

Ikhtisar Keuangan Financial Highlight

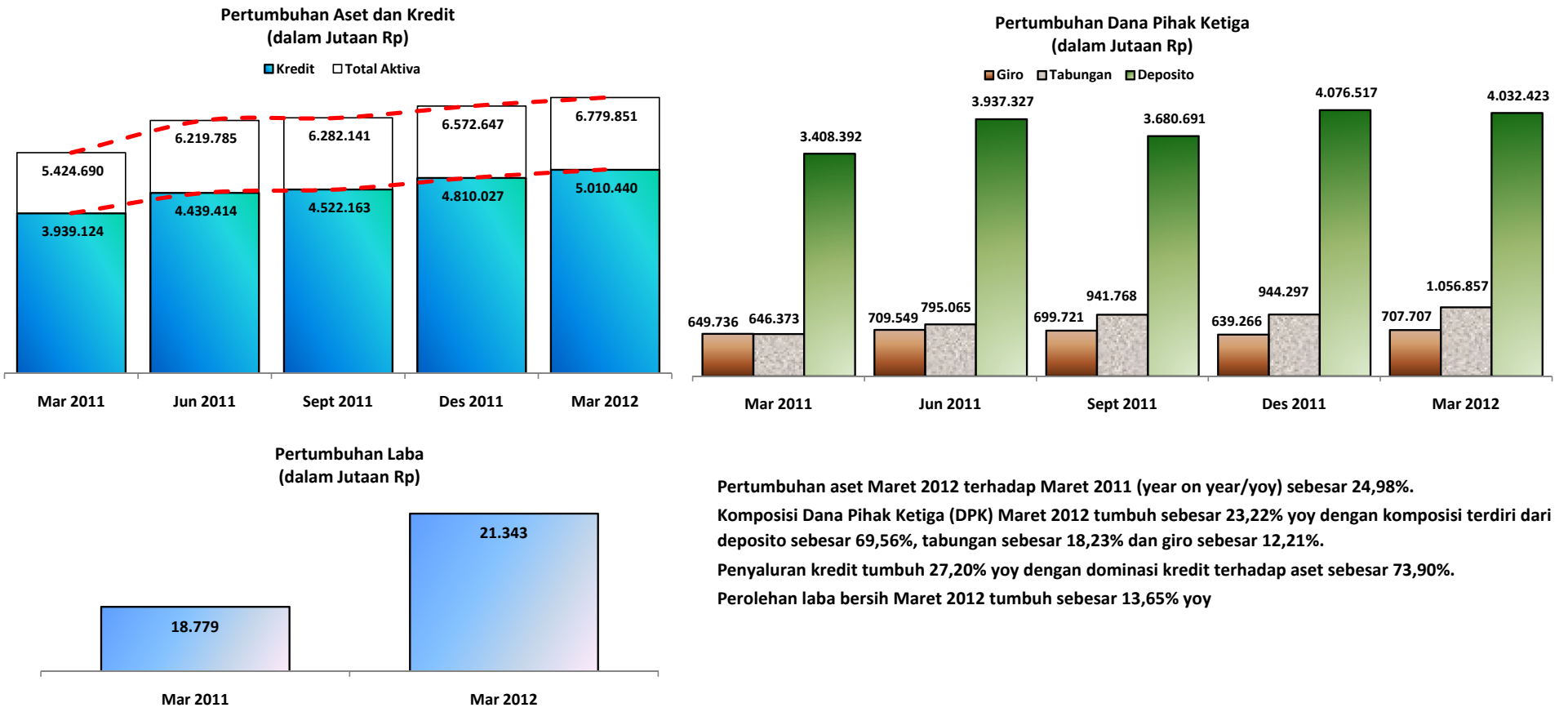
Dalam Jutaan Rupiah

In millions of rupiah

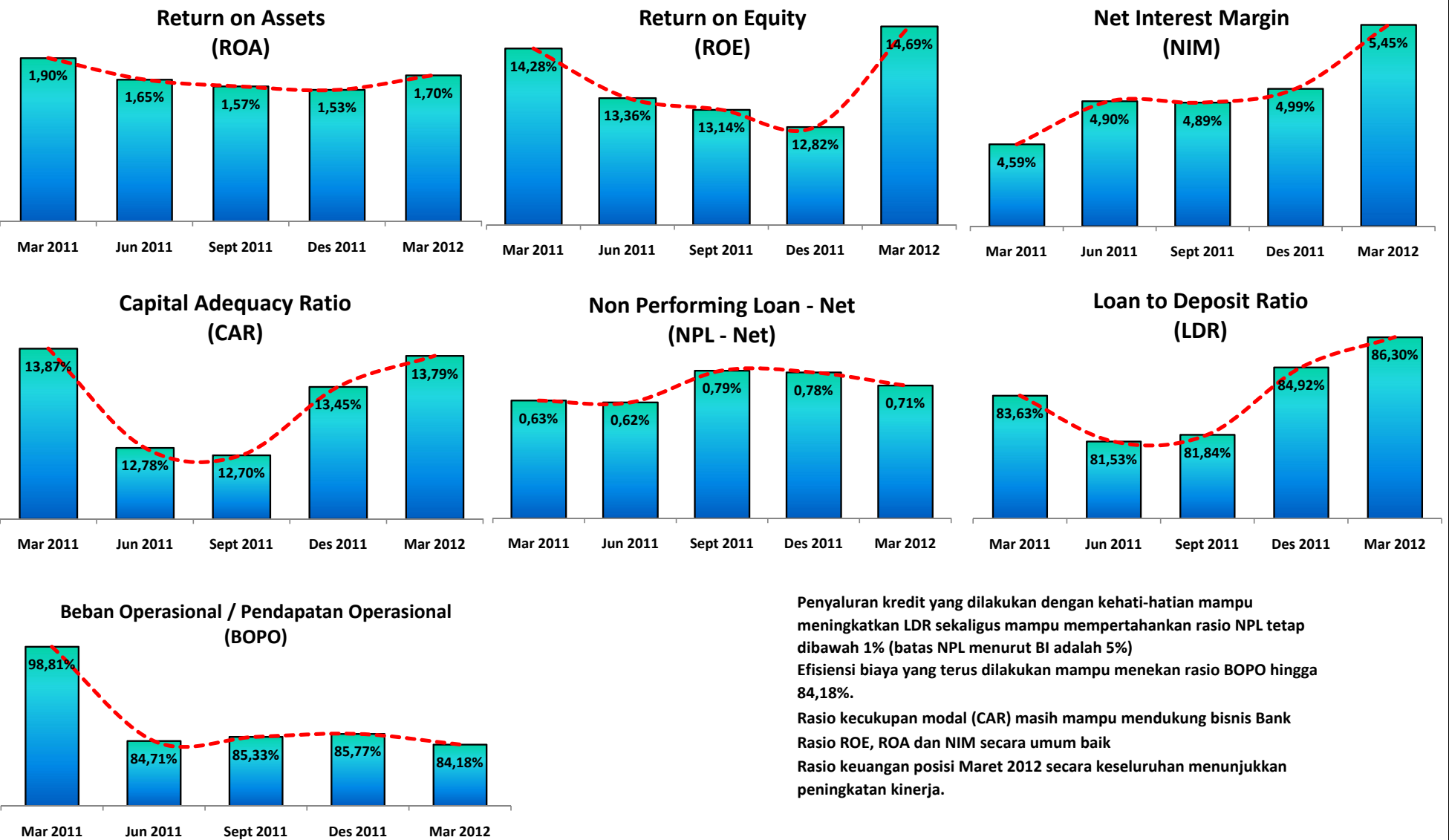
Berdasarkan Laporan Publikasi Audited	Mar-12	Des-11	Sept-11	Jun-11	Mar-11	Based on Audited Publication Report
Neraca						Balance Sheet
Total Aset	6.779.851	6.572.647	6.282.141	6.219.785	5.424.690	Total Assets
Aktiva Produktif	6.055.376	5.696.440	5.590.893	5.551.756	4.766.271	Earning Assets
Penempatan pada BI	671.773	519.358	488.540	642.373	389.000	Placements with Bank Indonesia
Kredit	5.010.440	4.810.027	4.522.163	4.439.414	3.939.124	Loans
Surat Berharga (termasuk SBI)	216.811	264.870	298.071	298.430	294.588	Marketable Securities (inc SBI)
Akseptasi	10.316	7.930	11.770	13.912	21.808	Acceptance
Penempatan pada bank lain	146.036	94.255	270.349	154.500	121.751	Placements with other banks
Aktiva Tetap (Gross)	73.401	73.480	68.854	66.740	64.931	Fixed Asset (Gross)
Aktiva Lainnya	651.074	802.727	622.394	604.416	593.488	Other Assets
Dana Pihak Ketiga	5.796.987	5.660.080	5.322.180	5.441.941	4.704.501	Third Party Funds (TPF)
Giro	707.707	639.266	699.721	709.549	649.736	Current accounts
Tabungan	1.056.857	944.297	941.768	795.065	646.373	Saving Deposits
Deposito	4.032.423	4.076.517	3.680.691	3.937.327	3.408.392	Time Deposits
Ekuitas	658.514	636.718	561.691	545.785	534.147	Equity
Laba Rugi						Profit and Loss
Pendapatan Bunga	160.226	580.958	423.951	272.026	121.928	Interest Income
Biaya Bunga	79.514	308.245	227.576	145.378	66.225	Interest Expenses
Pendapatan Bunga Bersih	80.712	272.713	196.375	126.648	55.703	Interest Income – net
Laba (Rugi) Sebelum Pajak	28.457	91.758	69.428	46.886	25.039	Income before tax
Laba (Rugi) Bersih	21.343	68.146	52.071	35.164	18.779	Net Income
Laba (Rugi) per Saham	51	164	125	84	45	Earnings Per Share
Rasio Keuangan						Financial Ratios
Rasio Laba terhadap Aktiva (ROA)	1,70%	1,53%	1,57%	1,65%	1,90%	Return On Assets (ROA)
Rasio Laba terhadap Modal (ROE)	14,69%	12,82%	13,14%	13,36%	14,28%	Return On Equity (ROE)
Rasio Marjin Laba Bersih (NIM)	5,45%	4,99%	4,89%	4,90%	4,59%	Net Interest Margin (NIM)
Rasio Kredit Bermasalah (Bersih) (NPL)	0,71%	0,78%	0,79%	0,62%	0,63%	Non Performing Loan (NPL)
Rasio Kecukupan Modal (CAR)	13,79%	13,45%	12,70%	12,78%	13,87%	Capital Adequacy Ratio (CAR)

PT. BANK NUSANTARA PARAHYANGAN, Tbk

Aset, Kredit, Dana Pihak Ketiga dan Laba



Rasio Keuangan



Jaringan Kantor dan Sumber Daya Manusia

