



STRENGTH, TRUST AND CARE

Best Emerging Market Bank in Indonesia 2004  
*Global Finance - New York*



BANK NISP

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## VISI

Menjadi Bank pilihan dengan standar dunia yang diakui kepeduliannya dan terpercaya

## MISI

Bank NISP berusaha dan bekerja sebagai warga korporat terhormat yang mampu bertumbuh-kembang bersama masyarakat secara berkelanjutan dengan cara:

- Menyediakan dan mengembangkan pelayanan keuangan yang inovatif, berkualitas, dan melebihi harapan masyarakat yang dinamik dengan hasil terbaik,
- Membina jejaring kerja sama saling menguntungkan yang dilandasi rasa saling percaya,
- Menciptakan lingkungan kerja yang meningkatkan profesionalisme dan mendorong pembaharuan organisasional dengan semangat kekeluargaan,
- Membangun kepercayaan publik melalui perilaku etikal, peduli, dan hati-hati (prudent).

## VISION

To be the bank of choice with world-class standards recognized for its caring and trustworthiness

## MISSION

Bank NISP will conduct its business and will operate as an honorable corporate citizen that grows together with the society in a sustainable manner by:

- Providing and developing innovative and high quality financial services that exceed growing public expectations with best results,
- Nurturing mutually beneficial and cooperative networks based on mutual trust,
- Creating a work environment that ensures the growth of professionalism and organizational renewal with a familial spirit,
- Building public trust through ethical, caring, and prudent behaviors.

# Ikhtisar Keuangan

## Financial Highlights

Pos - pos (Juta Rupiah)	2004 Konsolidasi Consolidated	2003 Konsolidasi Consolidated	2002 Konsolidasi Consolidated	2001 Konsolidasi Consolidated	2000 Konsolidasi Consolidated	Accounts (Million Rupiah)
Total Aktiva	17,877,067	15,434,574	10,811,350	7,137,365	5,261,023	Total Assets
Kredit yang Diberikan (Bruto)	10,056,367	9,523,150	6,299,074	4,355,093	3,024,895	Loans (Gross)
Penyisihan Penghapusan Kredit	(157,452)	(143,044)	(108,264)	(72,239)	(95,169)	Loans Loss Provision
Dana Pihak Ketiga	13,031,912	12,474,848	8,582,858	5,889,250	3,969,624	Third Party Deposits
Giro	1,690,239	1,330,770	1,004,653	768,769	538,309	Demand Deposits
Tabungan	2,935,576	1,916,801	1,070,757	755,751	643,359	Savings
Deposito	8,406,097	9,227,277	6,507,448	4,364,730	2,787,955	Time Deposits
Pinjaman Diterima	538,178	110,284	157,912	227,084	392,655	Borrowings
Surat Berharga yang Diterbitkan	1,234,813	1,233,745	746,732	305,350	397,150	Securities Issued
Total Penghimpunan Dana	14,804,903	13,818,877	9,487,503	6,421,684	4,759,428	Total Fundings
Modal Sendiri	1,396,082	1,069,650	896,958	479,341	379,605	Stockholders' Equity
Pendapatan Bunga Bersih	642,357	448,885	267,053	200,799	156,527	Net Interest Income
Pendapatan Non-bunga	177,518	129,219	92,319	69,745	53,296	Non-Interest Income
Laba Sebelum Pajak	395,085	225,992	136,498	94,852	70,752	Income Before Tax
Laba bersih	290,983	176,746	92,364	71,492	60,665	Net Income
<b>Rasio</b>						<b>Ratio</b>
Laba terhadap Volume Usaha (ROAA)	2.50%	1.71%	1.92%	1.57%	1.54%	Return on Average Assets (ROAA)
Laba terhadap Total Ekuitas (ROAE)	26.87%	17.97%	14.87%	16.65%	17.21%	Return on Average Equity (ROAE)
Net Interest Margin (NIM)	4.66%	3.69%	3.72%	3.61%	3.49%	Net Interest Margin (NIM)
Loan to Deposits Ratio (LDR)	77.34%	77.95%	75.61%	77.52%	76.39%	Loan to Deposits Ratio (LDR)
Capital Adequacy Ratio (CAR)	15.11%	13.78%	12.57%	9.03%	9.94%	Capital Adequacy Ratio (CAR)
Cost to Income Ratio	49.14%	54.25%	46.50%	44.13%	44.92%	Cost to Income Ratio
Produktivitas (juta Rp/orang)	5,690.93	5,548.19	4,911.10	4,098.32	3,349.64	Productivity (million Rp/person)
Kredit Non-performing terhadap Kredit Total	1.01%	0.84%	1.67%	4.09%	6.11%	Non-performing Loans to Total Loans
Aktiva Produktif yang Diklasifikasikan terhadap Aktiva Produktif (KAP)	0.64%	0.60%	1.09%	1.82%	3.97%	Classified Earning Assets Provision to Total Earning Assets
PPAP yang dibentuk terhadap PPAP yang Wajib dibentuk	111.23%	100.42%	113.25%	107.58%	100.94%	Recorded Earning Assets Provision to Required Earning Assets Provison
<b>Saham</b>						<b>Shares</b>
Jumlah Lembar Saham (juta)	4,134.0	4,134.0	3,254.5	2,456.1	2,219.9	Number of Shares (million)
Laba per Saham (Rp)	70	43	28	29	27	Earning Per Share (Rp)

# Saham & Dividen

## Stocks & Dividends

### Riwayat Saham

### Stock History

No	Corporate Actions	Tanggal Pencatatan	Saham Baru (saham)	Modal Disetor (saham)	Saham yang Dicatatkan (saham)	Nilai Nominal (Rp)
		Listing Date	Additional Listed Shares (shares)	Total Accumulated Shares (shares)	Listed Shares (shares)	Nominal Values (Rp)
1	Initial Public Offering (IPO)	October 20, 1994		62,500,000	62,500,000	1,000
2	1st Stock split (1-for-1)	February 3, 1997		125,000,000	125,000,000	500
3	1st Bonus stocks (5-for-2)	February 28, 1997	50,000,000	175,000,000	175,000,000	500
4	2nd Bonus stocks (100-for-23)	December 4, 1998	57,750,000	232,750,000	232,750,000	500
5	Stock dividend (25-for-9)	December 4, 1998	63,000,000	295,750,000	295,750,000	500
6	1st Rights Issue	December 18, 1998	253,471,865	549,221,865	549,221,865	500
7	2nd Stock split (1-for-1)	November 4, 1999	549,221,865	1,098,443,730	1,087,459,292	250
8	2nd Rights Issue	January 18, 2001	117,432,571	1,215,876,301	1,203,717,537	250
9	3rd Rights Issue	July 2, 2002	810,584,200	2,026,460,501	2,006,195,895	250
10	3rd Stock split (1-for-1)	February 13, 2003	2,026,460,501	4,052,921,002	4,012,391,792	125
11	Stock dividend (4-for-100)	October 7, 2003	81,058,420	4,133,979,422	4,092,639,628	125

	2004	2003	2002	2001	2000	
Volume saham (juta lembar)	1,974.0	2,186.7	200.2	107.3	577.1	Share Volume (million Rp)
Nilai transaksi (miliar Rp)	1,201.0	604.8	67.6	22.6	152.6	Value Traded (billion Rp)
Frekuensi transaksi (kali)	6,544	22,086	3,213	1,433	2,815	Frequency (times)

Harga Saham (Rp)	2004			2003			Share Prices (Rp)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing	Tertinggi Highest	Terendah Lowest	Penutupan Closing	
Kuartal 1	590	360	480	450	190	190	1 <sup>st</sup> Quarter
Kuartal 2	575	425	480	285	175	235	2 <sup>nd</sup> Quarter
Kuartal 3	575	465	550	335	210	320	3 <sup>rd</sup> Quarter
Kuartal 4	850	550	775	365	310	365	4 <sup>th</sup> Quarter

### Riwayat Dividen

2003

2002

2000

### Dividend History

Laba Bersih (Rp)	176,745,526,506	92,364,173,665	60,290,000,756	Net Income (Rp)
Jumlah Saham	4,133,979,422	4,052,921,002	1,215,876,301	Number of Shares
Dividen Tunai per saham (Rp)	10.00	1.00	15.00	Net Dividend per share (Rp)
Dividen Tunai (Rp)	41,339,794,220	4,052,921,002	18,238,144,515	Net Dividend (Rp)
Dividen Saham (Rp)	-	16,211,684,008	-	Stock Dividend (Rp)
Jumlah Dividen (Rp)	41,339,794,220	20,264,605,010	18,238,144,515	Total Dividend (Rp)
Dividen terhadap Laba Bersih (%)	23.39	21.94	30.25	Dividend to Net Income (%)

# Struktur Pemegang Saham

## Shareholders Structure

Per 31 Desember 2004/ As of 31 December 2004

Pemegang Saham	Jumlah Saham Number of Shares	%	Shareholders
PT Suryasono Sentosa ( Pemegang Saham Pengendali )	480,629,908	11.63%	PT Suryasono Sentosa ( Controlling Shareholder )
PT Udayawira Utama ( Pemegang Saham Pengendali )	480,629,907	11.63%	PT Udayawira Utama ( Controlling Shareholder )
International Finance Corporation	354,058,979	8.56%	International Finance Corporation
OCBC Overseas Investments Pte.Ltd.	930,145,370	22.50%	OCBC Overseas Investments Pte.Ltd.
Lainnya	1,888,515,258	45.68%	Others
<b>Total</b>	<b>4,133,979,422</b>	<b>100.00%</b>	<b>Total</b>

