

SIARAN PERS**Kinerja Keuangan PT Bank Ganesha Tbk
per 30 September 2024**

“Laba meningkat 104% per 30 September 2024 secara year-on-year (YoY), kinerja Bank Ganesha terus bertumbuh sepanjang tahun 2024”.

Jakarta – Kinerja keuangan Bank Ganesha (“Perseroan”) per 30 September 2024 tumbuh cukup baik dengan berhasil mencatatkan pertumbuhan laba yang signifikan. Sampai akhir September 2024, Laba bersih Bank Ganesha meningkat menjadi Rp. 132,6 Milyar atau meningkat sebesar 104% YoY. Dari sisi *total asset*, Perseroan mengalami peningkatan per 30 September 2024 sebesar 1,49% secara *year-to-date* (YtD) dan meningkat sebesar 27,26% dibandingkan periode yang sama tahun sebelumnya (YoY) menjadi sebesar Rp9,54 triliun. Sedangkan dari sisi penghimpunan Dana Pihak Ketiga (DPK) per 30 September 2024 tercatat sebesar Rp6,01 triliun, secara YtD meningkat 0,35%, dan meningkat sebesar 43,40% YoY. Untuk penyaluran kredit terdapat pertumbuhan sampai 30 September 2024 menjadi sebesar Rp4,89 triliun atau meningkat 12,76% YtD dan 26,76% YoY.

Dari sisi rasio rentabilitas, Perseroan mencatatkan peningkatan *Return on Asset* (ROA) dan *Return on Equity* (ROE) masing-masing menjadi sebesar 2,42% dan 5,57% YoY atau meningkat dibandingkan periode yang sama tahun sebelumnya, yaitu sebesar 1,33% dan 2,92%. Selain itu, pendapatan bunga bersih Perseroan mengalami pertumbuhan sebesar 4,52% YoY dibandingkan periode yang sama tahun sebelumnya. Hal ini ditopang oleh penurunan NPL *gross* dari 1,80% menjadi 1,23%.

Sejalan dengan arah kebijakan dan strategi Perseroan untuk mengembangkan layanan bisnis perbankan berbasis digital, maka penyaluran kredit Perseroan akan diarahkan kepada bisnis konvensional dan layanan digital yang sehat, dengan fokus kepada UMKM melalui kolaborasi dengan *fintech*, kerjasama *channeling* dan *joint financing*. Sementara untuk penghimpunan dana pihak ketiga akan fokus pada peningkatan dan stabilitas dana ritel, melalui optimalisasi produk eksisting dan pengembangan fitur-fitur layanan berbasis digital.

Tentang Bank Ganesha

Bank Ganesha merupakan bank swasta Nasional yang beroperasi sejak 30 April 1992 dan memperoleh status Bank Devisa sejak 12 September 1995. Bank Ganesha menjadi perusahaan terbuka dan tercatat di Bursa Efek Indonesia sejak 12 Mei 2016 dengan kode emiten: BGTG. Sejak tahun 2018, Bank Ganesha telah memberikan layanan digital dengan menghadirkan *internet/mobile banking* yang dinamakan “BANGGA”. Per 30 Juni 2024, Bank Ganesha telah memiliki jaringan 6 kantor cabang dan 4 kantor capem yang berlokasi di Jakarta, Tangerang dan Surabaya.

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PRESS RELEASE**Financial Performance of PT Bank Ganesha Tbk
as of September 30, 2024**

"Profit increased 104% as of September 30, 2024 on a year-on-year (YoY) basis, Bank Ganesha's performance continues to grow throughout 2024".

Jakarta - Bank Ganesha's ("the Company") financial performance as of September 30, 2024 grew quite well by successfully recording significant profit growth. In terms of total assets, the Company experienced an increase as of September 30, 2024 by 1.49% year-to-date (YtD) and an increase of 27.26% compared to the same period the previous year (YoY) to Rp9.54 trillion. Meanwhile, in terms of Third Party Funds (DPK) collection as of September 30, 2024, it was recorded at Rp6.01 trillion, an increase of 0.35% YtD, and an increase of 43.40% YoY. For lending, there was growth until September 30, 2024 to Rp4.89 trillion, an increase of 12.76% YtD and 26.76% YoY.

In terms of profitability ratios, the Company recorded an increase in Return on Asset (ROA) and Return on Equity (ROE) to 2.42% and 5.57% YoY respectively or an increase compared to the same period the previous year, which amounted to 1.33% and 2.92%. As for Net Interest Margin (NIM), although it decreased to 5.52% (YoY), the Company's net interest income grew by 4.52% YoY compared to the same period the previous year. This was supported by a decrease in gross Non-Performing Loan (NPL) from 1.80% to 1.23%. Thus, the Company was able to book a profit after tax of Rp132.60 billion or an increase of 103.93% YoY compared to the same period the previous year.

In line with the Company's policy direction and strategy to develop digital-based banking business services, the Company's lending will be directed to conventional businesses and healthy digital services, with a focus on MSMEs through collaboration with fintech, channeling cooperation and joint financing. Meanwhile, third party fundraising will focus on increasing and stabilizing retail funds, through optimizing existing products and developing digital-based service features.

About Bank Ganesha

Bank Ganesha is a national private bank that has been operating since April 30, 1992 and obtained Foreign Exchange Bank status since September 12, 1995. Bank Ganesha became a public company and listed on the Indonesia Stock Exchange since May 12, 2016 with the issuer code: BGTG. Since 2018, Bank Ganesha has provided digital services by presenting internet/mobile banking called "BANGGA". As of June 30, 2024, Bank Ganesha has a network of 6 branch offices and 4 sub-branch offices located in Jakarta, Tangerang and Surabaya.

Further information:

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