

SIARAN PERS

Kinerja Terus Tumbuh, Laba Bank Ganesha di tahun 2024 Tembus Rp255 Miliar.

Laba sebelum pajak tumbuh 98% YoY ke Rp254,68 milyar; total kredit meningkat 16% YoY menjadi Rp5,02 triliun.

Jakarta – PT BANK GANESHA Tbk (“Perseroan”; IDX: BGTG) telah menyampaikan Laporan Keuangan Tahun 2024 (*audited*), dan melaporkan perolehan laba sebelum pajak (*audited*) sebesar Rp254,67 milyar pada tahun 2024, mengalami peningkatan sebesar 98% *year-on-year* (YoY).

Dengan berbagai kinerja positif berhasil diraih oleh Perseroan sepanjang tahun 2024 ini, Perseroan senantiasa tetap berupaya untuk meningkatkan profitabilitas, seperti peningkatan laba sebelum pajak yang mencapai Rp254,67 milyar, yang merupakan pencapaian laba tertinggi Perseroan hingga saat ini. Hal tersebut juga sejalan dengan pertumbuhan kredit Perseroan yang mencapai Rp5,02 triliun. Selain itu, perbaikan kualitas aset juga ditunjukkan oleh rasio kredit bermasalah (*Gross Non Performing Loan – NPL*) yang mengalami perbaikan dari 1,62% pada Desember 2023 menjadi 1,16% pada Desember 2024.

Total aset Perseroan mengalami peningkatan menjadi sebesar Rp10,36 triliun atau meningkat hampir sebesar 10% YoY per 31 Desember 2024. Dana Pihak Ketiga Perseroan juga mengalami peningkatan sebesar 11% YoY menjadi Rp6,65 triliun. Sementara dari sisi permodalan dan likuiditas, Perseroan juga senantiasa menjaga posisi permodalan dan likuiditas yang baik dengan *Capital Adequacy Ratio* (CAR) sebesar 72,55% dan *Loan Deposit Ratio* (LDR) sebesar 75,44%.

Sementara dari sisi rasio rentabilitas, Perseroan mencatatkan peningkatan *Return on Asset* (ROA) dan *Return on Equity* (ROE) masing-masing menjadi sebesar 2,76% dan 6,30%. Sedangkan untuk rasio Biaya Operasional - Pendapatan Operasional (BOPO) membaik menjadi 67,21%.

Sebagai upaya Perseroan untuk mengembangkan layanan perbankan berbasis digital, maka Perseroan berkolaborasi dengan perusahaan *fintech*, melalui kerjasama *channeling* dan *joint financing*. Sementara untuk penghimpunan dana pihak ketiga, Perseroan akan fokus pada peningkatan kualitas layanan dan menjaga stabilitas dana ritel, dengan optimalisasi produk eksisting serta pengembangan fitur-fitur layanan yang 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 31 Desember 2024, Bank Ganesha telah memiliki jaringan 6 kantor cabang dan 5 kantor capem yang berlokasi di Jakarta, Tangerang dan Surabaya.

Informasi lebih lanjut:

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PRESS RELEASE

Performance continues to grow, Bank Ganesha's profit in 2024 reaches Rp255 billion.

Profit before tax grew 98% YoY to Rp254.68 billion; total loans increased 16% YoY to Rp5.02 trillion.

Jakarta - PT BANK GANESHA Tbk ("the Company"; IDX: BGTG) has submitted its 2024 Financial Statements (audited), and reported a profit before tax (audited) of Rp254.67 billion in 2024, an increase of 98% year-on-year (YoY).

With various positive performances achieved by the Company throughout 2024, the Company continues to strive to improve profitability, such as the increase in profit before tax which reached Rp254.67 billion, which is the Company's highest profit achievement to date. This was also in line with the Company's loan growth which reached Rp5.02 trillion. In addition, the improvement in asset quality is also shown by the Gross Non Performing Loan (NPL) ratio which has improved from 1.62% in December 2023 to 1.16% in December 2024.

The Company's total assets increased to Rp10.36 trillion or almost 10% YoY as of December 31, 2024. The Company's third party funds also increased by 11% YoY to Rp6.65 trillion. In terms of capital and liquidity, the Company continues to maintain a good capital and liquidity position with a Capital Adequacy Ratio (CAR) of 72.55% and Loan Deposit Ratio (LDR) of 75.44%.

In terms of profitability ratios, the Company recorded an increase in Return on Asset (ROA) and Return on Equity (ROE) to 2.76% and 6.30%, respectively. Meanwhile, the Operating Expenses - Operating Income (BOPO) ratio decreased to 67.21%.

As part of the Company's efforts to develop digital-based banking services, the Company is collaborating with fintech companies, through channeling and joint financing cooperation. Meanwhile, third party fundraising will focus on improving service quality and maintaining the stability of retail funds, by 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 December 31, 2024, Bank Ganesha has a network of 6 branch offices and 5 sub-branch offices located in Jakarta, Tangerang and Surabaya.

Further information:

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