

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

Per 30 September 2005 dan 2004 (Tidak Diaudit)

CONSOLIDATED FINANCIAL STATEMENTS

as of September 30, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2005	30.09.2004	30.09.2005	30.09.2004	
	AKTIVA					ASSETS
1	Kas	534,004	394,490	534,378	394,797	1. Cash
2	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia	2,154,992	1,823,596	2,154,992	1,823,596	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	-	1,272,478	-	38,950	b. Certificates of Bank Indonesia
	c. Lainnya	65,000	2,315,161	65,000	2,315,161	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	19,268	4,916	33,101	16,295	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	13,509	-	13,509	-	i. Related Parties
	ii. Pihak lain	229,817	198,578	235,950	201,671	ii. Third Parties
4	Penempatan pada bank lain					4. Placements with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	66,844	205,844	106,410	225,987	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(10,704)	(8,350)	(10,747)	(8,372)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	1,477,565	589,889	1,498,414	603,968	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(18,927)	(8,288)	(18,927)	(8,288)	Provision for Possible Losses -/-
5	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	-	32,131	18,298	48,922	i. Trading
	ii. Tersedia untuk dijual	17,691	2,480	17,691	29,507	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	318,371	63,730	318,371	63,731	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(669)	(1,392)	(669)	(1,392)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	-	432,031	-	432,031	i. Trading
	ii. Tersedia untuk dijual	60,645	-	71,167	-	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	242,178	405,075	242,178	405,075	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(3,345)	(17,377)	(3,345)	(17,377)	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	465,966	2,313,886	465,966	2,313,886	i. Related Parties
	ii. Pihak lain	273,369	254,491	273,369	254,491	ii. Third Parties
	b. Tersedia untuk dijual					b. Available for Sale
	i. Pihak terkait dengan bank	197,628	491,376	197,628	491,376	i. Related Parties
	ii. Pihak lain	644,155	-	644,155	-	ii. Third Parties
	c. Dimiliki hingga jatuh tempo					c. Held to Maturity
	i. Pihak terkait dengan bank	3,145,905	5,494,043	3,145,905	5,494,043	i. Related Parties
	ii. Pihak lain	82,202	-	82,202	-	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	-	-	10,000	-	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	2,498	-	2,498	-	i. Related Parties
	ii. Pihak lain	11,638	2,830	11,638	2,830	ii. Third Parties
	PPA - Tagihan derivatif -/-	(156)	(43)	(156)	(43)	Provision for Possible Losses -/-
10	Kredit yang diberikan					10. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	117,122	5,848	117,802	6,748	i. Related Parties
	ii. Pihak lain	18,690,385	11,198,947	18,766,320	11,267,430	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(629,739)	(594,186)	(630,391)	(594,708)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2,666,476	2,009,402	2,666,476	2,009,402	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(508,442)	(425,123)	(508,442)	(425,123)	Provision for Possible Losses -/-
11	Tagihan akseptasi					11. Acceptance Receivables
	i. Pihak terkait dengan bank	29,612	-	29,612	-	i. Related Parties
	ii. Pihak lain	351,397	205,935	351,397	205,935	ii. Third Parties
	PPA - Tagihan akseptasi -/-	(20,782)	(2,739)	(20,782)	(2,739)	Provision for Possible Losses -/-
12	Penyertaan					12. Investments
	PPA - Penyertaan -/-	(35,789)	(74,876)	(35,789)	(74,876)	Provision for Possible Losses -/-
13	Pendapatan yang masih akan diterima	168,845	208,369	171,071	210,557	13. Account Receivables
14	Biaya dibayar dimuka	68,633	66,796	70,244	68,153	14. Prepaid Expenses
15	Uang muka pajak	103,872	1,218	104,024	2,202	15. Prepaid Taxes
16	Aktiva pajak tangguhan	205,286	381,012	209,512	384,483	16. Deferred Tax Assets
17	Aktiva tetap	1,216,519	1,011,436	1,225,647	1,020,870	17. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(314,015)	(298,992)	(319,603)	(305,058)	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 -/-	-	-	-	(109)	Accumulated Depreciation -/-
20	Agunan yang diambil alih	448,235	504,713	449,794	505,878	20. Foreclosed Assets
21	Aktiva lain-lain	818,110	781,487	861,459	808,902	21. Other Assets
	JUMLAH AKTIVA	33,502,753	31,391,579	33,697,327	31,542,495	TOTAL ASSETS

* Termasuk obligasi Pemerintah dalam rangka rekaptalisasi dan peleburan usaha.

* Government bond in the frame of recapitalization and merger.

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 30 September 2005 dan 2004 (Tidak Diaudit)

as of September 30, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2005	30.09.2004	30.09.2005	30.09.2004	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1	Giro					1. Demand Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	385,479	8,363	383,084	134	i. Related Parties
	ii. Pihak lain	3,258,201	3,255,268	3,251,846	3,257,497	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	107,612	2,220	103,576	1,570	i. Related Parties
	ii. Pihak lain	2,110,718	1,716,153	2,114,191	1,716,152	ii. Third Parties
2	Kewajiban segera lainnya	968,298	994,627	1,010,447	1,025,931	2. Other Current Liabilities
3	Tabungan					3. Savings
	i. Pihak terkait dengan bank	10,998	9,072	10,998	9,072	i. Related Parties
	ii. Pihak lain	4,370,620	3,979,764	4,386,323	3,992,889	ii. Third Parties
4	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	742,592	8,417	739,175	650	i. Related Parties
	ii. Pihak lain	13,473,356	15,078,536	13,534,211	15,131,035	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	113,274	29,056	110,160	11,315	i. Related Parties
	ii. Pihak lain	1,784,967	1,477,271	1,770,574	1,477,271	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	250,155	-	250,155	-	i. Related Parties
	ii. Pihak lain	1,305,549	292,905	1,303,796	290,676	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	2,450	-	2,450	-	i. Related Parties
	ii. Pihak lain	10,533	3,190	10,533	3,190	ii. Third Parties
9	Kewajiban akseptasi					9. Acceptance Payables
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	381,009	205,935	381,009	205,935	ii. Third Parties
10	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	8,500	-	8,500	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	612,438	734,498	613,579	735,377	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	-	-	-	-	- Related Parties
	- Pihak lain	129,152	263,046	129,152	263,046	- Third Parties
12	Estimasi kerugian komitmen & kontinjensi					12. Estimated Allowance for Possible Losses on Commitment & Contingencies
	i. Pihak terkait dengan bank	120	-	120	-	i. Related Parties
	ii. Pihak lain	6,817	27,924	6,817	27,924	ii. Third Parties
13	Kewajiban sewa guna usaha	-	-	-	224	13. Lease Payables
14	Beban yang masih harus dibayar	64,285	60,017	64,771	60,374	14. Accruals
15	Taksiran pajak penghasilan	-	-	1,997	2,499	15. Estimated Tax Payable
16	Kewajiban pajak tangguhan	-	-	-	-	16. Deferred Tax Liabilities
17	Kewajiban lain-lain	934,036	1,031,716	983,967	1,070,840	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	-	-	54,302	45,293	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)	g. Difference in value arising fr restructuring of entities under common control
	h. Laba (rugi) yang belum direalisasi dari surat berharga	(43,275)	(584)	(43,275)	(584)	h. Unrealized Gains/Losses from Marketable Securities & Government Bonds
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(4,647,722)	(4,965,406)	(4,647,722)	(4,965,406)	j. Retained Earnings
	JUMLAH PASIVA	33,502,753	31,391,579	33,697,327	31,542,495	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI
 Untuk periode 9 bulan yang berakhir pada tanggal 30 September 2005 & 2004 (Tidak Diaudit)

CONSOLIDATED STATEMENTS OF INCOMES
 For Period of January 1 to September 30, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)		(Rupiah in million)				
No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2005	30.09.2004	30.09.2005	30.09.2004	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					1. Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	1,984,983	1,871,453	2,003,161	1,888,840	a. Rupiah
	b. Valuta asing	157,227	130,798	160,831	130,829	b. Foreign Exchange
	1.2. Provisi dan komisi	-	-	-	-	1.2. Fees and Commissions
	a. Rupiah	194,833	142,887	195,533	143,580	a. Rupiah
	b. Valuta asing	8,153	8,278	8,153	8,278	b. Foreign Exchange
	Jumlah Pendapatan Bunga	2,345,196	2,153,416	2,367,678	2,171,527	Total Interest Income
2.	Beban Bunga					2. Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	1,032,508	990,569	1,037,132	994,111	a. Rupiah
	b. Valuta asing	36,908	20,853	36,908	20,305	b. Foreign Exchange
	2.2. Komisi dan provisi	1,470	823	1,470	1,034	2.2. Other Expenses
	Jumlah Beban Bunga	1,070,886	1,012,245	1,075,510	1,015,450	Total Interest Expenses
	Pendapatan Bunga Bersih	1,274,310	1,141,171	1,292,168	1,156,077	Net Interest Income
3.	Pendapatan Operasional Lainnya					3. Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	175,125	111,224	175,612	112,331	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing*	58,360	33,304	57,886	33,414	3.2. Gain on Foreign Exchange Transactions*
	3.3. Pendapatan kenaikan nilai surat berharga**	(29,950)	3,869	(30,941)	3,587	3.3. Gain from Increase in Fair Value of Securities**
	3.4. Pendapatan premi	-	-	25,861	24,381	3.4. Premium Income
	3.5. Pendapatan lainnya	61,980	84,110	57,576	85,034	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	265,515	232,507	285,994	258,747	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan					4. Provision for Possible Losses on Earning Assets
	Aktiva Produktif	131,384	60,477	131,522	60,971	5. Estimation for Losses on Commitment & Contingencies
	Beban (Pendapatan) Estimasi Kerugian Komitmen & Kontinjensi	81	(6,747)	81	(6,747)	
6.	Beban Operasional Lainnya					6. Other Operating Expenses
	6.1. Beban administrasi dan umum	443,412	430,046	449,996	435,574	6.1. General & Administrative Expenses
	6.2. Beban personalia	515,290	441,848	529,407	453,221	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	55,520	-	56,080	-	6.5. Promotion Expenses
	6.6. Beban lainnya	108,496	97,884	116,741	106,851	6.6. Other Expenses
	Jumlah Beban Operasional Lainnya	1,122,718	969,778	1,152,224	995,646	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	285,642	350,170	294,335	364,954	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	53,137	192,957	54,814	187,890	7. Non Operating Income
8.	Beban Non Operasional	19,690	27,093	19,764	27,161	8. Non Operating Expenses
	Pendapatan (Beban) Non Operasional	33,447	165,864	35,050	160,729	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	9. Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	319,089	516,034	329,385	525,683	10. PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/-	-	-	-	-	11. Provision for Income Tax -/-
	Tahun berjalan	-	-	4,582	4,160	- Current
	Ditangguhkan *)	135,343	27,256	134,758	26,964	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	183,746	488,778	190,045	494,559	12. NET INCOME
13.	Hak Minoritas -/-	-	-	6,299	5,781	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	(4,647,722)	(4,965,406)	(4,647,722)	(4,965,406)	16. RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	23.73	63.13	23.73	63.13	17. EARNING PER SHARE (in Indonesian Rupiah)

* Meliputi pendapatan dan beban transaksi valuta asing

** Meliputi kenaikan dan penurunan nilai surat berharga

*Including income and expense from foreign exchange transactions

**Including gain and loss in marketable securities

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 30 September 2005 dan 2004 (Tidak Diaudit)

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

Pos - Pos	30 September 2005						30 September 2004						DESCRIPTIONS
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
A. Pihak Terkait	4,332,039	-	-	6,025	-	4,338,064	8,377,508	-	-	6,025	-	8,383,533	Related Parties
1. Penempatan pada bank lain	275,453	-	-	-	-	275,453	9,729	-	-	-	-	9,729	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia*	3,809,499	-	-	-	-	3,809,499	8,299,305	-	-	-	-	8,299,305	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	117,122	-	-	-	-	117,122	5,848	-	-	-	-	5,848	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	117,122	-	-	-	-	117,122	5,848	-	-	-	-	5,848	d. Others
4. Penyertaan pada pihak ketiga	88,301	-	-	6,025	-	94,326	62,626	-	-	6,025	-	68,651	Investment in Third Parties
a. Pada perusahaan keuangan non bank	88,301	-	-	3,617	-	91,918	62,626	-	-	3,617	-	66,243	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	29,612	-	-	-	-	29,612	-	-	-	-	-	-	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	12,052	-	-	-	-	12,052	-	-	-	-	-	-	Commitment and Contingencies
B. Pihak Tidak Terkait	22,733,773	1,500,032	702,981	62,394	694,044	25,693,233	17,530,417	1,311,654	547,823	138,079	295,700	19,823,673	Third Parties
1. Penempatan pada bank lain	1,974,713	-	-	-	6,065	1,980,778	1,458,055	-	-	-	6,064	1,464,119	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	1,291,463	1,130	-	-	274	1,292,867	4,329,862	-	-	-	9,081	4,338,743	Marketable Securities Issued by Third Parties or Bank Indonesia*
3. Kredit kepada pihak ketiga	18,562,333	1,492,951	664,429	50,694	670,847	21,441,254	11,106,275	1,309,654	536,123	138,079	202,008	13,292,139	Loans to Third Parties
a. KUK	436,696	168,121	750	884	5,832	612,283	1,650,099	426,772	12,362	5,541	21,863	2,116,637	a. Small Scale Business Credit
b. Kredit properti	3,112,418	192,570	28,780	10,125	21,519	3,365,412	1,970,822	77,431	8,045	4,369	17,804	2,078,471	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	3,112,418	192,570	28,780	10,125	21,519	3,365,412	1,970,822	77,431	8,045	4,369	17,804	2,078,471	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	63,558	162,833	545,812	-	470,144	1,242,347	69,984	622,499	477,748	101,520	6,440	1,278,191	c. Other Restructured Loans
d. Lainnya	14,949,661	969,427	89,087	39,685	173,352	16,221,212	7,415,370	182,952	37,968	26,649	155,901	7,818,840	d. Others
4. Penyertaan pada pihak ketiga	4,980	-	-	11,700	17,132	33,812	4,980	-	11,700	-	55,697	72,377	Investment in Third Parties
a. Pada perusahaan keuangan non bank	4,980	-	-	-	132	5,112	4,980	-	-	-	697	5,677	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	11,700	17,000	28,700	-	-	11,700	-	55,000	66,700	b. Loan Restructuring Program
5. Tagihan lain kepada pihak ketiga	313,721	-	34,987	-	-	348,708	203,887	-	-	-	-	203,887	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	585,168	7,081	3,565	-	-	595,814	427,558	2,000	-	-	22,850	452,408	Commitment and Contingencies
JUMLAH	27,064,417	1,501,162	702,981	68,419	694,318	30,031,297	25,907,925	1,311,654	547,823	144,104	295,700	28,207,206	TOTAL
7. PPAP yang wajib dibentuk	202,020	42,919	96,513	26,009	400,967	768,428	137,865	65,583	72,779	45,718	249,929	571,674	Compulsory Allowance for Earning Asset Losses
8. PPAP yang telah dibentuk	316,395	132,680	168,392	29,021	589,004	1,235,492	189,878	252,570	353,963	88,959	274,929	1,160,299	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	2.34%	11.26%	0.11%	1.74%	0.87%	2.84%	14.85%	32.59%	2.31%	4.01%	10.82%	15.92%	Percentage of Small Scale Business to Total Loans (%)
11. Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	3.17%	-	-	-	-	-	45.18%	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

PT BANK PERMATA TBK

PT BANK PERMATA TBK

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

STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of September 30, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		30.09.2005	30.09.2004	30.09.2005	30.09.2004	
	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	3,077,512	2,667,968	3,083,456	2,669,934	a. Rupiah
	b. Valuta asing	279,240	143,969	279,240	143,969	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	10,599	-	10,599	-	
	- Pihak lain	303,733	189,774	303,733	189,774	
3.	Lainnya	30,633	38,337	30,633	38,337	3. Others
	Jumlah Kewajiban Komitmen	3,701,717	3,040,048	3,707,661	3,042,014	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(3,701,717)	(3,040,048)	(3,707,661)	(3,042,014)	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	35,953	33,072	38,219	35,182	a. Rupiah
	b. Valuta asing	21,229	13,774	21,229	13,774	b. Foreign Currencies
3.	Lainnya	390	-	561	-	3. Others
	Jumlah Tagihan Kontinjensi	57,572	46,846	60,009	48,956	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	425	-	425	-	- Related parties
	- Pihak lain	192,628	174,698	192,628	174,698	- Other parties
	- Valuta asing	-	-	-	-	- Foreign Currencies
	- Pihak terkait dengan bank	1,028	-	1,028	-	- Related parties
	- Pihak lain	98,769	85,992	98,769	85,992	- Other parties
	b. Lainnya	685	1,944	685	1,944	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	293,535	262,634	293,535	262,634	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(235,963)	(215,788)	(233,526)	(213,678)	TOTAL NET CONTINGENCIES

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Per 30 September 2005 dan 2004 (Tidak Diaudit)

CALCULATION OF CAPITAL ADEQUACY RATIO
as of September 30, 2005 and 2004 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

POS - POS	BANK		DESCRIPTIONS
	30.09.2005	30.09.2004	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	2,114,962	1,523,075	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	9,067,497	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%)	159,543	258,018	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	335,029	353,639	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)	291,455	186,837	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	1,991	-	D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATED MARKET
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	2,449,991	1,876,714	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)	2,451,982	-	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL OF ANTICIPATED MARKET RISK (A+B+D)
IV. PENYERTAAN (-/ -)	102,717	77,335	IV. EQUITY PARTICIPATIONS (-/ -)
V. TOTAL MODAL UNTUK RESIKO KREDIT (II - IV)	2,347,274	1,799,379	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RESIKO KREDIT DAN PASAR (III - IV)	2,349,266	-	VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III - V)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	23,316,436	14,946,945	VII. RISK-WEIGHTED ASSET
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAR	107,563	-	VIII. MARKET RISK WEIGHTED ASSET
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (V:VII)	10.07%	12.0%	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))	10.0%	-	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.

PT BANK PERMATA TBK

PT BANK PERMATA TBK

PERHITUNGAN RASIO KEUANGAN

FINANCIAL RATIO

Per 30 September 2005 dan 2004 (Tidak Diaudit)

as of September 30, 2005 and 2004 (Unaudited)

No.	RASIO (%)	BANK		RATIO (%)
		30.09.2005	30.09.2004	
I.	Permodalan			I. Capital
	1. CAR dengan resiko kredit	10.1%	12.0%	1. CAR with credit risk
	2. CAR dengan resiko pasar	10.0%	-	2. CAR with market risk
	3. Aktiva tetap terhadap modal	51.8%	56.2%	3. Fixed Assets to Capital
II.	Aktiva Produktif			II. Earning Assets
	1. Aktiva produktif bermasalah	4.9%	3.5%	1. Non-Performing Earning Assets
	2. PPAP terhadap aktiva produktif	4.1%	4.1%	2. Allowance for Earning Assets Losses to Earning Assets
	3. Pemenuhan PPAP	160.8%	203.0%	3. Compliance of Allowance for Earning Assets Losses
	4. NPL - Gross	6.4%	6.6%	4. NPL - Gross
	5. NPL - Net	3.0%	1.9%	5. NPL - Net
III.	Rentabilitas			III. Rentability
	1. ROA	1.4%	2.3%	1. ROA
	2. ROE	12.0%	47.0%	2. ROE
	3. NIM	6.1%	5.7%	3. NIM
	4. BOPO	89.1%	85.3%	4. Operating Expenses to Operating Revenues
IV.	Likuiditas			IV. Liquidity
	LDR	81.8%	52.0%	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	8.1%	7.0%	2. Reserve Requirement (Rupiah)
	3. PDN	2.6%	7.1%	3. Net Open Position

PENGURUS BANK / MANAGEMENT

PEMILIK BANK / SHAREHOLDERS

Dewan Komisaris / Board of Commissioners

- Komisaris Utama / President Commissioner	DR. Mulia P. Nasution
- Komisaris / Commissioner	Rachmat Saptaman
- Komisaris / Commissioner	DR. Ir. Lukita D. Tuwo
- Komisaris / Commissioner	Mark Edward Hansen
- Komisaris / Commissioner	Wilson Chia Yew Hock
- Komisaris / Commissioner	Brian Richard Keelian*
- Komisaris / Commissioner	Gunawan Geniushardja
- 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 / 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	Elyvn Gahadi Masassya
- Direktur / Director	Imman Alvian Zahiruddin
- Direktur / Director	Mahdi Syahbuddin

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%

* Telah meninggal dunia pada tanggal 6 Agustus 2005 / Has passed away on 6 August 2005

PT BANK PERMATA TBK

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

PT BANK PERMATA TBK

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

(dalam jutaan rupiah)		(Rupiah in million)				
No.	TRANSACTION	Market Value of the Contract		Derivative Receivables and Payables		Contract Value with
		Hedging	Others	Receivables	Payables	Netting Agreement
A.	Related to Exchange Rate					
1.	Spot	-	-	-	-	-
2.	Forward	-	1,141,818	12,800	11,018	-
3.	Option					
	a. Purchased	-	132	7	-	-
	b. Written	-	2,285	36	8	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	-	495,248	1,293	1,957	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	JUMLAH / TOTAL	-	1,639,483	14,136	12,983	-

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk sembilan bulan yang berakhir pada tanggal 30 September 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 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.

- 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 September 2004 telah direklasifikasi agar sesuai dengan penyajian akun di dalam informasi keuangan tanggal 30 September 2005.

- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :
: 30 September 2005 : 1 USD = Rp. 10.290
: 30 September 2004 : 1 USD = Rp. 9.140

Note :

- This financial statement is made based on Consolidated Financial Statements for period of 1 January 2005 to 30 September 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 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 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, several accounts in the financial report for 30 September 2004 had reclassified to conform with the financial report for 30 September 2005.

- The exchange rates:
30 September 2005 : 1 USD = Rp. 10.290
30 September 2004 : 1 USD = Rp. 9.140

PT BANK PERMATA TBK

PT BANK PERMATA TBK

INFORMASI SEGMENT USAHA SYARIAH

SHARIA BUSINESS SEGMENT REPORT

Tanggal 30 September 2005

Dated 30 September 2005

(Dalam Jutaan Rupiah)

(Rupiah in Million)

No.	INFORMASI HASIL USAHA	30 September 2005	PERFORMANCE INFORMATION
A.	PENDAPATAN		A. INCOME
1	Margin Murabahah	845	1 Murabahah Margin
2	Bagi hasil Mudharabah	485	2 Mudharabah Profit Sharing
3	Bagi hasil Musyarakah	6	3 Musyarakah Profit Sharing
4	Operasional Lainnya	723	4 Other Operating Income
	JUMLAH PENDAPATAN	2,059	TOTAL INCOME
B.	BEBAN		B. EXPENSES
1	Bagi Hasil Mudharabah	561	1 Mudharabah Profit Sharing
2	Bonus Wadiah	32	2 Wadiah Bonus
3	Penyisihan Penghapusan Aktiva Produktif	1,273	3 Provision for losses
4	Administrasi dan Umum	1,379	4 General & Administration
5	Personalia	2,451	5 Personnel Expenses
6	Operasional lainnya	650	6 Other Operating Expenses
7	Non Operasional lainnya	5	7 Other Non Operating Expenses
	JUMLAH BEBAN	6,351	TOTAL EXPENSES
	LABA (RUGI) TAHUN BERJALAN	(4,292)	PROFIT (LOSS)

No.	INFORMASI HASIL USAHA	30 September 2005	PERFORMANCE INFORMATION
1	Kas	696	1 Cash
2	Giro Bank Indonesia	7,952	2 Current Account with Bank Indonesia
3	Penempatan pada Bank Syariah Lain	1,000	3 Placement on other Sharia Banks
4	PPAP - Penempatan pada Bank Syariah Lain	(370)	4 Provision for Losses (Placement) -/-
5	Surat Berharga Syariah yang dimiliki	41,295	5 Sharia Marketable Securities Held
6	PPAP - Surat Berharga Syariah yang Dimiliki	(52)	6 Provision for Losses (Marketable Securities) -/-
7	Piutang Murabahah	48,681	7 Murabahah Account Receivable
8	Pembiayaan Musyarakah	1,142	8 Musyarakah Financing
9	Pembiayaan Mudharabah	5,768	9 Mudharabah Financing
10	PPAP - Pembiayaan Syariah -/-	(853)	10 Provision for Losses (Sharia Financing) -/-
11	Aktiva Tetap	726	11 Premises and Equipments
12	Akumulasi Penyusutan Aktiva Tetap -/-	(115)	12 Accumulated Depreciation -/-
13	Aktiva lain-lain	167	13 Other Assets
	JUMLAH AKTIVA	106,037	TOTAL ASSETS
1	Giro Wadiah	17,103	1 Wadiah Current Account
2	Kewajiban Segera Lainnya	890	2 Other Current Liabilities
3	Tabungan Mudharabah	4,428	3 Mudharabah Savings
4	Deposito Mudharabah	20,866	4 Mudharabah Time Deposits
5	Kewajiban lain-lain	67,042	5 Other Liabilities
6	Saldo Laba (Rugi)	(4,292)	6 Retained Earnings
	JUMLAH PASIVA	106,037	TOTAL LIABILITIES

Catatan :

- Kantor Cabang Syariah mulai beroperasi sejak tanggal 10 November 2004.
- Disusun untuk memenuhi Surat BI No. 6/1269/DPbS tanggal 09 November 2004 Perihal " Laporan Keuangan Publikasi Triwulanan dan Bulanan serta Laporan Tahunan Bank Umum "

Note:

- Sharia branch office operated since 10 November 2004
- This report is made to comply with Letter of Bank Indonesia No. 6/1269/DPbS dated 09 November 2004 re: Quarterly and Monthly Published Financial Statement and Annual Report for Commercial Bank

Jakarta, 26 Oktober 2005

PT. Bank Permata Tbk

Unit Usaha Syariah / Sharia Business Segment

Dewan Pengawas Syariah
Sharia Supervisory Board

(Prof. Dr. H. M. Amin Suma, SH. MA)

Unit Usaha Syariah
Sharia Business Unit

(Ismi Kushartanto)