

PT BANK PERMATA TBK

PT BANK PERMATA TBK

NERACA KONSOLIDASI
Per 31 Maret 2006 dan 2005 (Tidak Diaudit)CONSOLIDATED FINANCIAL STATEMENTS
as of March 31, 2006 and 2005 (Unaudited)

(dalam jutaan rupiah)

(in million rupiah)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	AKTIVA					ASSETS
1	Kas	577,423	436,026	577,881	436,454	1. Cash
2	Penempatan pada Bank Indonesia					2. Placement with Bank Indonesia
	a. Giro Bank Indonesia	2,353,033	1,731,225	2,353,033	1,731,225	a. Current Account with Bank Indonesia
	b. Sertifikat Bank Indonesia	1,650,078	-	1,690,428	20,550	b. Certificates of Bank Indonesia
	c. Lainnya	15,704	1,673,165	15,704	1,673,165	c. Others
3	Giro pada bank lain					3. Current Account with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	26	-	26	-	i. Related Parties
	ii. Pihak lain	13,388	7,282	27,479	29,732	ii. Third Parties
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	50,833	7,970	50,833	7,970	i. Related Parties
	ii. Pihak lain	197,303	190,634	213,557	193,352	ii. Third Parties
4	Penempatan pada bank lain					4. Placements with Other Banks
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	-	40,000	-	40,000	i. Related Parties
	ii. Pihak lain	210,844	340,844	263,210	382,785	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(10,203)	(10,146)	(10,248)	(10,182)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	181,310	-	181,310	-	i. Related Parties
	ii. Pihak lain	1,877,081	377,913	1,882,800	396,617	ii. Third Parties
	PPA - Penempatan pada bank lain -/-	(25,850)	(9,312)	(25,850)	(9,313)	Provision for Possible Losses -/-
5	Surat berharga yang dimiliki					5. Marketable Securities
	a. Rupiah					a. Rupiah
	i. Diperdagangkan	-	-	10,110	33,378	i. Trading
	ii. Tersedia untuk dijual	69,407	5,338	69,407	5,338	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	30,000	88,862	31,000	88,862	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(646)	(1,419)	(646)	(1,419)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Diperdagangkan	-	322,734	-	322,734	i. Trading
	ii. Tersedia untuk dijual	118,700	23,648	118,700	33,267	ii. Available for Sale
	iii. Dimiliki hingga jatuh tempo	-	416,780	9,401	416,780	iii. Held to Maturity
	PPA - Surat berharga yang dimiliki -/-	(1,142)	(7,991)	(1,142)	(7,991)	Provision for Possible Losses -/-
6	Surat berharga yg dijual dengan janji dibeli kembali (reverse repo)	-	-	-	-	6. Securities Sold under Agreements to Repurchase
7	Obligasi Pemerintah *)					7. Government Bonds*
	a. Diperdagangkan					a. Trading
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	797,450	1,505,677	797,450	1,505,677	ii. Third Parties
	b. Tersedia untuk dijual					b. Available for Sale
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	3,033,482	250,963	3,033,482	250,963	ii. Third Parties
	c. Dimiliki hingga jatuh tempo					c. Held to Maturity
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	-	3,906,905	-	3,906,905	ii. Third Parties
8	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)					8. Securities Purchased under Resale Agreements (reverse repo)
	a. Rupiah					a. Rupiah
	b. Valuta asing					b. Foreign Currencies
	PPA-Surat berharga yg dibeli dengan janji dijual kembali (reverse repo)-/-	-	-	-	-	Provision for Possible Losses -/-
9	Tagihan derivatif					9. Derivative Receivables
	i. Pihak terkait dengan bank	205	404	205	404	i. Related Parties
	ii. Pihak lain	14,343	3,027	14,343	3,027	ii. Third Parties
	PPA - Tagihan derivatif -/-	(160)	(49)	(160)	(49)	Provision for Possible Losses -/-
10	Kredit yang diberikan					10. Loans
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	59,143	7,453	59,143	7,983	i. Related Parties
	ii. Pihak lain	20,122,463	13,714,858	20,211,132	13,784,470	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(619,319)	(545,452)	(620,173)	(545,975)	Provision for Possible Losses -/-
	b. Valuta asing					b. Foreign Currencies
	i. Pihak terkait dengan bank	-	-	-	-	i. Related Parties
	ii. Pihak lain	2,051,628	2,357,797	2,051,628	2,357,797	ii. Third Parties
	PPA - Kredit yang diberikan -/-	(340,433)	(479,388)	(340,433)	(479,417)	Provision for Possible Losses -/-
11	Tagihan akseptasi					11. Acceptance Receivables
	i. Pihak terkait dengan bank	-	6,681	-	6,681	i. Related Parties
	ii. Pihak lain	387,179	397,872	387,179	397,872	ii. Third Parties
	PPA - Tagihan akseptasi -/-	(33,189)	(5,228)	(33,189)	(5,228)	Provision for Possible Losses -/-
12	Penyertaan					12. Investments
	PPA - Penyertaan -/-	(24,782)	(73,680)	(24,782)	(73,680)	Provision for Possible Losses -/-
13	Pendapatan yang masih akan diterima					13. Account Receivables
14	Biaya dibayar dimuka					14. Prepaid Expenses
15	Uang muka pajak					15. Prepaid Taxes
16	Aktiva pajak tangguhan					16. Deferred Tax Assets
17	Aktiva tetap					17. Premises and Equipments
	Akumulasi penyusutan aktiva tetap -/-	(332,395)	(303,115)	(338,381)	(308,466)	Accumulated Depreciation -/-
18	Properti terbengkalai					18. Unutilized Properties
	PPA - Properti terbengkalai -/-	-	-	-	-	Provision for Possible Losses -/-
19	Aktiva sewa guna usaha					19. Leased Assets
	Akumulasi penyusutan aktiva sewa guna usaha -/-	-	-	-	(138)	Accumulated Depreciation -/-
20	Agunan yang diambil alih					20. Foreclosed Assets
21	Aktiva lain-lain					21. Other Assets
	JUMLAH AKTIVA	35,736,993	29,568,708	35,938,195	29,749,102	TOTAL ASSETS

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

*) Government bond in the frame of recapitalization and merger, including government bond in the frame of bank recapitalization program, which obtained from secondary market.

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NERACA KONSOLIDASI

CONSOLIDATED FINANCIAL STATEMENTS

Per 31 Maret 2006 dan 2005 (Tidak Diaudit)

as of March 31, 2006 and 2005 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	PASIVA					LIABILITIES & STOCKHOLDERS' EQUITY
1	Giro					1. Demand Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	280,176	434,621	271,828	429,590	i. Related Parties
	ii. Pihak lain	2,965,994	3,368,625	2,965,974	3,369,853	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	93,880	76,902	91,561	74,784	i. Related Parties
	ii. Pihak lain	2,082,452	1,612,233	2,080,409	1,612,233	ii. Third Parties
2	Kewajiban segera lainnya	925,683	993,255	961,295	1,032,476	2. Other Current Liabilities
3	Tabungan					3. Savings
	i. Pihak terkait dengan bank	11,539	8,116	11,539	8,116	i. Related Parties
	ii. Pihak lain	4,875,870	4,376,628	4,890,518	4,390,927	ii. Third Parties
4	Simpanan berjangka					4. Time Deposits
	a. Rupiah					a. Rupiah
	i. Pihak terkait dengan bank	794,390	693,331	790,806	688,395	i. Related Parties
	ii. Pihak lain	16,271,164	11,490,728	16,348,526	11,546,117	ii. Third Parties
	b. Valuta asing					b. Foreign Exchange
	i. Pihak terkait dengan bank	63,439	114,156	49,988	99,749	i. Related Parties
	ii. Pihak lain	1,602,747	1,091,135	1,600,185	1,091,135	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	7	19	7	19	i. Related Parties
	ii. Pihak lain	952,108	211,184	950,347	209,938	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	55	57	55	57	i. Related Parties
	ii. Pihak lain	12,263	3,331	12,263	3,331	ii. Third Parties
9	Kewajiban akseptasi					9. Acceptance Payables
	i. Pihak terkait dengan bank	38,751	89,615	38,751	89,615	i. Related Parties
	ii. Pihak lain	348,428	314,937	348,428	314,937	ii. Third Parties
10	Surat berharga yang diterbitkan					10. Securities Issued
	a. Rupiah	-	-	-	-	a. Rupiah
	b. Valuta asing	-	-	-	-	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	594,941	630,130	595,049	630,130	- Third Parties
	ii. Valuta asing					ii. Foreign Exchange
	- Pihak terkait dengan bank	-	89,257	-	89,257	- Related Parties
	- Pihak lain	126,451	411,694	126,451	411,694	- Third Parties
12	Estimasi kerugian komitmen & kontinjensi					12. Estimated Allowance for Possible Losses on Commitment & Contingencies
	i. Pihak terkait dengan bank	135	7	135	7	i. Related Parties
	ii. Pihak lain	5,910	8,080	5,910	8,080	ii. Third Parties
13	Kewajiban sewa guna usaha	-	-	-	-	13. Lease Payables
14	Beban yang masih harus dibayar	103,224	47,168	104,040	47,993	14. Accruals
15	Taksiran pajak penghasilan	26,706	-	27,973	1,864	15. Estimated Tax Payable
16	Kewajiban pajak tangguhan	-	-	-	-	16. Deferred Tax Liabilities
17	Kewajiban lain-lain	834,266	1,031,248	882,535	1,077,285	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	-	-	57,208	49,269	20. Minority Interest
21	Ekuitas					21. Equity
	a. Modal disetor	1,300,534	1,300,534	1,300,534	1,300,534	a. Paid Up Capital
	b. Agio (Disagio)	5,826,978	5,826,978	5,826,978	5,826,978	b. Agio (Disagio)
	c. Uang muka setoran modal	-	-	-	-	c. Prepaid Capital
	d. Modal sumbangan	-	-	-	-	d. Donation Capital
	e. Selisih penjabaran laporan keuangan	-	-	-	-	e. Difference in Foreign Currency Translation
	f. Selisih penilaian kembali aktiva tetap	43,574	43,574	43,574	43,574	f. Revaluation Increment in Premises and Equipment
	g. Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali	17,842	1,180	17,842	1,180	g. Difference in value arising fr restructuring of entities under common control
	h. Laba (rugi) yang belum direalisasi dari surat berharga	-	-	-	-	h. Unrealized Gains/Losses from Marketable Securities & Government Bonds
	i. Pendapatan komprehensif lainnya	-	-	-	-	i. Other Comprehensive Income
	j. Saldo laba (rugi)	(4,462,519)	(4,700,020)	(4,462,519)	(4,700,020)	j. Retained Earnings
	JUMLAH PASIVA	35,736,993	29,568,708	35,938,195	29,749,102	TOTAL LIABILITIES & STOCKHOLDER'S EQUITY

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PERHITUNGAN LABA - RUGI DAN SALDO LABA KONSOLIDASI

CONSOLIDATED STATEMENTS OF INCOMES

Untuk periode tiga bulan yang berakhir pada tanggal 31 Maret 2006 & 2005 (Tidak Diaudit)

For Period of January 1 to March 31, 2006 and 2005 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
1.	Pendapatan Bunga					1. Interest Income
	1.1. Hasil bunga					1.1. Interest Income
	a. Rupiah	990,599	632,347	996,388	636,182	a. Rupiah
	b. Valuta asing	62,284	46,857	59,122	46,466	b. Foreign Exchange
	1.2. Provisi dan komisi	-	-	-	-	1.2. Fees and Commissions
	a. Rupiah	68,178	59,779	68,555	59,922	a. Rupiah
	b. Valuta asing	2,508	1,848	2,508	1,848	b. Foreign Exchange
	Jumlah Pendapatan Bunga	1,123,569	740,831	1,126,573	744,418	Total Interest Income
2.	Beban Bunga					2. Interest Expenses
	2.1. Beban bunga					2.1. Interest Expenses
	a. Rupiah	667,429	328,942	669,489	330,083	a. Rupiah
	b. Valuta asing	20,663	7,104	19,836	7,000	b. Foreign Exchange
	2.2. Komisi dan provisi	1,017	512	1,017	512	2.2. Other Expenses
	Jumlah Beban Bunga	689,109	336,558	690,342	337,595	Total Interest Expenses
	Pendapatan Bunga Bersih	434,460	404,273	436,231	406,823	Net Interest Income
3.	Pendapatan Operasional Lainnya					3. Other Operating Income
	3.1. Pendapatan provisi, komisi, fee	62,894	50,844	62,824	51,101	3.1. Other Provision, Commissions and Fees
	3.2. Pendapatan transaksi valuta asing*	16,821	12,460	16,051	12,176	3.2. Gain on Foreign Exchange Transactions*
	3.3. Pendapatan kenaikan nilai surat berharga**	26,885	(9,258)	26,849	(9,565)	3.3. Gain from Increase in Fair Value of Securities**
	3.4. Pendapatan premi	-	-	12,445	9,431	3.4. Premium Income
	3.5. Pendapatan lainnya	28,722	35,842	26,552	34,796	3.5. Other Income
	Jumlah Pendapatan Operasional Lainnya	135,322	89,888	144,721	97,939	Total Other Operating Income
4.	Beban (Pendapatan) Penghapusan Aktiva Produktif	72,136	(21,667)	72,177	(21,638)	4. Provision for Possible Losses on Earning Assets
5.	Beban (Pendapatan) Estimasi Kerugian Komitmen & Kontinjensi	(1,078)	649	(1,078)	649	5. Estimation for Losses on Commitment & Contingencies
6.	Beban Operasional Lainnya					6. Other Operating Expenses
	6.1. Beban administrasi dan umum	150,545	123,450	151,580	124,980	6.1. General & Administrative Expenses
	6.2. Beban personalia	184,576	163,530	187,606	165,948	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	19,722	12,043	19,848	12,122	6.5. Promotion Expenses
	6.6. Beban lainnya	41,421	44,547	43,130	48,723	6.6. Other Expenses
	Jumlah Beban Operasional Lainnya	396,264	343,570	402,164	351,773	Total Other Operating Expenses
	LABA (RUGI) OPERASIONAL	102,460	171,609	107,689	173,978	NET OPERATING INCOME
	PENDAPATAN DAN BEBAN NON OPERASIONAL					NON OPERATING INCOME AND EXPENSES
7.	Pendapatan Non Operasional	15,492	18,928	16,917	19,235	7. Non Operating Income
8.	Beban Non Operasional	12,763	3,199	17,608	3,228	8. Non Operating Expenses
	Pendapatan (Beban) Non Operasional	2,729	15,729	(691)	16,007	Net Non Operating Income (Expenses)
9.	Pendapatan/Beban Luar Biasa	-	-	-	-	9. Extraordinary Income (Expenses)
10.	LABA/RUGI SEBELUM PAJAK PENGHASILAN	105,189	187,338	106,998	189,985	10. PROFIT/LOSS BEFORE TAX
11.	Taksiran Pajak Penghasilan -/ Tahun berjalan	26,706	53,620	28,385	55,145	11. Provision for Income Tax -/ - Current
	Ditangguhkan *)	4,539	2,270	3,088	1,832	- Deferred*)
12.	LABA/RUGI TAHUN BERJALAN	73,944	131,448	75,525	133,008	12. NET INCOME
13.	Hak Minoritas -/	-	-	1,581	1,560	13. Minority Interest -/
14.	Saldo Laba (Rugi) Awal Tahun	(4,536,463)	(4,831,468)	(4,536,463)	(4,831,468)	14. Retained Earnings - Beginning Balance
15.	Dividen	-	-	-	-	15. Cash Dividends
	Lainnya	-	-	-	-	Others
16.	SALDO LABA (RUGI) AKHIR PERIODE	(4,462,519)	(4,700,020)	(4,462,519)	(4,700,020)	16. RETAINED EARNINGS - Ending Balance
17.	LABA BERSIH PER SAHAM (dalam satuan Rupiah)	9.55	16.98	9.55	16.98	17. EARNING PER SHARE (in Indonesian Rupiah)

* Meliputi pendapatan dan beban transaksi valuta asing

*Including income and expense from foreign exchange transactions

** Meliputi kenaikan dan penurunan nilai surat berharga

**Including gain and loss in marketable securities

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KUALITAS AKTIVA PRODUKTIF DAN INFORMASI LAINNYA
Per 31 Maret 2006 dan 2005 (Tidak Diaudit)

EARNING ASSETS QUALITY
as of March 31, 2006 and 2005 (Unaudited)

Pos - Pos	31 Mar 2006						31 Mar 2005						DESCRIPTIONS
	Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
A. Pihak Terkait	415,483	-	-	-	-	415,483	5,310,562	-	-	6,025	-	5,316,587	Related Parties
1. Penempatan pada bank lain	242,280	-	-	-	-	242,280	50,449	-	-	-	-	50,449	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	-	-	-	-	-	-	5,178,409	-	-	-	-	5,178,409	Marketable Securities Issued by Third Parties or Bank Indonesia
3. Kredit kepada pihak ketiga	59,143	-	-	-	-	59,143	7,453	-	-	-	-	7,453	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	59,143	-	-	-	-	59,143	7,453	-	-	-	-	7,453	d. Others
4. Penyertaan pada pihak ketiga	93,768	-	-	-	-	93,768	66,951	-	-	6,025	-	72,976	Investment in Third Parties
a. Pada perusahaan keuangan non bank	93,768	-	-	-	-	93,768	66,951	-	-	3,617	-	70,568	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	-	-	-	-	-	-	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	20,292	-	-	-	-	20,292	619	-	-	-	-	619	Commitment and Contingencies
B. Pihak Tidak Terkait	27,496,557	2,153,137	672,530	170,946	511,618	31,004,788	18,978,309	1,666,045	181,311	143,074	281,350	21,250,089	Third Parties
1. Penempatan pada bank lain	2,462,024	-	-	-	9,200	2,471,224	1,395,952	-	-	-	6,063	1,402,015	Placement with Other Banks
2. Surat-surat Berharga kepada pihak ketiga dan Bank Indonesia	5,553,408	2,262	-	-	-	5,555,670	2,560,320	516	-	-	-	2,560,836	Marketable Securities Issued by Third Parties or Bank Indonesia
3. Kredit kepada pihak ketiga	18,779,610	2,136,638	603,486	159,246	490,286	22,169,266	13,951,414	1,658,296	169,611	143,074	220,155	16,142,570	Loans to Third Parties
a. KUK	489,182	171,609	5,193	2,825	8,422	677,231	1,119,196	354,263	18,348	5,222	13,212	1,510,241	a. Small Scale Business Credit
b. Kredit properti	3,239,733	230,379	8,229	6,827	51,759	3,536,927	2,230,052	165,785	7,456	3,438	16,106	2,422,837	b. Property Loans
i. Direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-	i. Restructured
ii. Tidak direstrukturisasi	3,239,733	230,379	8,229	6,827	51,759	3,536,927	2,230,052	165,785	7,456	3,438	16,106	2,422,837	ii. Unrestructured
c. Kredit lain yang direstrukturisasi	65,532	165,407	502,981	14,780	34,408	783,108	56,860	872,991	99,476	118,921	43,341	1,191,589	c. Other Restructured Loans
d. Lainnya	14,985,163	1,569,243	87,083	134,814	395,697	17,172,000	10,545,306	265,257	44,331	15,493	147,496	11,017,883	d. Others
4. Penyertaan pada pihak ketiga	1,183	-	-	11,700	12,132	25,015	4,979	-	11,700	-	55,132	71,811	Investment in Third Parties
a. Pada perusahaan keuangan non bank	1,183	-	-	-	132	1,315	4,979	-	-	-	132	5,111	a. Non Bank Financial Institutions
b. Dalam rangka restrukturisasi kredit	-	-	-	11,700	12,000	23,700	-	-	11,700	-	55,000	66,700	b. Loan Restructuring Program
5. Tagihan lain kepada pihak ketiga	309,634	7,637	65,677	-	-	382,948	398,190	-	-	-	-	398,190	Other Receivables
6. Komitmen dan Kontinjensi kepada pihak ketiga	390,698	6,600	3,367	-	-	400,665	667,454	7,233	-	-	-	674,687	Commitment and Contingencies
JUMLAH	27,912,040	2,153,137	672,530	170,946	511,618	31,420,271	26,297,975	1,612,333	184,241	163,824	280,969	28,539,342	TOTAL
7. PPAP yang wajib dibentuk	203,903	81,916	94,472	59,639	343,413	783,343	157,754	80,616	20,319	57,975	241,063	557,727	Compulsory Allowance for Earning Asset Losses
8. PPAP yang telah dibentuk	294,675	89,042	261,952	72,688	343,413	1,061,770	217,091	541,707	75,100	57,975	241,683	1,133,556	Established Allowance for Earning Asset Losses
9. Total asset bank yang dijaminan	-	-	-	-	-	-	-	-	-	-	-	-	-
a. Pada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Pada Pihak Lain	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Persentase KUK terhadap total kredit	2.60%	8.03%	0.86%	1.77%	1.72%	2.86%	10.59%	23.41%	8.59%	3.92%	5.98%	11.82%	Percentage of Small Scale Business to Total Loans (%)
11. Persentase Jumlah Debitur KUK terhadap Total Debitur	-	-	-	-	-	2.97%	-	-	-	-	-	0.53%	Small Scale Business Debtors to Total Debtors (%)

PT BANK PERMATA TBK

PT BANK PERMATA TBK

KOMITMEN DAN KONTINJENSI KONSOLIDASI
Per 31 Maret 2006 dan 2005 (Tidak Diaudit)STATEMENT OF COMMITMENTS AND CONTINGENCIES
as of March 31, 2006 and 2005 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No	POS - POS	BANK		CONSOLIDATED		DESCRIPTIONS
		31.03.2006	31.03.2005	31.03.2006	31.03.2005	
	KOMITMEN					COMMITMENTS
	Tagihan Komitmen					Commitment Receivables
1.	Fasilitas pinjaman yang diterima dan belum digunakan					1. Unused Fund Borrowings Facilities
	a. Rupiah	-	-	1,990	-	a. Rupiah
	b. Valuta asing	-	-	-	-	b. Foreign Exchange
2.	Lainnya	-	-	59	-	2. Others
	Jumlah Tagihan Komitmen	-	-	2,049	-	Total Commitment Receivables
	Kewajiban Komitmen					Commitment Payables
1.	Fasilitas kredit kepada nasabah yang belum ditarik - pihak ketiga					1. Unused Loan Facilities Granted
	a. Rupiah	3,138,132	2,653,407	3,145,189	2,658,010	a. Rupiah
	b. Valuta asing	218,632	202,857	218,632	202,857	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	-	-	-	-	- Related parties
	- Pihak lain	157,154	330,675	157,154	330,675	- Other parties
3.	Lainnya	261,518	-	261,518	-	3. Others
	Jumlah Kewajiban Komitmen	3,775,436	3,186,939	3,782,493	3,191,542	Total Commitment Payables
	JUMLAH KOMITMEN BERSIH	(3,775,436)	(3,186,939)	(3,782,493)	(3,191,542)	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	68,841	26,213	71,912	29,225	a. Rupiah
	b. Valuta asing	11,811	18,859	11,811	18,859	b. Foreign Currencies
3.	Lainnya	4,518	-	4,698	262	3. Others
	Jumlah Tagihan Kontinjensi	85,170	45,072	88,421	48,346	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	8,457	481	8,457	481	- Related parties
	- Pihak lain	203,663	230,312	203,663	230,312	- Other parties
	- Valuta asing					- Foreign Currencies
	- Pihak terkait dengan bank	11,815	138	11,815	138	- Related parties
	- Pihak lain	36,360	113,568	36,360	113,568	- Other parties
	b. Lainnya	3,510	132	3,510	132	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	263,805	344,631	263,805	344,631	Total Contingency Payables
	JUMLAH KONTINJENSI BERSIH	(178,635)	(299,559)	(175,384)	(296,285)	TOTAL NET CONTINGENCIES

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PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Per 31 Maret 2006 dan 2005 (Tidak Diaudit)
CALCULATION OF CAPITAL ADEQUACY RATIO
as of March 31, 2006 and 2005 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

POS - POS	BANK		DESCRIPTIONS
	31.03.2006	31.03.2005	
I. KOMPONEN MODAL			I. COMPONENTS
A. MODAL INTI	2,364,892	2,022,279	A. CORE CAPITAL
1. Modal Disetor	1,300,534	1,300,534	1. Paid Up Capital
2. Cadangan Tambahan Modal (Disclosed Reserves)			2. Disclosed Reserves
a. Agio Saham	5,655,284	5,655,284	a. Agio
b. Disagio (-/ -)	-	-	b. Disagio (-/ -)
c. Modal Sumbangan	-	-	c. Donated Capital
d. Cadangan Umum dan Tujuan	-	-	d. General and Appropriated Reserves
e. Laba tahun-tahun lalu setelah diperhitungkan pajak	-	-	e. Previous Years Profit After Tax
f. Rugi tahun-tahun lalu (-/ -)	(4,630,169)	(5,000,400)	f. Previous Years Losses (-/ -)
g. Laba tahun berjalan setelah diperhitungkan pajak (50%)	39,243	66,861	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)	338,249	379,195	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)	294,675	222,662	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	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	26,302	18,223	D. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATED MARKET
II. TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B)	2,703,141	2,401,474	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)	2,729,443	1,993,654	III. TOTAL CORE, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL OF ANTICIPATED MARKET RISK (A+B+D)
IV. PENYERTAAN (-/ -)	104,857	82,379	IV. EQUITY PARTICIPATIONS (-/ -)
V. TOTAL MODAL UNTUK RESIKO KREDIT (II - IV)	2,598,284	2,319,095	V. TOTAL CAPITAL FOR CREDIT RISK (II - IV)
VI. TOTAL MODAL UNTUK RESIKO KREDIT DAN PASAR (III - IV)	2,624,586	2,337,318	VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III - V)
VII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) KREDIT	23,754,407	17,812,973	VII. RISK-WEIGHTED ASSET
VIII. AKTIVA TERTIMBANG MENURUT RISIKO (ATMR) PASAR	832,342	320,829	VIII. MARKET RISK WEIGHTED ASSET
IX. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG TERSEDIA (V:VII)	10.9%	13.0%	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))	10.7%	12.9%	X. CAPITAL ADEQUACY OF CREDIT RISK AND MARKET RISK RATIO (VI: (VII+VIII))
XI. RASIO KELEBIHAN MODAL PELENGKAP TAMBAHAN ((C-D):(VII+VIII))	0.0%	0.0%	XI. EXCESS ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((C-D):(VII+VIII))
XII. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM YANG DIWAJIBKAN	8.0%	8.0%	XII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO

*) Disajikan dengan tidak memperhitungkan dampak aktiva pajak tangguhan sesuai dengan Peraturan Bank Indonesia No.3/21/PBI/2001 tanggal 13 Desember 2001 tentang kewajiban penyediaan modal minimum bank umum.

*) Presented without calculating the effect of deferred tax asset with respect to Bank Indonesia's regulation No.3/21/PBI/2001 dated 13 December 2001 re: minimum capital adequacy requirement.

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PERHITUNGAN RASIO KEUANGAN
 Per 31 Maret 2006 dan 2005 (Tidak Diaudit)

FINANCIAL RATIO
 as of March 31, 2006 and 2005 (Unaudited)

No.	RASIO (%)	BANK		RATIO (%)
		31.03.2006	31.03.2005	
I. Permodalan				I. Capital
1. CAR dengan resiko kredit		10.9%	13.0%	1. CAR with credit risk
2. CAR dengan resiko pasar		10.7%	12.9%	2. CAR with market risk
3. Aktiva tetap terhadap modal		51.3%	45.4%	3. Fixed Assets to Capital
II. Aktiva Produktif				II. Earning Assets
1. Aktiva produktif bermasalah		4.3%	2.3%	1. Non-Performing Earning Assets
2. PPAP terhadap aktiva produktif		3.4%	4.3%	2. Allowance for Earning Assets Losses to Earning Assets
3. Pemenuhan PPAP		135.5%	204.9%	3. Compliance of Allowance for Earning Assets Losses
4. NPL - Gross		5.6%	3.3%	4. NPL - Gross
5. NPL - Net		2.9%	1.4%	5. NPL - Net
III. Rentabilitas				III. Rentability
1. ROA		1.2%	2.5%	1. ROA
2. ROE		12.6%	26.4%	2. ROE
3. NIM		5.5%	5.9%	3. NIM
4. BOPO		91.9%	79.3%	4. Operating Expenses to Operating Revenues
IV. Likuiditas				IV. Liquidity
LDR		76.5%	69.4%	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		8.0%	7.1%	2. Reserve Requirement (Rupiah)
3. PDN		1.7%	5.2%	3. Net Open Position

PENGURUS BANK / MANAGEMENT		PEMILIK BANK / SHAREHOLDERS	
Dewan Komisaris / Board of Commissioners			
- 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 Dinarsyah Tuwo	PT Perusahaan Pengelola Aset (PPA)	26.16%
- Komisaris / Commissioner	Mark Edward Hansen	qq. Menteri Keuangan Republik Indonesia	
- Komisaris / Commissioner	Wilson Chia Yew Hock	Masyarakat	10.74%
- Komisaris / Commissioner	Adam Phillip Charles Keswick*	Public	
- Komisaris Independen / Independent Comm.	Gunawan Geniusahardja	Jumlah	100.00%
- Komisaris Independen / Independent Comm.	DR. Tirta Hidayat	Total	
- Komisaris Independen / Independent Comm.	Deswandhy Agusman		
- Komisaris Independen / Independent Comm.	Drs. Chandra Purnama, MBA		
Direksi / Board of Directors			
- Direktur Utama / President Director	Stewart Donald Hall		
- Direktur Kepatuhan / Compliance Director	Elvyn Ghadi Masassya		
- Direktur / Director	Hans Jurgen Theilkuhl		
- Direktur / Director	Krishnan Subramania Raman		
- Direktur / Director	Julius Aslan		
- Direktur / Director	Andrew Hardi Hanubrata		
- Direktur / Director	Ir. Ongki Wanadjati Dana		
- Direktur / Director	Joseph Georgino Godong		
- Direktur / Director	Irman Alvian Zahiruddin		
- Direktur / Director	Mahdi Syahbuddin		

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

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TRANSAKSI VALUTA ASING DAN DERIVATIF
Per 31 Maret 2006 (Tidak Diaudit)

FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVE
as of March 31, 2006 (Unaudited)

(dalam jutaan rupiah)

(Rupiah in million)

No.	TRANSAKSI	Nilai Pasar dan Kontrak / Market Value of the Contract		Tagihan dan Kewajiban Derivatif / Derivative Receivables and Payables		Contract Value with Netting Agreement	No.	TRANSACTION
		Hedging	Lainnya / Others	Tagihan / Receivables	Kewajiban / Liabilities			
A.	Terkait dengan Nilai Tukar						A.	Related to Exchange Rate
1	Spot	-	-	-	-	-	1	Spot
2	Forward	-	880,741	14,446	12,231	-	2	Forward
3	Option						3	Option
	a. Purchased	-	3,524	-	87	-	a.	Purchased
	b. Written	-	4,068	102	-	-	b.	Written
4	Future	-	-	-	-	-	4	Future
5	Swap	-	-	-	-	-	5	Swap
6	Lainnya	-	-	-	-	-	6	Others
B.	Terkait dengan Suku Bunga						B.	Related to Interest Rate
1	Forward	-	-	-	-	-	1	Forward
2	Option						2	Option
	a. Purchased	-	-	-	-	-	a.	Purchased
	b. Written	-	-	-	-	-	b.	Written
3	Future	-	-	-	-	-	3	Future
4	Swap	-	-	-	-	-	4	Swap
5	Lainnya	-	-	-	-	-	5	Others
C.	Lainnya	-	-	-	-	-	C.	Others
	JUMLAH	-	888,333	14,548	12,318	-		TOTAL

Catatan :

- Informasi keuangan ini disusun berdasarkan laporan keuangan konsolidasi untuk tiga bulan yang berakhir pada tanggal 31 Maret 2006 dan 2005 (tidak diaudit), dengan beberapa penyesuaian untuk memenuhi Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah diubah sebagian dengan Peraturan Bank Indonesia No.7/50/PBI/2005 tanggal 29 November 2005 tentang Transparansi Kondisi Keuangan Bank, dan Surat Edaran Bank Indonesia No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE BI No.7/10/DPNP tanggal 31 Maret 2005 perihal Laporan Keuangan Publikasi Triwulanan dan Bulanan Bank Umum serta Laporan Tertentu yang Disampaikan kepada Bank Indonesia.
- Penyajian laporan keuangan konsolidasi ini disusun sesuai dengan Peraturan No. VIII.G.7 Lampiran Keputusan Peraturan Bapepam No. Kep-06/PM/2000 tanggal 13 Maret 2000 tentang Pedoman Penyajian Laporan Keuangan, 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, Peraturan No. I-E, Lampiran Keputusan Direksi PT Bursa Efek Jakarta No. Kep-306/BEJ/07-2004 tanggal 19 Juli 2004 tentang Kewajiban Penyampaian Informasi, dan Peraturan No. I.A.3 Lampiran Keputusan Direksi PT. Bursa Efek Surabaya No. SK-020/LGL/BES/XI/2004 tanggal 25 November 2004 tentang Kewajiban Pelaporan Emiten.
- Jardine Matheson Holdings Limited (Bermuda) melalui PT Astra International Tbk, Standard Chartered PLC melalui Standard Chartered Bank dan Negara Republik Indonesia melalui PPA adalah ultimate shareholders sesuai Peraturan Bank Indonesia No. 5/25/PBI/2003 tanggal 10 November 2003 tentang Penilaian Kemampuan dan Kepatutan (Fit and Proper Test).
- Untuk tujuan perbandingan, beberapa akun dalam laporan keuangan konsolidasi yang berakhir pada tanggal 31 Maret 2005 telah direklasifikasi agar sesuai dengan penyajian akun di dalam laporan keuangan konsolidasi yang berakhir pada tanggal 31 Maret 2006.
- Kurs tukar valuta asing yang digunakan adalah sebagai berikut :
 - 31 Maret 2005 : 1 USD = Rp9.065,50
 - 31 Maret 2004 : 1 USD = Rp9.471,50

Note :

- This financial statement is made based on Consolidated Financial Statements for period ended 31 March 2006 and 2005 (unaudited) with several adjustment to comply with Regulation of Bank Indonesia No. 3/22/PBI/2001 dated December 13, 2001, which altered with circular letter of Bank Indonesia No.7/50/PBI/2005 dated 29 November 2005 regarding Financial Transparency Condition for Banks, and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001, which altered with circular letter of Bank Indonesia No. 7/10/DPNP dated 31 March 2005 regarding Quarterly and Monthly Published Financial Statements of Commercial Banks, and Certain Report Submitted to Bank Indonesia
- This financial statements is made to comply with Rule No.VIII.G.7 Attachment of Decision Letter of the Chairman of Bapepam No. Kep-06/PM/2000 regarding Guidelines for the Preparation of Financial Statements, Rule No. VIII. G. 11 Attachment to the Decision Letter of Bapepam No. Kep - 40/PM/2003 dated 22 December 2003 regarding Director's Responsibility of Financial Report, Rule No. I – E, Attachment of the Decision of Director of PT Bursa Efek Jakarta No. Kep-306/BEJ/07 - 2004 dated July 19, 2004 regarding Information Dissemination Compulsory, and Rule No. I.A.3 Attachment to the Decision Letter of the Director of PT Bursa Efek Surabaya No. SK-020/LGL/BES/XI/2004 dated 25 November 2004 regarding Reporting Obligation for Listed Company.
- Jardine Matheson Holdings Limited (Bermuda) through PT Astra International Tbk and Standard Chartered PLC through Standard Chartered Bank and Negara Republik Indonesia are the ultimate shareholders, referring to Regulation of Bank Indonesia No. 5/25/PBI/2003 dated 10 November 2003 re: Fit and Proper Test.
- For comparison purpose, several accounts in the consolidated financial report for period ended 31 March 2005 had reclassified to conform with the consolidated financial report for period ended 31 March 2006.
- The exchange rates:
 - 31 March 2005 : 1 USD = Rp9,065,50
 - 31 March 2004 : 1 USD = Rp9,471,50

**INFORMASI KEUANGAN UNIT USAHA SYARIAH
PT BANK PERMATA Tbk**

**SHARIA BUSINESS UNIT FINANCIAL INFORMATION
PT BANK PERMATA Tbk**

NERACA				BALANCE SHEET	
per 31 Maret 2006 dan 2005 (Tidak Diaudit)				as of 31 March 2006 and 2005 (Unaudited)	
(Dalam Jutaan Rupiah)				(in million rupiah)	
No.	Pos - Pos	31-Mar-06	31-Mar-05	No.	Account
	AKTIVA				ASSETS
1	Kas	967	457	1	Cash
2	Giro Bank Indonesia	7,983	1,110	2	Current Accounts with Bank Indonesia
3	Sertifikat Wadiah Bank Indonesia	-	-	3	Bank Indonesia Certificates of Wadiah
4	Penempatan pada Bank Syariah Lain	-	1,500	4	Placement with Other Banks
5	PPAP - Penempatan pada Bank Syariah Lain	(619)	(15)	5	Allowance for Possible Losses
6	Surat Berharga yang dimiliki	67,161	1,049	6	Marketable Securities
7	PPAP - Surat Berharga yang Dimiliki -/-	(53)	(11)	7	Allowance for Possible Losses
8	Piutang Murabahah	107,243	2,178	8	Murabahah Receivables
9	PPAP Piutang Murabahah -/-	(1,976)	(28)	9	Allowance for Possible Losses
10	Piutang lainnya	-	-	10	Other Receivables
11	PPAP Piutang lainnya -/-	-	-	11	Allowance for Possible Losses
12	Pembiayaan Mudharabah & Musyarakah	19,591	-	12	Mudharabah and Musyarakah Financing
13	PPAP - Pembiayaan -/-	(196)	-	13	Allowance for Possible Losses
14	Pendapatan yang masih akan diterima	40	11	14	Revenue Receivables
15	Biaya dibayar dimuka	54	130	15	Prepaid Expenses
16	Aktiva Tetap	1,137	458	16	Premises and Equipments
17	Akumulasi Penyusutan Aktiva Tetap -/-	(229)	(24)	17	Accumulated Depreciation
18	Aktiva lain-lain	38	34	18	Other Asset
	JUMLAH AKTIVA	201,141	6,849		TOTAL ASSETS
	PASIVA				LIABILITIES
1	Dana Simpanan Wadiah	21,751	3,764	1	Wadiah Demand Deposits
2	Kewajiban Segera Lainnya	1,730	11	2	Other Curren Liabilities
3	Kewajiban Kepada Bank Indonesia (FPJPS)	-	-	3	Liabilities to Bank Indonesia (FPJPS)
4	Kewajiban Kepada Bank Lain	-	-	4	Liabilities to Other Banks
5	Surat Berharga Yang Diterbitkan	-	-	5	Marketable Securities Issued
6	Kewajiban lain-lain	126,613	2,818	6	Other Liabilities
7	Dana Investasi Tidak Terikat	-	-	7	Unrestricted Investment Funds
	a. Tabungan Mudharabah	10,309	1,159	a.	Mudharabah Saving Deposits
	b. Deposito Mudharabah	40,167	-	b.	Mudharabah Time Deposits
8	Saldo Laba (Rugi)	571	(903)	8	Retained Earnings (Accumlated Loss)
	JUMLAH PASIVA	201,141	6,849		

KOMITMEN DAN KONTIJENSI				STATEMENT OF COMMITMENTS AND CONTINGENCIES	
per 31 Maret 2006 dan 2005 (Tidak Diaudit)				as of 31 March 2006 and 2005 (Unaudited)	
(Dalam Jutaan Rupiah)				(Rupiah in million)	
No.	Pos - Pos	31-Mar-06	31-Mar-05	No.	Account
1	Fasilitas Pembiayaan kepada Nasabah yang Belum Ditarik	-	-	1	Unused Financing Facilities Granted to Customers
2	Irrevocable L/C yang Masih Berjalan	-	-	2	Outstanding Irrevocable L/C
3	Garansi (Kafalah) yang Diberikan	-	-	3	Guarantees (Kafalah) Issues
4	lainnya	8,354	-	4	Others

LABA RUGI				STATEMENTS OF INCOME	
Untuk Periode Tiga Bulan Yang Berakhir Pada Tanggal 31 Maret 2006 dan 2005 (Dalam Jutaan Rupiah)				For Period of January 1 to March 31, 2006 and 2005 (Rupiah in million)	
No.	Pos - Pos	31-Mar-06	31-Mar-05	No.	Account
A.	PENDAPATAN OPERASIONAL			A.	INCOME FROM OPERATIONS
	1. Margin Murabahah	2,895	6		1. Murabahah Margin
	2. Bagi hasil Mudharabah & Musyarakah	592	-		2. Mudharabah & Musyarakah Profit Sharing
	3. Bonus				3. Bonuses
	4. Pendapatan Operasional Lainnya	1,785	9		4. Other Operating Income
B.	JUMLAH PENDAPATAN	5,272	15	B.	TOTAL OPERATING INCOME
C.	Bagi Hasil untuk Investor Dana Investor tdk terikat			C.	Investors' Share on Returns of Unrestricted Investment Funds
	1. Bank				1. Banks
	2. Bukan Bank	(1,238)	(3)		2. Non Banks
	3. Bank Indonesia (FPJPS)				3. Bank Indonesia (FPJPS)
D.	JUMLAH BAGI HASIL	(1,238)	(3)	D.	TOTAL PROFIT SHARING
E.	Pendapatan operasional setelah distribusi bagi hasil untul Investor dana investasi tidak terikat	4,034	12	E.	Operating Income After Distribution of Profit sharing for Investors of Unrestricted Investment Funds
F.	Beban Operasional			F.	Expenses from Operations
	1. Bonus Wadiah	-	(32)		1. Wadiah Bonuses
	2. Penyisihan Penghapusan Aktiva Produktif	(1,214)	(51)		2. Provision for Possible Losses on Earning Assets
	3. Beban Umum & Administrasi	(845)	(312)		3. General and Administrative Expenses
	4. Beban Personalia	(1,170)	(480)		4. Personnel Expenses
	5. Beban Lainnya	(235)	(36)		5. Other Expenses
G.	JUMLAH BEBAN OPERASIONAL	(3,464)	(911)	G.	TOTAL OPERATING EXPENSES
H.	PENDAPATAN (BEBAN) OPERASIONAL BERSIH	570	(899)	H.	INCOME (EXPENSES) FROM OPERATION - NET
I.	Pendapatan Non Operasional			I.	Non Operating Income
J.	Beban Non Operasional		(4)	J.	Non Operating Expenses
K.	LABA (RUGI) NON OPERASIONAL	1	(4)	K.	NON OPERATING INCOME (EXPENSES) - NET
L.	LABA (RUGI) TAHUN BERJALAN	571	(903)	L.	NET INCOME (LOSS) FOR CURRENT PERIOD

LAPORAN PERUBAHAN DANA INVESTASI TERIKAT				STATEMENTS OF CHANGES IN RESTRICTED INVESTMENT FUNDS	
Per 31 Maret 2006 dan 2005 (Tidak Diaudit)				As of 31 March 2006 and 2005 (Unaudited)	
(Dalam Jutaan Rupiah)				(Rupiah in million)	
No.	Pos - Pos	31-Mar-06	31-Mar-05	No.	Account
1	Informasi Awal Periode			1	Beginning of Period Information
	Periode Pembiayaan (Project)				Financing Portfolio (Project)
	* Saldo Awal	-	-		*Beginning Balance
2	Informasi Periode Berjalan			2	Current Period Information
	Penerimaan Dana	-	-		Acceptance of Funds
	Penarikan Dana -/-	-	-		Withdrawal of Funds
	Untung (Rugi) Investasi	-	-		Gain (Loss) on Investment
	Beban / Biaya -/-	-	-		Expenses / Costs
	Fee / Penerimaan Bank -/-	-	-		Fee / Bank Commissions
3	Informasi Akhir Periode			3	End of Period Information
	* Saldo Akhir	-	-		*Ending Balance

TABEL DISTRIBUSI BAGI HASIL **PROFIT SHARING DISTRIBUTION**
Untuk periode tiga bulan yang berakhir pada tanggal 31 Maret 2006 (Tidak Diaudit) **For Period of January 1 to March 31, 2006 (Unaudited)**
(Dalam Jutaan Rupiah) (Rupiah in million)

NO.	JENIS PENGHIMPUNAN	Saldo Rata-Rata Average Outstanding	Pendapatan yg Harus dibagi hasil Revenue Subject to Profit Sharing	PORSI PEMILIKAN DANA			NO.	TYPE OF FUNDS
				Nisbah	Jumlah Bonus dan Bagi Hasil	Indikasi Rate of Return		
				Nisbah	Total Bonuses and Profit Sharing	Rate of Return Indication		
1.	Giro Wadiah						1.	Wadiah Demand Deposits
	a. Bank	-	-	0%	-	0%	a.	Bank
	b. Non Bank						b.	Non Bank
	- Rupiah	23,089	-	-	-	-	-	Rupiah
	- Valas	39	-	-	-	-	-	Foreign Exchange
2.	Tabungan Mudharabah						2.	Mudharabah Savings
	a. Bank	-	-	0%	-	0%	a.	Bank
	b. Non Bank	11,105	143	45%	64	7%	b.	Non Bank
3.	Deposito Mudharabah						3.	Mudharabah Time Deposits
	a. Bank						a.	Bank
	- 1 bulan	-	-	0%	-	0.00%	-	1 month
	- 3 bulan	-	-	0%	-	0.00%	-	3 months
	- 6 bulan	-	-	0%	-	0.00%	-	6 months
	- 12 bulan	-	-	0%	-	0.00%	-	12 months
	b. Non Bank						b.	Non Bank
	1. Rupiah						1.	Rupiah
	- 1 bulan	43,314	558	65%	363	10%	-	1 month
	- 3 bulan	3,653	47	66%	31	10%	-	3 months
	- 6 bulan	340	4	66%	3	10%	-	6 months
	- 12 bulan	530	7	68%	5	11%	-	12 months
	2. Valas						2.	Foreign Exchange
	- 1 bulan	3,459	45	9%	4	1%	-	1 bulan
	- 3 bulan	18	0	11%	0	2%	-	3 bulan
	- 6 bulan	-	-	0%	-	0%	-	6 bulan
	- 12 bulan	-	-	0%	-	0%	-	12 bulan
	JUMLAH	85,547	804		470			TOTAL

Catatan:

- Kantor Cabang Syariah mulai beroperasi sejak tanggal 10 November 2004
- Disusun untuk memenuhi Surat Edaran Bank Indonesia No. 7/56/DPbS tanggal 9 Desember 2005 sebagaimana telah diubah sebagian dengan Surat Edaran Bank Indonesia No. 8/11/DPbS tanggal 7 Maret 2006 perihal Laporan Tahunan, Laporan Keuangan Publikasi Triwulanan dan Bulanan serta Laporan Tertentu Dari Bank Yang Disampaikan Kepada Bank Indonesia"

Note:

- Sharia Branches operating effectively since 10 November 2004
- Presented in compliance with Bank Indonesia Circular Letter No. 7/56/DPbS dated 9 December 2005, which altered with Bank Indonesia Circular Letter No. 8/11/DPbS dated 7 March 2006 regarding Annual Reports, Quarterly and Monthly Published Financial Statements and Certain Report form Bank Submitted to Bank Indonesia

Jakarta, 19 April 2006
PT Bank Permata Tbk
Unit Usaha Syariah

Dewan Pengawas Syariah / *Sharia Supervisory Board*

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

Kepala Unit Usaha Syariah / *Sharia Business Unit*

(Ismi Kushartanto)