

Ikhtisar Keuangan Financial Highlight

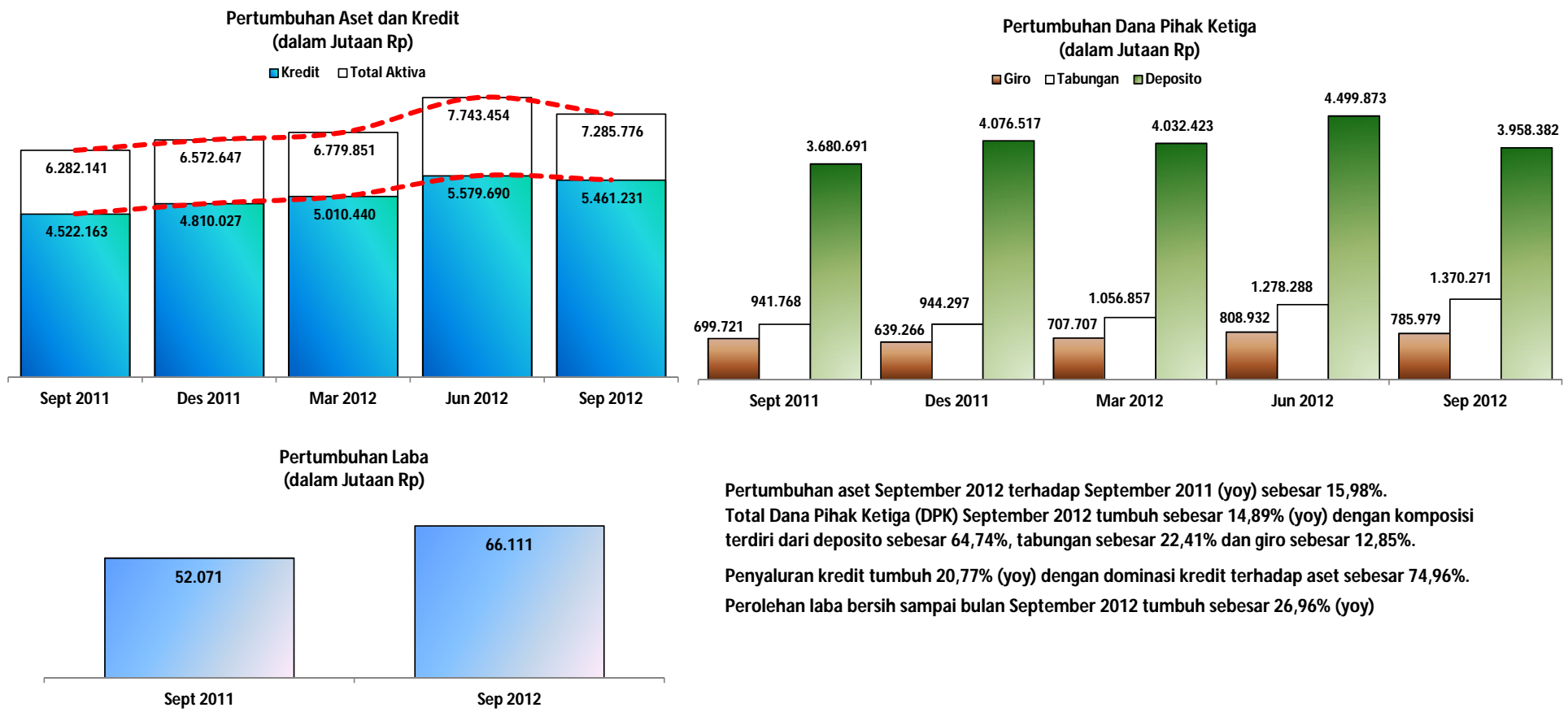
Dalam Jutaan Rupiah

In millions of rupiah

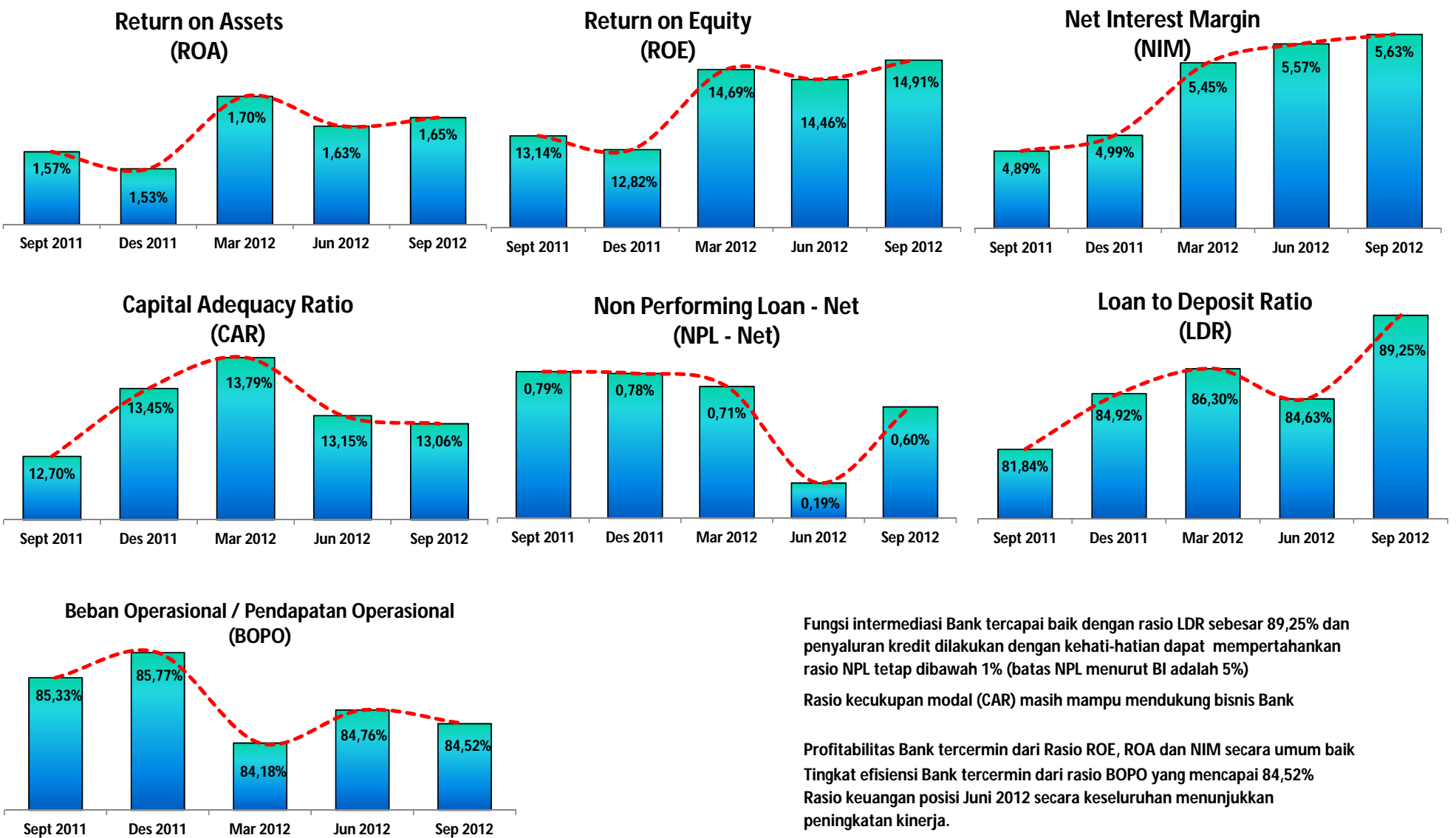
Berdasarkan Laporan Publikasi	Sep-12	Jun-12	Mar-12	Des-11	Sept-11	Based on Publication Report
Neraca						Balance Sheet
Total Aset	7.285.776	7.743.454	6.779.851	6.572.647	6.282.141	Total Assets
Aktiva Produktif	6.421.056	6.925.182	6.055.376	5.696.440	5.590.893	Earning Assets
Penempatan pada BI	634.961	977.771	671.773	519.358	488.540	Placements with Bank Indonesia
Kredit	5.461.231	5.579.690	5.010.440	4.810.027	4.522.163	Loans
Surat Berharga (termasuk SBI)	208.865	222.703	216.811	264.870	298.071	Marketable Securities (inc. SBI)
Akseptasi	19.304	16.082	10.316	7.930	11.770	Acceptance
Penempatan pada bank lain	96.695	128.936	146.036	94.255	270.349	Placements with other banks
Aktiva Tetap (Gross)	77.486	75.219	73.401	73.480	68.854	Fixed Asset (Gross)
Aktiva Lainnya	787.234	743.053	651.074	802.727	622.394	Other Assets
Dana Pihak Ketiga	6.114.632	6.587.093	5.796.987	5.660.080	5.322.180	Third Party Funds (TPF)
Giro	785.979	808.932	707.707	639.266	699.721	Current accounts
Tabungan	1.370.271	1.278.288	1.056.857	944.297	941.768	Saving Deposits
Deposito	3.958.382	4.499.873	4.032.423	4.076.517	3.680.691	Time Deposits
Ekuitas (termasuk modal pinjaman)	698.729	674.054	658.514	636.718	561.691	Equity (Inc.Subloan)
Laba Rugi						Profit and Loss
Pendapatan Bunga	510.431	330.710	160.226	580.958	423.951	Interest Income
Biaya Bunga	242.029	158.301	79.514	308.245	227.576	Interest Expenses
Pendapatan Bunga Bersih	268.402	172.409	80.712	272.713	196.375	Interest Income – net
Laba (Rugi) Sebelum Pajak	88.148	56.653	28.457	91.758	69.428	Income before tax
Laba (Rugi) Bersih	66.111	42.490	21.343	68.146	52.071	Net Income
Laba (Rugi) per Saham	159	102	51	164	125	Earnings Per Share
Rasio Keuangan						Financial Ratios
Rasio Laba terhadap Aktiva (ROA)	1,65%	1,63%	1,70%	1,53%	1,57%	Return On Assets (ROA)
Rasio Laba terhadap Modal (ROE)	14,91%	14,46%	14,69%	12,82%	13,14%	Return On Equity (ROE)
Rasio Marjin Laba Bersih (NIM)	5,63%	5,57%	5,45%	4,99%	4,89%	Net Interest Margin (NIM)
Rasio Kredit Bermasalah - Bersih (NPL)	0,60%	0,19%	0,71%	0,78%	0,79%	Non Performing Loan (NPL)
Rasio Kecukupan Modal (CAR)	13,06%	13,15%	13,79%	13,45%	12,70%	Capital Adequacy Ratio (CAR)

PT. BANK NUSANTARA PARAHYANGAN, Tbk

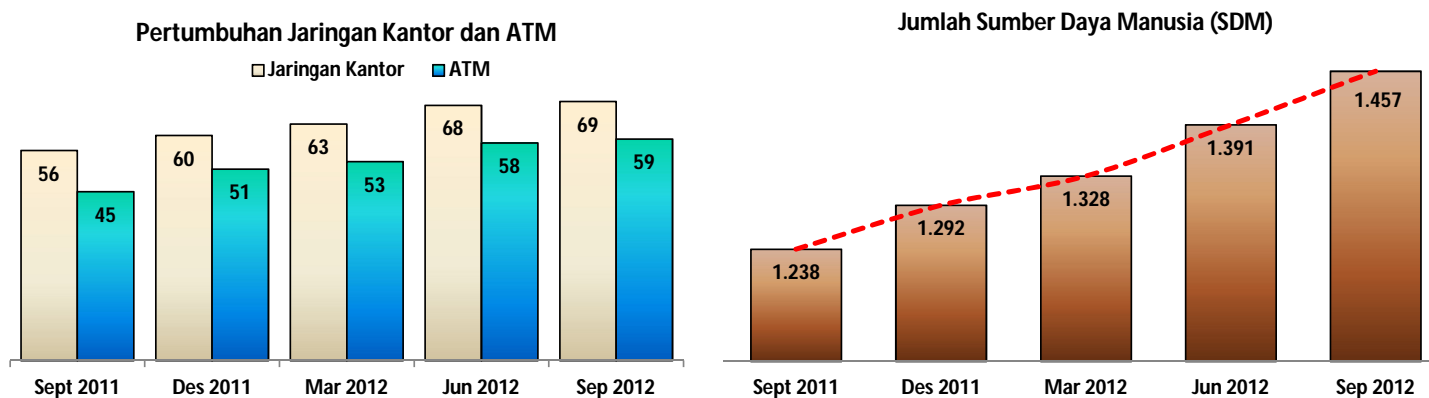
Aset, Kredit, Dana Pihak Ketiga dan Laba



Rasio Keuangan



Jaringan Kantor dan Sumber Daya Manusia



Dalam rangka meningkatkan pelayanan kepada nasabah, PT Bank Nusantara Parahyangan, Tbk terus melakukan perluasan jaringan kantor dan ATM.

Sampai akhir Bulan September 2012 memiliki 69 jaringan kantor dan 59 unit ATM yang tersebar di pulau Jawa dan Bali dengan didukung oleh Sumber Daya Manusia yang berjumlah 1.457 orang.