

Ikhtisar Keuangan Financial Highlight

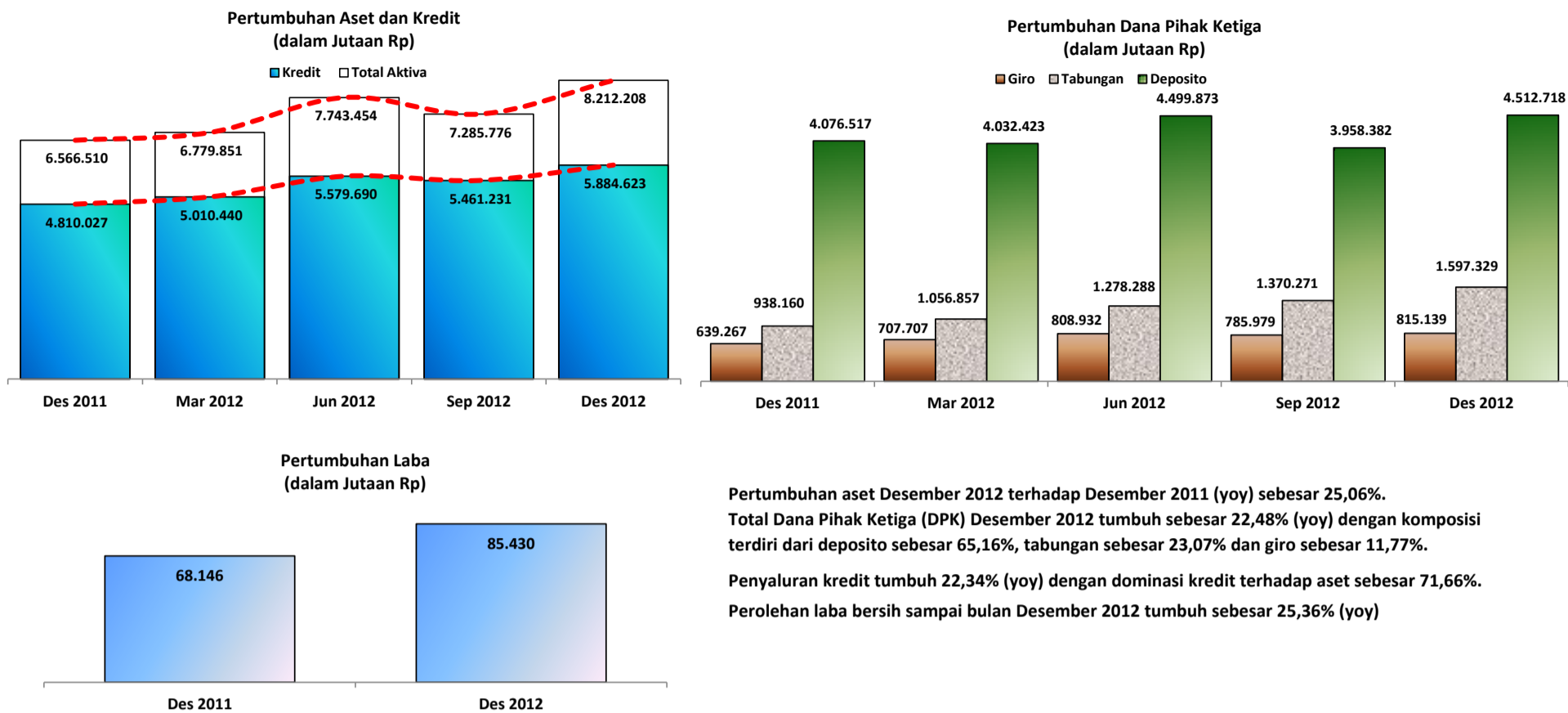
Dalam Jutaan Rupiah

In millions of rupiah

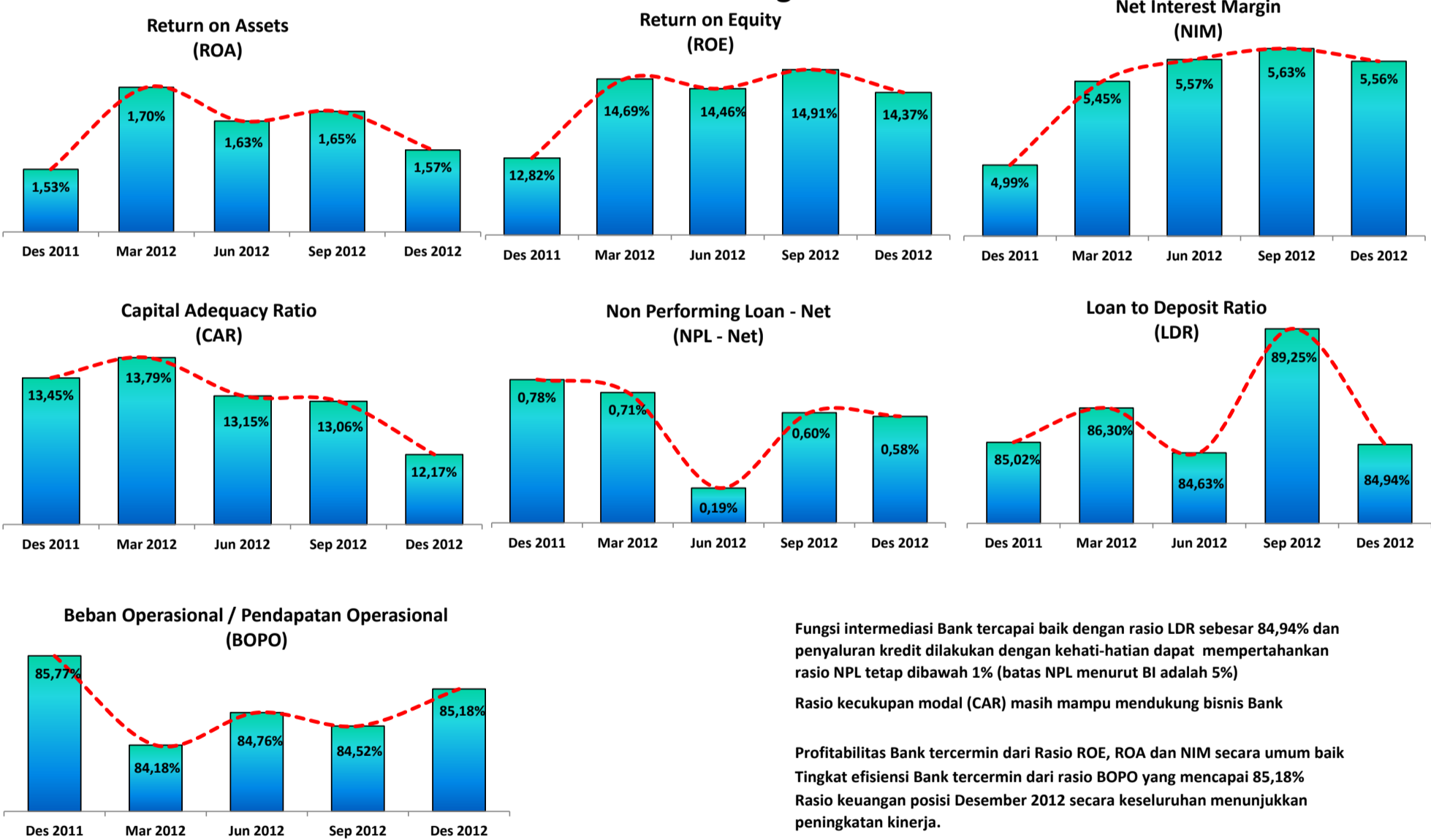
Berdasarkan Laporan Publikasi	Des-12	Sep-12	Jun-12	Mar-12	Des-11	Based on Publication Report
Neraca						Balance Sheet
Total Aset	8.212.208	7.285.776	7.743.454	6.779.851	6.566.510	Total Assets
Aktiva Produktif	7.289.080	6.421.056	6.925.182	6.055.376	5.696.439	Earning Assets
Penempatan pada BI	1.099.220	634.961	977.771	671.773	519.358	Placements with Bank Indonesia
Kredit	5.884.623	5.461.231	5.579.690	5.010.440	4.810.027	Loans
Surat Berharga (termasuk SBI)	209.040	208.865	222.703	216.811	264.869	Marketable Securities (inc. SBI)
Akseptasi	17.858	19.304	16.082	10.316	7.930	Acceptance
Penempatan pada bank lain	78.339	96.695	128.936	146.036	94.255	Placements with other banks
Aktiva Tetap (gross)	83.584	77.486	75.219	73.401	73.480	Fixed Asset (gross)
Aktiva Lainnya	839.544	787.234	743.053	651.074	796.591	Other Assets
Dana Pihak Ketiga	6.925.186	6.114.632	6.587.093	5.796.987	5.653.944	Third Party Funds (TPF)
Giro	815.139	785.979	808.932	707.707	639.267	Current accounts
Tabungan	1.597.329	1.370.271	1.278.288	1.056.857	938.160	Saving Deposits
Deposito	4.512.718	3.958.382	4.499.873	4.032.423	4.076.517	Time Deposits
Ekuitas (termasuk modal pinjaman)	718.448	698.729	674.054	658.514	636.717	Equity (Inc.Subloan)
Laba Rugi						Profit and Loss
Pendapatan Bunga	697.755	510.431	330.710	160.226	580.958	Interest Income
Biaya Bunga	334.597	242.029	158.301	79.514	308.245	Interest Expenses
Pendapatan Bunga Bersih	363.158	268.402	172.409	80.712	272.713	Interest Income – net
Laba (Rugi) Sebelum Pajak	115.154	88.148	56.653	28.457	91.758	Income before tax
Laba (Rugi) Bersih	85.430	66.111	42.490	21.343	68.146	Net Income
Laba (Rugi) per Saham	205	159	102	51	164	Earnings Per Share
Rasio Keuangan						Financial Ratios
Rasio Laba terhadap Aktiva (ROA)	1,57%	1,65%	1,63%	1,70%	1,53%	Return On Assets (ROA)
Rasio Laba terhadap Modal (ROE)	14,37%	14,91%	14,46%	14,69%	12,82%	Return On Equity (ROE)
Rasio Marjin Laba Bersih (NIM)	5,56%	5,63%	5,57%	5,45%	4,99%	Net Interest Margin (NIM)
Rasio Kredit Bermasalah - Bersih (NPL)	0,58%	0,60%	0,19%	0,71%	0,78%	Non Performing Loan (NPL)
Rasio Kecukupan Modal (CAR)	12,17%	13,06%	13,15%	13,79%	13,45%	Capital Adequacy Ratio (CAR)

PT. BANK NUSANTARA PARAHYANGAN, Tbk

Aset, Kredit, Dana Pihak Ketiga dan Laba



Rasio Keuangan



Jaringan Kantor dan Sumber Daya Manusia

