

The original consolidated financial statements included herein are in Indonesian language.

**PT BANK PERMATA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
31 Desember 2012 dan 2011
dan 1 Januari 2011
(Dinyatakan dalam jutaan Rupiah,
kecuali data saham)**

**PT BANK PERMATA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
31 December 2012 and 2011
and 1 January 2011
(Expressed in millions of Rupiah,
except for share data)**

	Catatan/ Notes	31 Desember 2012/ 31 December 2012	31 Desember 2011/ 31 December 2011	1 Januari 2011/ 1 January 2011	
ASET					ASSETS
KAS	2b,2h,5,38,41	1.803.777	1.751.487	1.270.026	CASH
GIRO PADA BANK INDONESIA	2b,2h,2i,6, 38,41	9.336.202	7.322.383	4.539.282	CURRENT ACCOUNTS WITH BANK INDONESIA
GIRO PADA BANK-BANK LAIN - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp132 pada 31 Desember 2012, Rp146 pada 31 Desember 2011 dan Rp131 pada 1 Januari 2011	2b,2g,2h, 2i,2s,7, 38,40,41				CURRENT ACCOUNTS WITH OTHER BANKS - net of allowance for impairment losses of Rp132 on 31 December 2012, Rp146 on 31 December 2011 and Rp131 on 1 January 2011
Pihak ketiga		535.753	293.471	268.041	Third parties
Pihak berelasi		244.618	82.639	34.591	Related parties
PENEMPATAN PADA BANK INDONESIA DAN BANK-BANK LAIN - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp11 pada 31 Desember 2012, Rp107 pada 31 Desember 2011 dan Rp298 pada 1 Januari 2011	2b,2g,2h, 2j,2s,8, 38,40,41				PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS - net of allowance for impairment losses of Rp11 on 31 December 2012, Rp107 on 31 December 2011 and Rp298 on 1 January 2011
Pihak ketiga		12.735.324	8.368.877	4.524.023	Third parties
Pihak berelasi		178.294	506.804	721.116	Related parties
ASET KEUANGAN UNTUK DIPERDAGANGKAN - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp42 pada 31 Desember 2012, Rp37 pada 31 Desember 2011 dan Rp3 pada 1 Januari 2011	2b,2g,2h, 2k,2s,9, 38,40,41				FINANCIAL ASSETS HELD FOR TRADING - net of allowance for impairment losses of Rp42 on 31 December 2012, Rp37 on 31 December 2011 and Rp3 on 1 January 2011
Pihak ketiga		196.926	515.458	2.559.412	Third parties
Pihak berelasi		125	1.954	1.282	Related parties
TAGIHAN AKSEPTASI - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp16.286 pada 31 Desember 2012, Rp52.309 pada 31 Desember 2011 dan Rp69.619 pada 1 Januari 2011	2g,2h,2l,2s, 10,38,40,41				ACCEPTANCE RECEIVABLES - net of allowance for impairment losses of Rp16,286 on 31 December 2012, Rp52,309 on 31 December 2011 and Rp69,619 on 1 January 2011
Pihak ketiga		4.083.733	2.911.222	2.066.994	Third parties
Pihak berelasi		10.167	1.798	353	Related parties
KREDIT YANG DIBERIKAN - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp1.349.611 pada 31 Desember 2012, Rp1.336.595 pada 31 Desember 2011 dan Rp1.549.061 pada 1 Januari 2011	2g,2h,2m,2s, 2t,11,38, 40,41				LOANS - net of allowance for impairment losses of Rp1,349,611 on 31 December 2012, Rp1,336,595 on 31 December 2011 and Rp1,549,061 on 1 January 2011
Pihak ketiga		93.379.285	67.990.379	51.275.170	Third parties
Pihak berelasi		326.608	214.055	201.885	Related parties
Dipindahkan		122.830.812	89.960.527	67.462.175	Carry forward

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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ASET (lanjutan)					ASSETS (continued)
Pindahan		122.830.812	89.960.527	67.462.175	Carried forward
EFEK-EFEK UNTUK TUJUAN INVESTASI - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp374 pada 31 Desember 2012, Rp721 pada 31 Desember 2011 dan Rp5.571 pada 1 Januari 2011	2b,2g,2h, 2n,2s,2t, 12,38,40,41				INVESTMENT SECURITIES - net of allowance for impairment losses of Rp374 on 31 December 2012, Rp721 on 31 December 2011 and Rp5,571 on 1 January 2011
Pihak ketiga		5.498.585	8.328.833	3.515.104	Third parties
Pihak berelasi		201	14.086	-	Related parties
TAGIHAN PREMI	1f,2h	-	-	26.834	PREMIUM RECEIVABLES
ASET TETAP - setelah dikurangi akumulasi penyusutan sebesar Rp575.466 pada 31 Desember 2012, Rp535.294 pada 31 Desember 2011 dan Rp482.293 pada 1 Januari 2011	2o,2s,2af,13				PREMISES AND EQUIPMENT - net of accumulated depreciation of Rp575,466 on 31 December 2012, Rp535,294 on 31 December 2011 and Rp482,293 on 1 January 2011
		749.314	730.932	763.735	
ASET TAKBERWUJUD - setelah dikurangi akumulasi kerugian penurunan nilai sebesar Rp5.125 pada 31 Desember 2012 dan Rp3.920 pada 31 Desember 2011 dan akumulasi amortisasi sebesar Rp193.048 pada 31 Desember 2012, Rp138.845 pada 31 Desember 2011 dan Rp103.012 pada 1 Januari 2011	1f,2p,2s, 14,49				INTANGIBLE ASSETS - net of accumulated impairment losses of Rp5,125 on 31 December 2012 and Rp3,920 on 31 December 2011 and accumulated amortization of Rp193,048 on 31 December 2012, Rp138,845 on 31 December 2011 and Rp103,012 on 1 January 2011
		255.579	283.721	284.341	
ASET PAJAK TANGGUHAN - bersih	2q,21	323.983	360.381	451.919	DEFERRED TAX ASSETS - net
ASET LAIN-LAIN - bersih	2r,2s,2t,15, 41,49	2.140.121	1.645.522	1.340.534	OTHER ASSETS - net
JUMLAH ASET		131.798.595	101.324.002	73.844.642	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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	Catatan/ Notes	31 Desember 2012/ 31 December 2012	31 Desember 2011/ 31 December 2011	1 Januari 2011/ 1 January 2011	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
LIABILITAS SEGERA	16,41	1.144.041	636.720	449.130	LIABILITIES PAYABLE ON DEMAND
SIMPANAN DARI NASABAH					DEPOSITS FROM CUSTOMERS
Giro	2g,2h,2u,17, 38,40,41				<i>Demand deposits</i>
Pihak ketiga		18.769.270	14.804.661	12.119.245	<i>Third parties</i>
Pihak berelasi		2.356.233	2.345.987	1.919.805	<i>Related parties</i>
Tabungan	2g,2h,2u,18, 38,40,41				<i>Savings</i>
Pihak ketiga		22.944.552	16.860.895	12.667.884	<i>Third parties</i>
Pihak berelasi		350.033	295.829	82.388	<i>Related parties</i>
Deposito berjangka	2g,2h,2u,19, 38,40,41				<i>Time deposits</i>
Pihak ketiga		56.572.825	44.453.507	29.559.781	<i>Third parties</i>
Pihak berelasi		3.921.564	4.022.408	3.135.824	<i>Related parties</i>
SIMPANAN DARI BANK-BANK LAIN	2g,2h,2u,20, 38,40,41				DEPOSITS FROM OTHER BANKS
Pihak ketiga		1.597.472	1.191.939	322.362	<i>Third parties</i>
Pihak berelasi		407.218	136.382	217.115	<i>Related parties</i>
LIABILITAS KEUANGAN UNTUK DIPERDAGANGKAN	2g,2h,2k,9, 38,40,41				FINANCIAL LIABILITIES HELD FOR TRADING
Pihak ketiga		10.956	21.690	16.265	<i>Third parties</i>
Pihak berelasi		-	2.098	3.795	<i>Related parties</i>
UTANG AKSEPTASI	2g,2h,2l,10, 38,40,41				ACCEPTANCE PAYABLES
Pihak ketiga		3.104.906	1.667.407	1.024.393	<i>Third parties</i>
Pihak berelasi		268.069	495.063	28.528	<i>Related parties</i>
LIABILITAS PAJAK KINI	2q,21	100.767	138.393	57.945	CURRENT TAX LIABILITIES
Dipindahkan		111.547.906	87.072.979	61.604.460	<i>Carry forward</i>

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	Catatan/ Notes	31 Desember 2012/ 31 December 2012	31 Desember 2011/ 31 December 2011	1 Januari 2011/ 1 January 2011	
LIABILITAS DAN EKUITAS (lanjutan)					LIABILITIES AND EQUITY (continued)
Pindahan		111.547.906	87.072.979	61.604.460	Carried forward
PINJAMAN YANG DITERIMA	2g,2h,38, 40,41				BORROWINGS
Pihak ketiga		93	-	167.975	Third parties
Pihak berelasi		-	-	38.320	Related parties
LIABILITAS IMBALAN PASCA-KERJA	2d,2v,22	250.684	244.287	362.223	OBLIGATION FOR POST- EMPLOYMENT BENEFITS
BEBAN MASIH HARUS DIBAYAR	41	1.208.213	1.102.904	1.033.919	ACCRUALS
LIABILITAS LAIN-LAIN	2ab,41	204.768	213.678	227.225	OTHER LIABILITIES
PROVISI	2w,23	186.288	202.767	290.704	PROVISIONS
UTANG SUBORDINASI	2g,2h,2x,24, 38,40,41				SUBORDINATED DEBTS
Pihak ketiga		4.140.290	1.653.876	500.810	Third parties
Pihak berelasi		1.764.819	1.697.303	1.604.088	Related parties
JUMLAH LIABILITAS		119.303.061	92.187.794	65.829.724	TOTAL LIABILITIES
EKUITAS					EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk					Equity attributable to equity holders of the parent entity
Modal saham - nilai nominal per saham Rp12.500 untuk saham kelas A dan Rp125 untuk saham kelas B					Share capital - par value per share of Rp12,500 for class A shares and Rp125 for class B shares
Modal dasar - per 31 Desember 2012: 26.880.234 saham kelas A dan 43.754.457.856 saham kelas B, 31 Desember 2011 dan 1 Januari 2011: 26.880.234 saham kelas A dan 42.111.976.600 saham kelas B					Authorized capital - as of 31 December 2012: 26,880,234 class A shares and 43,754,457,856 class B shares, 31 December 2011 and 1 January 2011: 26,880,234 class A shares and 42,111,976,600 class B shares
Modal ditempatkan dan disetor penuh - per 31 Desember 2012 : 26.880.234 saham kelas A dan 10.649.247.933 saham kelas B, 31 Desember 2011 dan 1 Januari 2011: 26.880.234 saham kelas A dan 9.006.766.677 saham kelas B	1,2y,25	1.667.159	1.461.849	1.461.849	Issued and fully paid-up capital - as of 31 December 2012: 26,880,234 class A shares and 10,649,247,933 class B shares, 31 December 2011 and 1 January 2011: 26,880,234 class A shares and 9,006,766,677 class B shares
Dipindahkan		1.667.159	1.461.849	1.461.849	Carry forward

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	Catatan/ Notes	31 Desember 2012/ 31 December 2012	31 Desember 2011/ 31 December 2011	1 Januari 2011/ 1 January 2011	
LIABILITAS DAN EKUITAS (lanjutan)					LIABILITIES AND EQUITY (continued)
Pindahan		1.667.159	1.461.849	1.461.849	Carried forward
Tambahan modal disetor - bersih	1b,1d,1e, 2z,26	9.439.382	7.656.634	7.656.634	Additional paid-in capital - net
Cadangan nilai wajar (aset keuangan tersedia untuk dijual) - bersih	2n,12	15.016	31.586	748	Fair value reserve (available-for-sale financial assets) - net
Cadangan dividen yang belum diambil pemegang saham	27	128	128	128	Appropriation for unclaimed dividend by shareholders
Saldo laba (defisit)	2d	1.373.831 12.495.516	(14.008) 9.136.189	(1.170.884) 7.948.475	Retained earnings (deficit)
Kepentingan non-pengendali	2f	18	19	66.443	Non-controlling interests
JUMLAH EKUITAS		12.495.534	9.136.208	8.014.918	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		131.798.595	101.324.002	73.844.642	TOTAL LIABILITIES AND EQUITY

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DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF
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Tahun Berakhir 31 Desember 2012 dan 2011
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**PT BANK PERMATA Tbk
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COMPREHENSIVE INCOME
Years Ended 31 December 2012 and 2011
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	Catatan/ Notes	2012	2011	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2g,2aa,28,40	9.185.865	7.707.960	Interest income
Beban bunga	2g,2aa, 29,40,43	(4.377.456)	(3.966.675)	Interest expense
Pendapatan bunga bersih		4.808.409	3.741.285	Net interest income
Pendapatan provisi dan komisi	2g,2ab,30,40	909.506	838.048	Fee and commission income
Beban provisi dan komisi	2ab,30	(26.365)	(4.709)	Fee and commission expense
Pendapatan provisi dan komisi - bersih		883.141	833.339	Net fee and commission income
Pendapatan transaksi perdagangan - bersih	2h,2k,2ac,31	81.184	97.139	Net trading income
Pendapatan bersih instrumen keuangan lainnya yang diukur pada nilai wajar melalui laporan laba rugi	2ad,32	6.297	-	Net income from other financial instruments at fair value through profit or loss
Keuntungan penjualan efek-efek untuk tujuan investasi	2n,12	67.262	-	Gain on sale of investment securities
Pendapatan operasional lainnya		70.694	104.045	Other operating income
		225.437	201.184	
Jumlah pendapatan operasional		5.916.987	4.775.808	Total operating income
Kerugian penurunan nilai aset keuangan	2s,2t,33	(498.724)	(379.372)	Impairment losses on financial assets
Pemulihan (penyisihan) penghapusan aset non-produktif	2t	97	(1.822)	Reversal (allowance) of provision for losses on non-productive assets
Beban Operasional Lainnya				Other Operating Expenses
Umum dan administrasi	2g,2o,2p,2af, 13,14,34,40	(1.585.118)	(1.367.180)	General and administrative
Gaji dan tunjangan pengurus dan karyawan	2g,2v,22, 35,40	(1.939.294)	(1.510.469)	Salaries and benefits to management and employees
Lain-lain		(142.204)	(77.746)	Others
Jumlah beban operasional lainnya		(3.666.616)	(2.955.395)	Total other operating expenses
Jumlah beban operasional		(4.165.243)	(3.336.589)	Total operating expenses

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	Catatan/ Notes	2012	2011	
LABA OPERASIONAL BERSIH		1.751.744	1.439.219	NET OPERATING INCOME
PENDAPATAN NON-OPERASIONAL - BERSIH	1f,2e,2r, 13,14,36	136.337	119.599	NON-OPERATING INCOME - NET
LABA SEBELUM PAJAK PENGHASILAN		1.888.081	1.558.818	INCOME BEFORE TAX
BEBAN PAJAK PENGHASILAN	2q,21			INCOME TAX EXPENSE
Kini		(484.597)	(322.334)	Current
Tangguhan		(35.352)	(79.606)	Deferred
		(519.949)	(401.940)	
LABA BERSIH		1.368.132	1.156.878	NET INCOME
PENDAPATAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Aset keuangan tersedia untuk dijual:	2n,12			Available-for-sale financial assets:
Perubahan nilai wajar		45.169	41.117	Net change in fair value
Perubahan nilai wajar yang ditransfer ke laporan laba rugi pada saat penjualan		(67.263)	-	Fair value changes transferred to profit or loss on disposal
Keuntungan aktuarial imbalan pasca-kerja	2d,2v,22	26.275	-	Actuarial gains on post-employment benefit
Pajak penghasilan terkait dengan pendapatan komprehensif lain		(1.045)	(10.279)	Income tax relating to components of other comprehensive income
PENDAPATAN KOMPREHENSIF LAIN, SETELAH PAJAK PENGHASILAN		3.136	30.838	OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX
JUMLAH LABA KOMPREHENSIF		1.371.268	1.187.716	TOTAL COMPREHENSIVE INCOME
LABA BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				NET INCOME ATTRIBUTABLE TO:
Pemilik entitas induk		1.368.133	1.156.876	Equity holders of the parent entity
Kepentingan non-pengendali		(1)	2	Non-controlling interests
		1.368.132	1.156.878	
LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				COMPREHENSIVE INCOME ATTRIBUTABLE TO:
Pemilik entitas induk		1.371.269	1.187.714	Equity holders of the parent entity
Kepentingan non-pengendali		(1)	2	Non-controlling interests
		1.371.268	1.187.716	
LABA BERSIH PER SAHAM DASAR DAN DILUSIAN YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (Rupiah penuh)	2ae,37	150	128	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (whole Rupiah)

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