-	-	-	-	Commitment and Contingencies
B. Pihak Tidak Terkait	18,978,304	1,666,045	181,311	143,074	281,350	21,250,089	15,576,028	1,405,495	435,114	231,316	326,652	17,974,605	Third Parties
1. Penempatan pada bank lain	1,395,952	-	-	-	6,063	1,402,015	2,283,871	-	-	-	6,063	2,289,934	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	2,560,320	516	-	-	-	2,560,836	4,585,918	-	-	-	8,507	4,594,425	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	13,951,414	1,658,296	169,611	143,074	220,155	16,142,017	8,331,717	1,405,495	420,614	231,316	234,978	10,624,120	Loans to Third Parties
a. KUK	1,119,196	354,263	18,348	5,222	13,212	1,510,241	1,563,779	689,537	284,570	8,942	18,872	2,565,700	a. Small Scale Business Credit
b. Kredit properti	2,230,052	165,786	7,456	3,438	16,106	2,422,837	1,359,669	62,321	14,910	2,989	13,908	1,453,797	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	2,230,052	165,785	7,456	3,438	16,106	2,422,837	1,359,669	62,321	14,910	2,989	13,908	1,453,797	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	56,860	872,991	99,476	118,921	43,341	1,191,589	77,260	507,929	79,295	119,596	633	784,713	c. Other Restructured Loans
d. Lainnya	10,545,306	265,257	44,331	15,493	147,496	11,017,350	5,331,009	145,708	41,839	99,789	201,565	5,819,910	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	398,190	-	-	-	-	398,190	114,183	-	-	-	-	114,183	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	667,454	7,233	-	-	-	674,687	255,360	-	2,000	-	21,406	278,766	Commitment and Contingencies
JUMLAH	24,288,868	1,666,045	181,311	149,099	281,350	26,566,673	24,377,624	1,405,495	435,114	237,341	326,652	26,782,226	TOTAL
PPAP yang wajib dibentuk	169,522	83,302	20,308	68,430	215,053	556,615	115,390	70,275	60,117	75,490	250,353	571,625	Compulsory Allowance for Earning Asset Losses
PPAP yang telah dibentuk	227,553	526,799	69,559	95,204	221,636	1,140,751	190,579	198,345	287,117	135,490	300,353	1,111,884	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	8.02%	21.36%	10.82%	3.65%	6.00%	9.35%	18.76%	49.06%	67.66%	3.87%	8.03%	24.14%	Percentage of Small Scale Business to Total Loans (%)
Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	32.23%	-	-	-	-	-	48.37%	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

STATEMENT OF COMMITMENTS AND CONTINGENCIES

Per 31 Maret 2005 dan 2004 (Tidak Diaudit)

as of December 31, 2003 and 2002 (Audited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2005	31.03.2004	31.03.2005	31.03.2004	
	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	2,653,407	2,320,063	2,658,010	2,320,063	a. Rupiah
	b. Valuta asing	202,857	118,102	202,857	118,102	b. Foreign Exchange
2.	Irrevocable L/C yang masih berjalan dalam rangka impor dan ekspor	330,675	121,063	330,675	121,063	Outstanding Irrevocable Letters of Credit for Import and Export
3.	Lainnya	-	10,466	-	10,466	Others
	Jumlah Kewajiban Komitmen	3,186,939	2,569,694	3,191,542	2,569,694	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(3,186,939)	(2,569,694)	(3,191,542)	(2,569,694)	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	26,213	60,181	29,225	60,181	a. Rupiah
	b. Valuta asing	18,859	15,157	18,859	15,157	b. Foreign Currencies
3.	Lainnya	-	-	262	-	Others
	Jumlah Tagihan Kontinjensi	45,072	75,338	48,346	75,338	Total Contingencies Receivables
	Kewajiban Kontinjensi					Contingency Payables
1.	Garansi yang diberikan					Guarantees Issued in the forms of:
	a. Bank garansi					a. Bank Guarantees
	- Rupiah	230,793	86,308	230,793	86,308	- Rupiah
	- Valuta asing	113,706	67,392	113,706	67,392	- Foreign Currencies
	b. Lainnya	132	4,006	132	4,006	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	344,631	157,706	344,631	157,706	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(299,559)	(82,368)	(296,285)	(82,368)	TOTAL NET CONTINGENCIES

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM

CALCULATION OF CAPITAL ADEQUACY RATIO

Per 31 Maret 2005 dan 2004 (Tidak Diaudit)

as of March 31, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

POS - POS	BANK *)		DESCRIPTIONS
	31.03.2005	31.03.2004	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	2,022,279	1,330,108	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)	- Difference in value arising fr restructuring of entities under common control (-/-)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	66,861	65,051	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)	379,195	338,134	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)	222,662	154,485	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	140,075	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	18,608	-	C. TOTAL SUPPLEMENTARY CAPITAL WHICH FULFILL THE REQUIREMENTS
D. MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI	18,223	-	D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATED
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	2,401,474	1,668,242	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)	2,419,697	-	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL OF ANTICIPATED MARKET RISK (A+B+D)
IV. PENYERTAAN (-/-)	82,379	81,619	IV. EQUITY PARTICIPATIONS (-/-)
V. TOTAL MODAL UNTUK RESIKO KREDIT (II - IV)	2,319,095	1,586,623	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RESIKO KREDIT DAN PASAR (III - IV)	2,337,318	-	VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III - V)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	17,812,973	12,358,790	VII. RISK-WEIGHTED ASSET
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAR	320,829	-	VIII. MARKET RISK WEIGHTED ASSET
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (V:VII)	13.0%	12.8%	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))	12.9%	0.0%	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.

*) 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
 Per 31 Maret 2005 dan 2004 (Tidak Diaudit)

FINANCIAL RATIO
 as of March 31, 2005 and 2004 (Unaudited)

No.	RASIO (%)	BANK		RATIO (%)
		31.03.2005	31.03.2004	
I.	Permodalan			Capital
	1. CAR dengan resiko kredit	13.0%	12.8%	1. CAR with credit risk
	2. CAR dengan resiko pasar	12.9%		2. CAR with market risk
	3. Aktiva tetap terhadap modal	45.4%	63.3%	3. Fixed Assets to Capital
II.	Aktiva Produktif			Earning Assets
	1. Aktiva produktif bermasalah	2.3%	3.7%	1. Non-Performing Earning Assets
	2. PPAP terhadap aktiva produktif	4.3%	4.2%	2. Allowance for Earning Assets Losses to Earning Assets
	3. Pemenuhan PPAP	204.9%	194.5%	3. Compliance of Allowance for Earning Assets Losses
	4. NPL - Gross	3.3%	8.3%	4. NPL - Gross
	5. NPL - Net	1.4%	2.6%	5. NPL - Net
III.	Rentabilitas			Rentability
	1. ROA	2.5%	1.8%	1. ROA
	2. ROE	26.4%	39.0%	2. ROE
	3. NIM	5.9%	5.8%	3. NIM
	4. BOPO	79.3%	84.3%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			Liquidity
	LDR	69.4%	44.4%	LDR
V.	Kepatuhan (Compliance)			Compliance
	1. a. Persentase Pelanggaran BMPK			1. a. Percentage Violation of Legal Lending Limit (LLL)
	a. 1. Pihak Terkait	0.0%	0.0%	a. 1. Related Parties
	a. 2. Pihak Tidak Terkait	0.0%	0.0%	a. 2. Non-Related Parties
	b. Persentase Pelampauan BMPK			b. Percentage of LLL excess
	b. 1. Pihak Terkait	0.0%	0.0%	b. 1. Related Parties
	b. 2. Pihak Tidak Terkait	0.0%	0.3%	b. 2. Non-Related Parties
	2. GWM Rupiah	7.1%	5.1%	2. Reserve Requirement (Rupiah)
	3. PDN	5.2%	2.8%	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. Lukita D. Tuwo	PT Perusahaan Pengelola Aset (PPA)	26.16%
- Komisaris / Commissioner	Mark Edward Hansen	qq. Menteri Keuangan Republik Indonesia	
- Komisaris / Commissioner	Vincent Leo Plant		
- 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.	Chandra Pumama		
		Jumlah Total	100.00%
<u>Direksi / Board of Directors</u>			
- Direktur Utama / President Director	Agus D.W. Martowardojo		
- Direktur / Director	Hans Jurgen Theilkuhl		
- Direktur / Director	Daryll John Morton		
- Direktur / Director	Julius Aslan**		
- Direktur / Director	Andrew Hardi Hanubrata		
- Direktur / Director	Ongki Wanadjati Dana		
- Direktur / Director	Joseph Georgino Godong		
- Direktur Kepatuhan / Compliance Director	Elvyn Gahadi Masassya		
- Direktur / Director	Irman Alvian Zahiruddin		
- Direktur / Director	Mahdi Syahbuddin		
* Berlaku efektif setelah mendapat persetujuan Bank Indonesia (Fit and Proper Test) / Effective after approval from Bank Indonesia			
** Berlaku efektif sejak yang bersangkutan menyampaikan bukti pelepasan rangkap jabatan / Effectively enters into force as of the time the concern person submits the evidence on relinquishment of the simultaneously held position			

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

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of March 31, 2005 and 2004 (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	-	232,480	1,879	1,870	-
3.	Option					
a.	Purchased	-	-	-	-	-
b.	Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	367,865	1,558	1,518	-
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	-	600,345	3,431	3,388	-

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk tiga bulan yang berakhir pada tanggal 31 Maret 2005 dan 2004 (tidak 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 surat Edaran Bank Indonesia 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 No. VIII.G.11 Lampiran Keputusan 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.

- 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 shareholder* 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 31 Maret 2004 telah direklasifikasi agar sesuai dengan penyajian akun didalam informasi keuangan tanggal 31 Maret 2005.

- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :

Kurs per 31 Maret 2005 : 1 US\$ = Rp. 9.471,50

Kurs per 31 Maret 2004 : 1 US\$ = Rp. 8.562,50

This financial statement is made based on Consolidated Financial Statements for period of January 1, 2005 to March 31, 2005 and 2004 (unaudited) 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 Dec 2001, which altered with circular letter of Bank Indonesia No. 7/10/DPNP dated 31 Maret 2005 re: Quarterly and monthly published financial statements of Commercial Banks . and certain report submitted to Bank Indonesia, Rule No. VIII. G. 11 Attachment 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

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, numbers of account in the financial report for 31 March 2004 have been reclassified to conform with the financial report for 31 March 2005.

- The exchange rates:

31 March 2005 : 1 USD = Rp. 9,471.50

31 March 2004 : 1 USD = Rp. 8,562.5