

**SIARAN PERS**  
**Bank Ganesha Bukukan Pertumbuhan Positif di 2025,**  
**Didorong Fundamental yang Kian Kuat**

**Jakarta** – PT Bank Ganesha Tbk (IDX: BGTG) menutup tahun 2025 dengan kinerja yang solid, ditopang oleh pertumbuhan bisnis yang sehat, kualitas aset yang tetap terjaga, serta langkah transformasi yang terus berjalan secara konsisten.

Sepanjang tahun 2025, Bank Ganesha membukukan laba sebelum pajak sebesar Rp290,60 miliar, yang merupakan capaian tertinggi sepanjang sejarah Perseroan. Kinerja ini didukung oleh pertumbuhan pada berbagai indikator utama, termasuk Dana Pihak Ketiga (DPK) yang meningkat 12,77% secara tahunan (year-on-year/YoY), mencerminkan kepercayaan nasabah yang terus tumbuh terhadap produk dan layanan Bank Ganesha.

Di sisi intermediasi, Bank Ganesha mencatat pertumbuhan kredit sebesar 15,87% YoY, dengan tetap mengedepankan prinsip kehati-hatian dan kualitas portofolio. Hal ini tercermin dari rasio Non-Performing Loan (NPL) gross yang terjaga di kisaran 1,40%, berada di bawah rata-rata industri. Kinerja tersebut turut didukung oleh pengelolaan operasional yang semakin efisien serta profitabilitas yang tetap terjaga di tengah dinamika industri perbankan.

Sebagai bagian dari strategi pertumbuhan jangka panjang, Bank Ganesha juga terus memperkuat kapabilitas digital. Sepanjang 2025, Perseroan meluncurkan "NEW BANGGA", aplikasi mobile banking terbaru yang menghadirkan berbagai fitur unggulan, seperti pembukaan rekening secara online (online onboarding), spending tracker, dan pocket account. Inovasi ini melengkapi ekosistem digital Bank Ganesha yang telah mencakup layanan BI-FAST, QRIS, internet banking, dan mobile banking, guna menghadirkan pengalaman perbankan yang lebih praktis, aman, dan efisien bagi nasabah.

Sejalan dengan penguatan layanan, Bank Ganesha juga melanjutkan ekspansi jaringan secara selektif. Pada akhir 2025, Perseroan meresmikan kantor cabang baru di Denpasar, Bali, sebagai bagian dari upaya memperluas jangkauan layanan dan memperkuat kehadiran di wilayah dengan potensi pertumbuhan yang menjanjikan.

Selain itu, saham Perseroan resmi naik kelas dari Papan Pengembangan ke Papan Utama Bursa Efek Indonesia (BEI) efektif per 28 November 2025. Pencapaian ini mencerminkan fondasi bisnis yang semakin kuat serta komitmen Perseroan dalam menerapkan tata kelola perusahaan yang baik.

Ke depan, Bank Ganesha akan terus fokus memperkuat bisnis inti, mengembangkan layanan digital, serta meningkatkan kualitas layanan secara berkelanjutan, seiring dengan upaya menjaga pertumbuhan yang sehat dan menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

**Tentang Bank Ganesha**

Bank Ganesha merupakan bank swasta nasional yang telah beroperasi sejak 30 April 1992 dan memperoleh status Bank Devisa pada 12 September 1995. Bank Ganesha resmi menjadi perusahaan terbuka dan tercatat di Bursa Efek Indonesia sejak 12 Mei 2016 dengan kode emiten BGTG.

Sejak tahun 2018, Bank Ganesha terus mengembangkan layanan digital melalui platform internet/mobile banking "BANGGA", yang kemudian dikembangkan lebih lanjut menjadi "NEW BANGGA" pada tahun 2025 dengan berbagai penyempurnaan fitur. Per 31 Desember 2025, Bank Ganesha memiliki jaringan 7 kantor cabang dan 5 kantor cabang pembantu yang tersebar di Jakarta, Tangerang, Surabaya, dan Denpasar.

Informasi lebih lanjut:

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**PRESS RELEASE**  
**Bank Ganesha Posts Positive Growth in 2025,**  
**Supported by Stronger Fundamentals**

**Jakarta** – PT Bank Ganesha Tbk (IDX: BGTG) closed 2025 with solid performance, supported by healthy business growth, well-maintained asset quality, and continued progress in its transformation initiatives.

Throughout 2025, Bank Ganesha recorded profit before tax of IDR 290.60 billion, marking the highest achievement in the Company's history. This performance was driven by growth across key business indicators, including a 12.77% year-on-year (YoY) increase in third-party funds (DPK), reflecting growing customer confidence in Bank Ganesha's products and services.

On the lending side, Bank Ganesha posted credit growth of 15.87% YoY, while continuing to uphold prudent banking principles and portfolio quality. This is reflected in the Bank's gross Non-Performing Loan (NPL) ratio of approximately 1.40%, which remains below the industry average. The Bank's performance was also supported by improved operational efficiency and stable profitability amid the evolving dynamics of the banking industry.

As part of its long-term growth strategy, Bank Ganesha continues to strengthen its digital capabilities. In 2025, the Company launched "NEW BANGGA", its latest mobile banking application, featuring a range of customer-centric functionalities such as online account opening (online onboarding), a spending tracker, and pocket account features. This innovation complements Bank Ganesha's broader digital ecosystem, which already includes BI-FAST, QRIS, internet banking, and mobile banking services, to provide customers with a more seamless, secure, and efficient banking experience.

In line with its service expansion strategy, Bank Ganesha also continued its selective network expansion. By the end of 2025, the Company inaugurated a new branch office in Denpasar, Bali, as part of its efforts to broaden service reach and strengthen its presence in a region with promising growth potential.

In addition, the Company's shares were officially upgraded from the Development Board to the Main Board of the Indonesia Stock Exchange (IDX), effective 28 November 2025. This milestone reflects the Company's strengthening business fundamentals and continued commitment to sound corporate governance.

Moving forward, Bank Ganesha will remain focused on strengthening its core business, expanding digital services, and continuously enhancing service quality, while maintaining healthy growth and creating long-term value for all stakeholders.

**About Bank Ganesha**

Bank Ganesha is a national private commercial bank that has been operating since 30 April 1992 and obtained its foreign exchange bank status on 12 September 1995. Bank Ganesha became a publicly listed company on the Indonesia Stock Exchange on 12 May 2016, under the ticker symbol BGTG.

Since 2018, Bank Ganesha has continued to develop its digital services through its internet/mobile banking platform "BANGGA," which was further enhanced into "NEW BANGGA" in 2025 with a broader range of features. As of 31 December 2025, Bank Ganesha operates a network of 7 branch offices and 5 sub-branch offices located in Jakarta, Tangerang, Surabaya, and Denpasar.

For further information:

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