



bersama membangun Indonesia



# Pertumbuhan Berkelanjutan, Memperkuat Kontribusi untuk Ekonomi Daerah

Sustainable Growth, Strengthening Contribution to Regional Economy



Company Profile

Periode Desember 2025

December 2025 Period





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# Kata Pengantar Foreword



**Revino M. Pepah**  
Direktur Utama  
President Director

## Para Pemegang Saham dan Pemangku Kepentingan yang terhormat, Dear Shareholders and Stakeholders,

Puji syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas kinerja dan pertumbuhan yang berhasil dicapai Bank SulutGo sepanjang tahun 2025. Tahun ini menjadi momentum penting bagi Bank SulutGo untuk semakin memperkuat peran sebagai Bank Pembangunan Daerah yang tidak hanya fokus pada kinerja bisnis, tetapi juga pada penciptaan nilai jangka panjang bagi daerah dan masyarakat.

We are grateful to Almighty God for the performance and growth achieved by Bank SulutGo throughout 2025. This year marks an important milestone for Bank SulutGo in further strengthening its role as a Regional Development Bank that not only focuses on business performance, but also on creating long-term value for the region and the community.





Di tengah dinamika perekonomian global dan nasional yang penuh tantangan, Bank SulutGo mampu menjaga stabilitas kinerja melalui penguatan fundamental bisnis, pengelolaan risiko yang *prudent*, serta akselerasi transformasi layanan berbasis digital. Strategi ekspansi kredit yang selektif dan berkualitas, peningkatan efisiensi operasional, serta pengembangan layanan digital menjadi faktor utama dalam menjaga pertumbuhan yang sehat dan berkelanjutan.

Sebagai mitra strategis pemerintah daerah, Bank SulutGo terus mengambil peran aktif dalam mendorong pertumbuhan ekonomi regional. Dukungan terhadap sektor-sektor strategis seperti UMKM, infrastruktur daerah, pariwisata, dan ekonomi kreatif terus diperkuat melalui penyaluran pembiayaan yang produktif dan berkelanjutan. Penyaluran Kredit Usaha Rakyat (KUR) serta pelaksanaan program pemberdayaan seperti KUR Fest menjadi bagian dari komitmen kami dalam memperkuat daya tahan dan daya saing pelaku usaha lokal.

Sejalan dengan implementasi prinsip Keuangan Berkelanjutan, Bank SulutGo juga terus memperkuat pelaksanaan Tanggung Jawab Sosial dan Keuangan Berkelanjutan sebagai bagian dari strategi bisnis jangka panjang. Melalui program literasi keuangan, pemberdayaan ekonomi masyarakat, serta berbagai inisiatif sosial dan lingkungan, Bank SulutGo berupaya mendorong terciptanya ekosistem ekonomi yang inklusif, tangguh, dan berkelanjutan.

Capaian kinerja Bank SulutGo sepanjang tahun 2025 tidak terlepas dari dukungan dan kepercayaan seluruh pemegang saham, nasabah, mitra kerja, serta dedikasi seluruh insan Bank SulutGo. Atas nama manajemen, kami menyampaikan apresiasi dan terima kasih yang setinggi-tingginya atas sinergi dan kolaborasi yang telah terjalin dengan baik.

Ke depan, Bank SulutGo akan terus memperkuat daya saing melalui inovasi layanan, penguatan tata kelola perusahaan, serta pengembangan bisnis yang selaras dengan arah pembangunan daerah dan prinsip keberlanjutan. Dengan fondasi yang kuat dan komitmen yang konsisten, Bank SulutGo optimis dapat terus tumbuh secara sehat serta memberikan kontribusi nyata bagi pembangunan Sulawesi Utara, Gorontalo, dan Indonesia.

Mari kita melangkah bersama, memperkuat pertumbuhan yang berkelanjutan dan memberikan nilai tambah yang lebih luas bagi masyarakat dan daerah.

Amid the challenging dynamics of the global and national economy, Bank SulutGo has been able to maintain performance stability through strengthening business fundamentals, prudent risk management, and accelerating digital-based service transformation. A selective and high-quality credit expansion strategy, improved operational efficiency, and the development of digital services have become key factors in maintaining healthy and sustainable growth.

As a strategic partner of regional governments, Bank SulutGo continues to take an active role in driving regional economic growth. Support for strategic sectors such as MSMEs, regional infrastructure, tourism, and the creative economy continues to be strengthened through productive and sustainable financing distribution. The distribution of People's Business Credit (KUR) as well as the implementation of empowerment programs such as KUR Fest are part of our commitment to strengthening the resilience and competitiveness of local business actors.

In line with the implementation of Sustainable Finance principles, Bank SulutGo also continues to strengthen the implementation of Social Responsibility and Sustainable Finance as part of its long-term business strategy. Through financial literacy programs, community economic empowerment, as well as various social and environmental initiatives, Bank SulutGo strives to encourage the creation of an inclusive, resilient, and sustainable economic ecosystem.

Bank SulutGo performance achievements throughout 2025 would not have been possible without the support and trust of all shareholders, customers, business partners, and the dedication of all Bank SulutGo employees. On behalf of management, we extend our highest appreciation and gratitude for the strong synergy and collaboration that have been well established.

Going forward, Bank SulutGo will continue to strengthen its competitiveness through service innovation, strengthening corporate governance, and business development aligned with regional development directions and sustainability principles. With a strong foundation and consistent commitment, Bank SulutGo is optimistic that it can continue to grow in a healthy manner and make a tangible contribution to the development of North Sulawesi, Gorontalo, and Indonesia.

Let us move forward together, strengthening sustainable growth and providing broader added value for communities and the regions.

Manado, 31 Desember 2025 | December 31, 2025



**Revino M. Pepah**

Direktur Utama | President Director

01

# Profil Perusahaan

## Company Profile











# Identitas Bank SulutGo

## Identity of Bank SulutGo



### Nama Perusahaan | Company's Name

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo

### Nama Panggilan | Call Name

Bank SulutGo



### Bidang Usaha | Business Sector

Perbankan Umum  
Commercial Banking



### Tanggal Pendirian | Establishment Date

3 Juni 1961  
June 3, 1961



### Status Badan Hukum | Legal Entity's Status

Perseroan Terbatas  
Limited Liability Company



### Status Bank | Bank's Status

**KBMI - 1**



### Dasar Hukum | Legal Framework

Akta No. 88 tanggal 17 Maret 1961 oleh Raden Hadiwido  
Deed No. 88 on March 17, 1961 by Raden Hadiwido



### Modal Dasar | Authorized Capital

**Rp5.000.000.000.000**  
IDR5,000,000,000,000



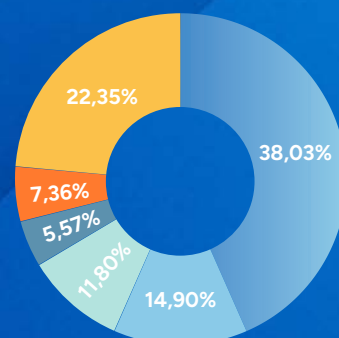
### Modal Disetor Penuh | Paid-up Capital

**Rp1.400.067.600.000**  
IDR1,400,067,600,000



### Kepemilikan Saham | Shareholding

- Pemerintah Daerah Provinsi Sulawesi Utara (38,03%)  
North Sulawesi Province Regional Government (38.03%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Sulawesi Utara (14,90%)  
Regency and City Regional Governments of North Sulawesi Province (14.90%)
- Pemerintah Daerah Provinsi Gorontalo (5,57%)  
Gorontalo Province Regional Government (5.57%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Gorontalo (11,80%)  
Regency and City Regional Governments of Gorontalo Province (11.80%)
- Koperasi Karyawan Bank SulutGo (7,36%)  
Bank SulutGo Employee Cooperatives (7.36%)
- PT Mega Corpora (22,35%)  
PT Mega Corpora (22.35%)



|                                                                                                                                                                                                                                 |                                                                                                                                                                        |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                | Nomor Induk Berusaha (NIB)   Single Business Number (NIB)<br><b>9120201871462</b>                                                                                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                | NPWP   NPWP<br>01.148.694.1.821-000                                                                                                                                    |    | Nama KBLI   KBLI Name<br>Penanaman Modal Dalam Negeri (PMDN)<br>Domestic Investment (PMDN)                                                                                                                                                                                                                                                                     |
|                                                                                                                                                | Kode KBLI   KBLI Code<br><b>64123</b>                                                                                                                                  |    | Sekretaris Perusahaan   Corporate Secretary<br>corsec@banksulutgo.co.id                                                                                                                                                                                                                                                                                        |
|                                                                                                                                                | Alamat Kantor Pusat   Head Office Address<br>Kompleks Marina Plaza<br>Jl. Piere Tendean No. 100, Manado 95111<br>Telp/Phone : (0431) 888659<br>Fax/Fac : (0431) 854522 |    | Kontak Alamat   Contact Address<br>Sekretaris Perusahaan<br>Corporate Secretary<br>Kompleks Marina Plaza<br>Jl. Piere Tendean No. 100, Manado 95111<br>Telp/Phone : (0431) 888659<br>Fax/Fac : (0431) 854522<br>E-mail : corsec@banksulutgo.co.id                                                                                                              |
|                                                                                                                                              | Jumlah Karyawan   Total Employee<br><b>2.064</b> orang<br>2,064 people                                                                                                 |  | Media Sosial   Social Media<br> <b>@BankSulutGo</b><br> <b>@BankSulutGo</b><br> <b>BankSulutGo</b> |
|                                                                                                                                              | Call Center   Call Center<br><b>1500-659</b>                                                                                                                           |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                              | Website   Website<br><b>www.banksulutgo.co.id</b>                                                                                                                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
| Jaringan Kantor   Office Network                                                                                                                                                                                                |                                                                                                                                                                        |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                              | <b>1</b>                                                                                                                                                               | <b>1</b>                                                                            | <b>1</b>                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                 | Kantor Pusat<br>Head Office                                                                                                                                            | Kantor Wilayah<br>Regional Office                                                   | Kantor Cabang Utama<br>Main Branch Office                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                                                                 | <b>25</b>                                                                                                                                                              | <b>63</b>                                                                           | <b>296</b>                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                                                                 | Kantor Cabang Pembantu<br>Sub-Branch Offices                                                                                                                           | Kantor Cabang<br>Pembantu Layanan Kas*<br>Cash Service<br>Sub-Branch Offices*       | ATM & CRM<br>ATMs & CRMs                                                                                                                                                                                                                                                                                                                                       |
| *) mengalami proses perubahan status jenis jaringan sesuai POJK Nomor 12/POJK.03/2021 tentang Bank Umum<br>*) subject to process of changes in the status of network type under POJK Number 12/POJK.03/2021 on Commercial Banks |                                                                                                                                                                        |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |





## Riwayat Singkat Bank SulutGo

### Brief History of Bank SulutGo



PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, disebut juga "Bank SulutGo" atau "BSG", berdiri dengan nama Bank Pembangunan Daerah Sulawesi Utara Tengah berdasarkan Akta No. 88 tanggal 17 Maret 1961 oleh Raden Hadiwido, Notaris pengganti dari Raden Kadiman, Notaris di Jakarta yang diperbaiki dengan Akta Perubahan Anggaran Dasar No. 22 tanggal 4 Agustus 1961 oleh Raden Kadiman Notaris di Jakarta dan Akta Perubahan Anggaran Dasar No. 46 tanggal 10 Oktober 1961 oleh Raden Hadiwido pengganti dari Raden Kadiman, Notaris di Jakarta, yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia dengan penetapan No. J.A.5/109/6 tanggal 13 Oktober 1961.

PT Bank Pembangunan Daerah Sulawesi Utara, also referred to as "Bank SulutGo" or "BSG", was established under the name of North Central Sulawesi Regional Development Bank under No. 88 on March 17 1961 by Raden Hadiwido, Notary Public replacing Raden Kadiman, Notary Public in Jakarta revised by Deed of Amendment to Articles of Association No. 22 on August 04, 1961 by Raden Kadiman Notary Public in Jakarta and Deed of Amendment to Articles of Association No. 46 on October 10, 1961 by Raden Hadiwido, substitute for Raden Kadiman, Notary Public in Jakarta, which has obtained approval of Minister of Justice of Republic of Indonesia with stipulation No. J.A.5/109/6 on October 13, 1961.



Seiring waktu, nama dan bentuk badan hukumnya beberapa kali berubah. Pernah menjadi Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara sesuai Peraturan Daerah tanggal 2 Juni 1964. Perubahan itu mengikuti Undang-Undang No. 13 tahun 1964 tentang antara lain pembentukan Provinsi Daerah Tingkat I Sulawesi Utara.

Pada tahun 1999, bentuk badan hukum Bank Pembangunan Daerah Sulawesi Utara berubah dari perusahaan daerah menjadi perseroan terbatas (PT). Sebagai perseroan terbatas maka pendirian Bank Sulut dilakukan dengan Akta No. 7 tanggal 14 April 1999.

Dibuat di hadapan Joanes Tommy Lasut, SH, notaris di Manado yang disahkan oleh Menteri Kehakiman R.I dengan Keputusan No. C-8296.HT.01.01.TH'99 tanggal 14 Mei 1999.

Perubahan ini telah diumumkan dalam Berita Negara R.I. No. 63 tanggal 6 Agustus 1999 dan Tambahan Berita Negara R.I. No. 4772. Modal dasar ditetapkan saat itu senilai Rp100 miliar dengan kepemilikan daerah provinsi, kabupaten dan kota.

Perubahan bentuk badan hukum Bank Sulut tersebut merupakan tuntutan dalam rangka memenuhi salah satu persyaratan mengikuti program rekapitalisasi perbankan. Saat itu Bank Sulut menghadapi risiko kewajiban pemenuhan modal minimum (KPPM) kurang dari 8%.

Berdasarkan Peraturan Daerah No. 84 tahun 1998 tentang Program Rekapitalisasi Bank Umum, Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 135/KMK.017/1999 dan No. 32/17/KEP/GBI tanggal 9 April 1999, Bank Sulut telah menandatangani Perjanjian Rekapitalisasi.

Pada tahun 2004, Pemerintah RI melalui Menteri Keuangan telah menjual kembali (divestasi) seluruh saham negara pada Bank Sulut berdasarkan Perjanjian Jual beli seluruh Saham Negara dan Pelunasan Obligasi Negara pada PT Bank Sulut tanggal 30 Juni 2004.

Setelah Bank Sulut melepaskan diri dari program rekapitalisasi perbankan terjadi beberapa perubahan Anggaran Dasar berkaitan dengan perubahan susunan kepemilikan saham setelah divestasi saham negara.

Terakhir dengan peningkatan modal dasar dari Rp100 miliar menjadi Rp300 miliar yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia RI No. C-24640 HT.01.04. TH.2006 tanggal 23 Agustus 2006. Hal ini telah diumumkan dalam Berita Negara RI tanggal 23 Oktober 2006 No. 85 Tambahan No. 11432/2006.

Over time, the name and form of the legal entity has been subject to change several times. It was Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara under Regional Regulations on June 2, 1964. This change complies with Law No. 13 of 1964 regarding, among other things, the formation of Level I North Sulawesi Regional Province.

In 1999, the legal entity form of North Sulawesi Regional Development Bank changed from a regional company to a limited liability company (PT). As a limited liability company, the establishment of Bank Sulut was executed by Deed No. 7 on April 14, 1999.

It was executed before Joanes Tommy Lasut, SH, a notary public in Manado which was approved by the Minister of Justice of Republic of Indonesia by Decree No. C-8296.HT.01.01.TH'99 on May 14, 1999.

This change has been announced in the State Gazette of Republic of Indonesia No. 63 on August 6, 1999 and Supplement to State Gazette of Republic of Indonesia No. 4772. The authorized capital was set at that time at IDR100 billion with regional ownership by provinces, regencies and cities.

The change in the legal entity form of Bank Sulut is a requirement in order to comply with one of the requirements for participating in the banking recapitalization program. Bank Sulut at that time faced the risk of having to fulfill the minimum capital requirement (KPPM) of less than 8%.

Subject to Regional Regulation No. 84 of 1998 on Commercial Bank Recapitalization Program, Joint Decree of Minister of Finance and Governor of Bank Indonesia No. 135/KMK.017/1999 and No. 32/17/KEP/GBI dated April 9, 1999, Bank Sulut has signed a Recapitalization Agreement.

In 2004, the Indonesian Government through Minister of Finance resold (divested) all state shares in Bank Sulut based on the Agreement of Sale and Purchase of all State Shares and Repayment of State Bonds at PT Bank Sulut on June 30, 2004.

After Bank Sulut withdrew from the banking recapitalization program, several changes were made to the Articles of Association relating to changes in the composition of share ownership following the divestment of state shares.

Ultimately, the authorized capital increased from IDR100 billion to IDR300 billion which has received approval from Minister of Law and Human Rights of Republic of Indonesia No. C-24640 HT.01.04.TH.2006 on August 23, 2006. This was announced in the State Gazette of Republic of Indonesia on October 23, 2006 No. 85 Supplement No. 11432/2006.





PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) kemudian berubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo).

Perubahan ini sesuai hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulut pada 8 Mei 2015. Juga sesuai Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan No. AHU-0935695.AH.01.02.TAHUN 2015 tanggal 23 Mei 2015 dan Keputusan Dewan komisiner Otoritas Jasa Keuangan No. 17/KDK.03/2015 tanggal 23 September 2015.

Perkembangan Bank SulutGo terus memperlihatkan peningkatan dari waktu ke waktu menjawab tantangan industri perbankan khususnya dalam hal sistem pelayanan yang telah terkoneksi secara digital dan penggunaan teknologi yang mutakhir dengan tetap menjadikan kepuasan nasabah sebagai faktor yang paling utama.

Di tahun 2017, Bank SulutGo mengeluarkan program *BSGdigital* sebagai pilar bisnis baru, yang dilanjutkan dengan peluncuran produk dan layanan yang berbasis digital seperti *BSGkasda v2*, *BSGsamsat* Wilayah Gorontalo, *USS Banking*, dan Pinjaman Diskonto pada tahun berikutnya. Berbagai produk dan layanan unggulan tersebut memposisikan Bank SulutGo menjadi bank yang terpercaya dan pilihan masyarakat Sulawesi Utara dan Gorontalo sesuai dengan *tagline* "Torang Pe Bank."

Di tahun 2019 Bank SulutGo menghadirkan produk *BSGdebit* dengan teknologi *chip* yang dapat digunakan bertransaksi di mesin EDC berlogo Garuda GPN di seluruh Indonesia. Selain itu, Bank SulutGo juga menandatangani kerja sama dengan beberapa sekolah untuk mempermudah transaksi pembayaran iuran pendidikan dan penandatanganan kerja sama dengan PDAM Gorontalo yang mempercayakan pengelolaan keuangan dan pembayarannya kepada Bank SulutGo.

Pada tahun 2021, Bank SulutGo secara resmi meluncurkan aplikasi mobile banking *BSGtouch* yang akan semakin memberikan kemudahan bagi nasabah dalam melakukan transaksi.

Dengan mempertahankan kinerja dan performa saat ini, cakupan jaringan kegiatan operasional Bank SulutGo semakin diperluas hingga ke pelosok daerah yang belum tersentuh layanan perbankan dengan mendirikan kantor kas daerah yang berbasis internet, akan mempermudah dan mempercepat proses transaksi perbankan di mana saja dan kapan saja.

PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) later changed to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo).

This change complies with the results of Extraordinary General Meeting of Shareholders of PT Bank Sulut on May 8, 2015. It also complies with Decree of Minister of Law and Human Rights of Republic of Indonesia with No. AHU-0935695.AH.01.02.Year 2015 on May 23, 2015 and Decision of Board of Commissioners of Otoritas Jasa Keuangan No. 17/KDK.03/2015 on September 23, 2015.

The development of Bank SulutGo continues to represent improvement from time to time in response to the challenges of the banking industry, particularly in terms of digitally connected service systems and the use of the latest technology while still making customer satisfaction the most significant factor.

In 2017, Bank SulutGo launched *BSGdigital* program as a new business pillar, followed by the launch of digital-based products and services such as *BSGkasda v2*, *BSGsamsat* for Gorontalo Region, *USS Banking*, and Pinjaman Diskonto the following year. These various superior products and services turn Bank SulutGo to be a trusted bank and the choice of the people of North Sulawesi and Gorontalo according to the the "Torang Pe Bank" tagline.

In 2019, Bank SulutGo presented *BSGdebit* product with chip technology that can be used for transactions on EDC machines with Garuda GPN logo throughout Indonesia. In addition, Bank SulutGo also signed collaborations with several schools to facilitate education fee payment transactions and a collaboration with PDAM Gorontalo which entrusts its financial management and payments to Bank SulutGo.

In 2021, Bank SulutGo officially launched *BSGtouch* mobile banking application which will make it even easier for customers to make transactions.

By maintaining the current achievement and performance, the network coverage of Bank SulutGo operational activities is significantly expanded to remote areas that have not been touched by banking services by establishing internet-based regional cash offices, which will facilitate and accelerate the banking transaction process anywhere and anytime.

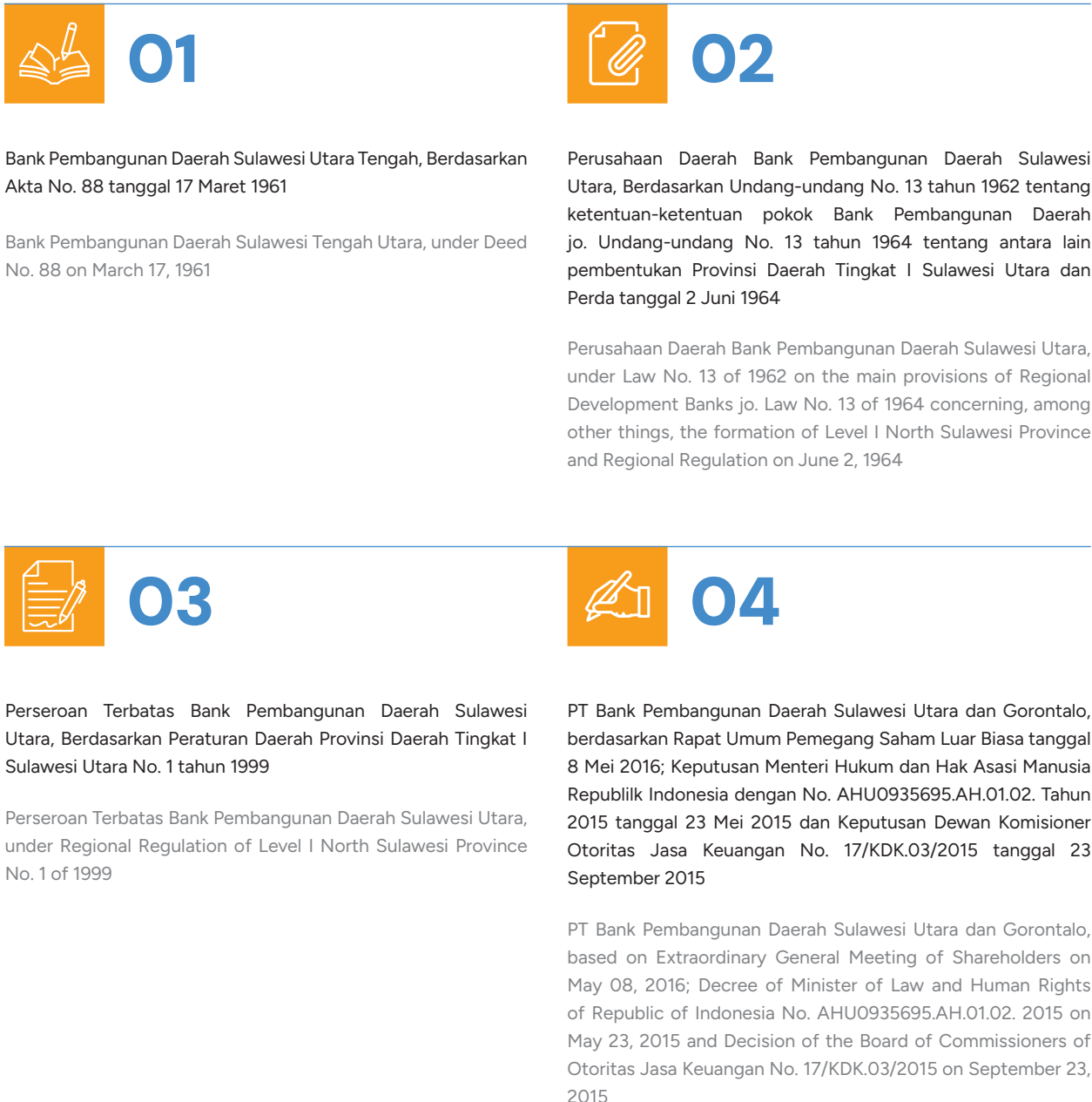


## Riwayat Singkat Bank SulutGo

### Brief History of Bank SulutGo

Bank telah mengalami 4 (empat) kali perubahan nama dan status sejak didirikan di tahun 1961 hingga akhir tahun 2020, sebagaimana dijabarkan pada bagan berikut:

The Bank has undergone 4 (four) changes in name and status since its establishment in 1961 until the end of 2020, as described in the following chart:







## Jejak Langkah Milestones





- Membuka cabang di Jakarta  
Opened a branch in Jakarta
- Melepas Obligasi III Bank Sulawesi Utara  
North Sulawesi Bank Releases Bond III



2005

Masuknya Investor Strategis Swasta PT Mega Corpora resmi menjadi pemegang saham di Bank SulutGo  
Private Strategic Investor PT Mega Corpora officially became a shareholder in Bank SulutGo



2011

Bank SulutGo meluncurkan Tabungan Bunaken dan menetapkan tahun 2013 sebagai Tahun Pelayanan  
Bank SulutGo launched Bunaken Savings and established 2013 as the Year of Service



2013

2014

- Membuka Cabang di Surabaya  
Opening a Branch in Surabaya
- Melepas Obligasi IV dan Subordinasi 1  
Releases Bond IV and Subordinated 1



2010

- Perubahan Organisasi pada Bulan Februari dan September 2012  
Organizational Changes in February and September 2012
- Penerapan PBI 14/26 Bank Umum Kegiatan Usaha  
Implementation of PBI 14/26 Commercial Bank Business Activities



2012

Bank SulutGo menawarkan Obligasi V tahun 2015 senilai Rp750 miliar  
Bank SulutGo offers 2015 Bond V worth IDR750 billion



- Bekerja sama dengan PDAM Gorontalo tentang elektronifikasi pembayaran air  
Cooperate with PDAM Gorontalo on water payment electrification
- BSG Deklarasi Anti Gratifikasi  
BSG Declares Anti Gratification
- Peluncuran Kartu BSGdebit  
BSGdebit Card Launch



2019

Kick off BSGdigital sebagai pilar bisnis baru  
Kick off of BSGdigital as a new business pillar



2017

- PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) berubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)  
PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) changed to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)
- Bank SulutGo meluncurkan Tabungan Bohusami sebagai tabungan sebagai produk berciri khas daerah  
Bank SulutGo launches Bohusami Savings as a savings product with regional characteristics
- Meluncurkan unit layanan kredit mikro: Sentra Mitra Sejahtera (SMS) di Manado dan Gorontalo.  
Launched a microcredit service unit: Sentra Mitra Sejahtera (SMS) in Manado and Gorontalo.



2015

- BSG Tandatangani Kerja sama Penyaluran KUR dengan Kementerian Koperasi dan UKM RI  
BSG Signs KUR Disbursement Cooperation with Ministry of Cooperatives and SMEs
- BSG menerima dana Pemulihan Ekonomi Nasional (PEN) sebesar Rp1 triliun Rupiah dari Pemerintah Pusat  
BSG received IDR1 trillion in National Economic Recovery (PEN) funds from the central government
- BSG Tandatangani Kerja sama dengan UNIMA tentang Pengelolaan Keuangan (Cash Management)  
BSG Signs a Cooperation with UNIMA on Cash Management



2020

Pengoperasian Weekend Banking  
Weekend Banking Operation



2018

Modal Inti BSG diatas Rp1 triliun dan menjadi Bank BUKU II  
BSG Core Capital above IDR1 trillion and became a BUKU II Bank



2016



## Makna Logo Logo Meaning

Logo Bank SulutGo mengalami perubahan di tahun 2019, sesuai Peraturan Direksi No. 009/PBSG-CORSEC/DIR/X/2019 tanggal 30 Oktober 2019 tentang Buku Pedoman BPP *Corporate Identity*.

Bank SulutGo logo has been subject to change in 2019, under Board of Directors' Regulation No. 009/PBSG-CORSEC/DIR/X/2019 on October 30, 2019 on BPP Corporate Identity Handbook.



Logo merupakan identitas yang mencerminkan karakter, produk dan jasa sebuah perusahaan sehingga dapat menyampaikan informasi mengenai perusahaan kepada publik, di mana sebuah logo memiliki banyak elemen berupa bentuk, warna, garis dan jenis yang kesemuanya saling mendukung untuk mempengaruhi pemikiran, pandangan atau pendapat publik terhadap Bank.

A logo is an identity that reflects the character, products and services of a company so as to convey information about the company to the public, where a logo has many elements in the form of shapes, colors, lines and types, all of which support each other to affect the public's thoughts, views or opinions towards the Bank.

### Arti Simbol

1. 4 (empat) garis merah melambangkan 4 (empat) helai daun kelapa yang menggambarkan adanya 4 (empat) etnis Sulawesi Utara yang menjadi bagian dari perusahaan yaitu BOHUSAMI (Bolaang Mongondow, Hulontalo, Sangihe, dan Minahasa).
2. Pelepah helai daun kelapa melambangkan hasil utama yang menjadi andalan perekonomian Sulawesi Utara dan Gorontalo.

### Symbol Meaning

1. 4 (four) red lines represent 4 (four) coconut leaves which depict the 4 (four) ethnicities of North Sulawesi which represent part of the company, BOHUSAMI (Bolaang Mongondow, Hulontalo, Sangihe, and Minahasa).
2. The fronds of coconut leaves symbolize the main product that becomes the dependable economy of North Sulawesi and Gorontalo.

### Arti Warna

1. **MERAH:** menjadi cerminan *Spirit* BSG yang selalu optimis, berani dalam menghadapi tantangan, juga sebagai bentuk perubahan dan awal yang baru.
2. **HITAM:** mengesankan suatu kekuatan, kehormatan, kharisma dan loyalitas, bertujuan untuk meningkatkan pengenalan akan logo baru BSG.
3. **PUTIH:** menggambarkan integritas & kualitas sebagai cerminan dalam melayani kebutuhan *customer*.

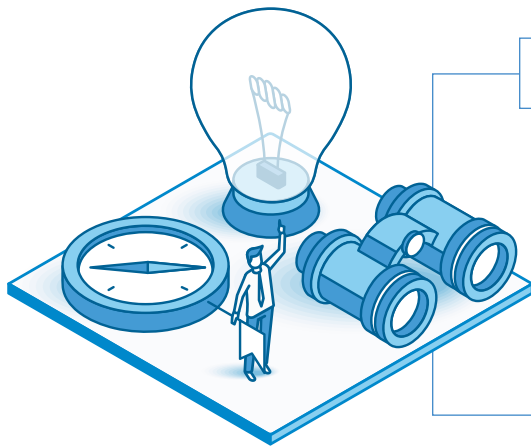
### Meaning of Color

1. **RED:** is a reflection of BSG Spirit which is always optimistic, brave in dealing with challenges, and a form of change and new beginnings.
2. **BLACK:** suggests strength, honor, charisma and loyalty, aimed at increasing recognition of the new BSG logo.
3. **WHITE:** represents integrity & quality as a reflection in serving customer needs.



# Visi, Misi dan Nilai Budaya

## Vision, Mission and Cultural Values



### Visi Vision

**Menjadi Bank Inovatif, Berdaya Saing Tinggi dan Berorientasi Pada Kepuasan Nasabah**

**Becoming Innovative, Highly Competitive and Customer Satisfaction-Oriented Bank**

### Misi Mission

- Berkontribusi dalam pembangunan ekonomi daerah yang berdikari dan berkeadilan.
- Terus berinovasi menciptakan model bisnis, layanan dan produk yang terbaik serta bernilai tambah kepada nasabah.
- Menciptakan *Human Capital* sebagai pilar penting dalam pencapaian visi perusahaan.
- Melaksanakan tata kelola perusahaan yang baik secara konsisten.
- Contributing to independent and fair regional economic development.
- Continuing to innovate to create the best possible business models, services and products and with added value to the customers.
- Creating Human Capital as an important pillar in achieving the company's vision.
- Applying good corporate governance consistently.



## Review Terhadap Visi dan Misi Perusahaan

### Review on The Company's Vision and Mission

Bank SulutGo melakukan peninjauan secara berkala setiap tahunnya terhadap visi dan misi yang dimiliki. Sebagaimana diputuskan dalam Rencana Jangka Panjang Perusahaan (RJPP) periode 2017-2021, Dewan Komisaris dan Direksi telah memutuskan dan mengesahkan bahwa visi dan misi Bank saat ini masih sesuai dengan kondisi Bank tahun 2021 sehingga tidak dilakukan perubahan.

Bank SulutGo regularly reviews its vision and mission per year. As decided in the Company's 2017-2021 Long Term Plan (RJPP), the Board of Commissioners and Board of Directors have decided and accepted that the Bank's current vision and mission still comply with the Bank's conditions in 2021, thus no changes being made.



## Nilai dan Budaya Bank SulutGo Values and Culture of Bank SulutGo



### Berintegritas Integrity

#### Perilaku Utama

1. Jujur dan dapat dipercaya
  - Bertindak jujur dan teguh pada sumpah jabatan sehingga menumbuhkan rasa percaya.
  - Menjaga rahasia perusahaan.
  - Tidak menyalahgunakan jabatan dan kepercayaan untuk keuntungan pribadi maupun pihak lain.
2. Disiplin dan menjunjung etika
  - Patuh dan menjunjung tinggi seluruh ketentuan dan etika perusahaan.
  - Menjauhkan diri dari tindakan-tindakan indisipliner dan tidak etis, yang dapat merugikan citra diri dan perusahaan.

#### Primary Conduct

1. Honest and reliable
  - Being honest and upholding oath of office so as to develop a sense of trust.
  - Protecting the company secrets.
  - Not abusing position and trust for personal gain or that of other parties.
2. Discipline and upholding code of ethics
  - Complying with and upholding all company regulations and ethics.
  - Refraining from undisciplined and unethical actions, which can harm their own image and the company's.



### Standar Kerja Tinggi High Work Standards

#### Perilaku utama

1. Kontributif dan memberi nilai tambah
  - Menjadi pribadi yang bermanfaat dan saling membantu baik di dalam maupun di luar perusahaan.
  - Tidak bersikap apatis dan memiliki kepedulian terhadap tantangan dan ancaman yang dihadapi.
2. Kompeten dan berdaya saing tinggi
  - Memiliki kemampuan teknis yang unggul dan motivasi untuk belajar pengetahuan serta keterampilan baru.
  - Menghindari sikap malas belajar.
3. Kreatif dan Inovatif
  - Menggagas ide baru dan cara baru untuk mewujudkan visi perusahaan, termasuk menumbuhkan cara berpikir "out of the box".
  - Meninggalkan cara dan kebiasaan lama yang kontraproduktif dan tidak efisien.

#### Primary conduct:

1. Contributing and delivering added value
  - Growing into a useful person and helping each other both within and outside the company.
  - Not apathetic and having concern for the challenges and threats faced.
2. Competent and highly competitive
  - Having superior technical abilities and motivation to learn new knowledge and skills.
  - Avoiding laziness to learn.
3. Creative and Innovative
  - Initiating new ideas and ways to realize the company's vision, including developing "out of the box" thinking.
  - Abandoning counterproductive and inefficient old ways and habits.



### Gotong Royong Mutual Cooperation

#### Perilaku utama

1. Sinergitas dalam kerja sama
  - Membangun hubungan kerja sama internal yang produktif dan kemitraan harmonis dengan para pemangku kepentingan untuk hasil yang nyata dan bermanfaat.
  - Menghilangkan sikap ego sektoral dan menang sendiri.

#### Primary conduct

1. Synergy in cooperation
  - Building productive internal collaborative relationships and harmonious partnerships with stakeholders for actual and beneficial results.
  - Removing ego-sectoral and egoistic attitudes.



### Orientasi Pelanggan Orientation toward Customer

#### Perilaku utama

1. Melayani dengan tulus
  - Memberi prioritas serta pelayanan prima dan empatik kepada seluruh pemangku kepentingan.
  - Meniadakan sikap kurang responsif dan tidak peduli.

#### Primary conduct

1. Serving in sincere manner
  - Providing priority and excellent and empathetic service to all stakeholders.
  - Removing unresponsive and uncaring attitudes.





## Informasi yang Tersedia di Website

### Information Available on the Website



Sebagai wujud penerapan prinsip keterbukaan informasi, Bank SulutGo telah menyajikan informasi secara transparan melalui website Bank, dengan alamat: <http://www.banksulutgo.co.id>. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Dalam regulasi OJK tersebut, empat konten yang wajib seluruhnya telah tersedia dalam situs Bank SulutGo, yaitu: informasi umum Bank SulutGo, informasi bagi pemodal atau investor, informasi tata kelola perusahaan, informasi tanggung jawab sosial perusahaan.

Situs website Bank SulutGo tampil dalam dua bahasa yaitu bahasa Indonesia dan bahasa Inggris dengan sistem navigasi yang mudah dan menarik. Di halaman beranda, terdapat logo Bank SulutGo sebagai identitas perusahaan, dengan berita-berita terkini, fitur pencarian suku bunga dan tarif, fitur alat bantu dan formulir, fitur pencarian lokasi dan jaringan ATM, video iklan produk dan jasa serta informasi valas.

As a form of application of information disclosure principle, Bank SulutGo has presented information in transparent manner via the Bank's website, at the following address: <http://www.banksulutgo.co.id>. All contents on the site have referred to Otoritas Jasa Keuangan (OJK) Regulation Number 8/POJK.04/2015 concerning Websites of Issuers or Public Companies.

In the OJK regulations, four mandatory contents have been made available on Bank SulutGo website: general information about Bank SulutGo, information for investors, corporate governance information, corporate social responsibility information.

Bank SulutGo website is available in two languages, Indonesian language and English with an easy and attractive navigation system. On the home page, it has Bank SulutGo logo as a company identity, with the latest news, interest rate and tariff search features, tools and form features, ATM location and network search features, video advertisements for products and services and foreign exchange information.



Pada kanal yang lainnya juga tersaji informasi terkait pemenuhan kebutuhan tata kelola perusahaan yang baik, berbagai laporan keuangan dan laporan tahunan, Struktur Organisasi, Pemegang Saham, Profil Dewan Komisaris dan Direksi, pedoman-pedoman tata laksana kerja, pedoman kode etik dan sistem pelaporan pelanggaran serta sejarah pendirian lengkap dengan visi dan misi Bank.

On other channels, information is also presented regarding the compliance with the requirement of good corporate governance, various financial statements and annual reports, Organizational Structure, Shareholders, Profiles of Board of Commissioners and Board of Directors, work management guidelines, guidelines for code of ethics and violation reporting systems as well as history of the establishment completed with the Bank's vision and mission.

Berikut tabel pemenuhan informasi pada situs Perusahaan sesuai dengan POJK No. 8/POJK.04/2015.

The following is a table of compliance with information on the Company's website under POJK No. 8/POJK.04/2015.

| No. | Cakupan Informasi<br>Information Coverage                                                                                                                                      | Ketersediaan di Situs Bank SulutGo<br>Availability on Bank SulutGo Site |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| 1   | Informasi pemegang saham sampai dengan pemilik akhir individu<br>Information on shareholders to the final individual owners                                                    | ✓                                                                       |
| 2   | Isi Kode Etik<br>Contents of Code of Ethics                                                                                                                                    | ✓                                                                       |
| 3   | Laporan keuangan tahunan terpisah (5 tahun terakhir)<br>Separate annual financial statements (the last 5 years)                                                                | ✓                                                                       |
| 4   | Profil Dewan Komisaris dan Direksi<br>Profiles of Board of Commissioners and Board of Directors                                                                                | ✓                                                                       |
| 5   | Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal<br>Charters of Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit | ✓                                                                       |
| 6   | Produk dan jasa/layanan yang diberikan oleh Perseroan<br>Products and services provided by the Company                                                                         | ✓                                                                       |



## Akses Informasi dan Data Perusahaan

### Access to Company Information and Data



Komitmen Bank SulutGo dalam menerapkan nilai-nilai GCG, di antaranya melalui keterbukaan informasi baik secara internal maupun eksternal. Pengelolaan dan Keterbukaan akan informasi tentang Bank sangat penting dalam membangun citra Bank di mata publik khususnya para *stakeholder*. Oleh karenanya Bank SulutGo berupaya untuk memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data Bank yang tergolong rahasia.

Penyediaan informasi bagi Pemegang Saham dan pemangku kepentingan dapat lebih lanjut diakses melalui banyak cara, antara lain:

Bank SulutGo commitment to implementing GCG values, including through information disclosure both internally and externally. Management and openness of information about the Bank is very important in building the Bank's image in the eyes of the public, especially stakeholders. Therefore, Bank SulutGo strives to provide actual and useful information by paying attention to the provisions regarding bank data which is classified as confidential.

Providing information for Shareholders and stakeholders can be further accessed in many ways, including:

|                                     |                                                                        |
|-------------------------------------|------------------------------------------------------------------------|
| Kantor Pusat<br>Head Office         | Jl. Piere Tendean No. 100 - Manado 95111                               |
| Call Center                         | 1500-659                                                               |
| Website Bank                        | <a href="http://www.banksulutgo.co.id">www.banksulutgo.co.id</a>       |
| Website OJK                         | <a href="http://www.ojk.go.id">www.ojk.go.id</a>                       |
| E-mail Perusahaan<br>Company E-mail | <a href="mailto:corsec@banksulutgo.co.id">corsec@banksulutgo.co.id</a> |



## BSGmagz

Sebagai bagian upaya untuk membangun komunikasi internal yang baik dengan karyawan, Bank SulutGo menerbitkan BSGmagz yang memuat berbagai informasi seputar kegiatan yang dilaksanakan oleh Perusahaan.

As part of its efforts to build good internal communication with employees, Bank SulutGo publishes BSGmagz, which contains various information regarding the activities carried out by the Company.



## Tata Kelola Informasi dan Akses Data Perusahaan untuk Pihak Eksternal

### Governance of Information and Data Access for External Parties

Bank menyediakan akses informasi dan data untuk Pihak Eksternal dengan cara berikut:

Bank SulutGo provides access to information and data for external parties through the following methods:

### Pengelolaan Situs Web

Bank memiliki situs web resmi sebagai portal korporasi yang dapat diakses melalui [www.banksulutgo.co.id](http://www.banksulutgo.co.id). Situs web ini tersedia dalam 2 (dua) bahasa, yakni Bahasa Indonesia dan Bahasa Inggris, dan menyajikan berbagai informasi umum yang berkaitan dengan profil Bank dan informasi korporasi lainnya. Bank secara berkala memperbarui situs web untuk senantiasa memberikan informasi terbaru kepada para pemangku kepentingan serta dalam rangka memenuhi peraturan perundang-undangan yang berlaku. Situs web Bank juga menyediakan nomor kontak serta alamat *e-mail* dan pos yang dapat dihubungi untuk komunikasi selanjutnya dengan para pemangku kepentingan.

### Website Management

The Bank maintains an official website as its corporate portal, accessible at [www.banksulutgo.co.id](http://www.banksulutgo.co.id). The website is available in two (2) languages, namely Bahasa Indonesia and English, and provides various general information related to the Bank's profile and other corporate information. The Bank periodically updates its website to ensure the availability of the latest information for stakeholders and to comply with applicable laws and regulations. The Bank's website also provides contact numbers as well as email and mailing addresses that can be used for further communication with stakeholders.



## Jejaring Sosial

Di era digital ini, media sosial menjadi ruang berbagi opini dan mencari informasi untuk publik. Kemudahan dan kecepatan mengakses informasi terbaru di mana pun menjadikan media sosial sebagai pilihan publik. Perkembangan baik ini pun mengarahkan Bank untuk menyediakan akses informasi dan komunikasi melalui media sosial resmi Bank, yaitu:



Bank SulutGo



@BankSulutGo



@BankSulutGo

Kanal Media Sosial yang dimiliki oleh Bank dikelola dan diperbaharui secara rutin oleh tim Sekretaris Perusahaan yang memuat tentang berbagai informasi atas kegiatan atau aktivitas terkini yang dilakukan oleh Bank.

## Social Media

In the digital era, social media has become a space for sharing opinions and seeking information for the public. The ease and speed of accessing the latest information from anywhere make social media a popular choice for the public. This positive development has led the Bank to provide access to information and communication via its official social media channels, which are:

The Bank's social media channels are managed and regularly updated by the Corporate Secretary team, providing information on the latest activities and events conducted by the Bank.

## Laporan Tahunan

Bank mengungkapkan informasi keuangan, informasi penting maupun hal-hal lainnya yang menyangkut Bank dalam Laporan Tahunan dan Laporan Keuangan. Laporan-laporan tersebut dapat diakses melalui situs web Bank dengan alamat [www.banksulutgo.co.id](http://www.banksulutgo.co.id) maupun dalam bentuk cetak. Adapun jenis laporan yang dipublikasikan oleh Bank secara regular setiap tahunnya meliputi Laporan Keuangan Tahunan, Laporan Keuangan Interim, Laporan Tahunan, Laporan Pelaksanaan Tata Kelola Perusahaan, Laporan Keberlanjutan, Laporan Keterbukaan Informasi, dan lainnya.

## Annual Report

The Bank discloses financial information, key matters, and other relevant details in its Annual Report and Financial Statements. These reports are accessible on the Bank's website at [www.banksulutgo.co.id](http://www.banksulutgo.co.id) or in print form. Regularly published reports include the Annual Financial Statements, Interim Financial Statements, Annual Report, Corporate Governance Implementation Report, Sustainability Report, Information Disclosure Report, and others.

## Hubungan Investor

Sekretaris Perusahaan juga menangani Hubungan Investor dalam rangka menjaga dan meningkatkan komunikasi antara Bank dengan para investor baik di tingkat lokal maupun internasional. Fungsi dari Hubungan Investor antara lain untuk memberikan informasi terkini terkait kinerja keuangan dan prospek Bank kepada para Pemegang Saham dan investor secara umum. Penyebarluasan informasi dilakukan secara langsung dan aktif kepada investor melalui penyelenggaraan kegiatan atau aktivitas yang dilaksanakan secara berkala. Kegiatan tersebut dilakukan melalui pertemuan resmi secara berkelompok maupun perorangan (*small group* atau *one-on-one meeting*), *conference call*, pengungkapan informasi dan publikasi *Company Update* di situs web Bank setiap bulannya.

## Investor Relations

The Corporate Secretary also manages Investor Relations to maintain and enhance communication between the Bank and investors, both locally and internationally. The Investor Relations function provides up-to-date information regarding the Bank's financial performance and prospects to Shareholders and investors in general. Information dissemination is conducted actively and directly to investors through regular activities such as group or one-on-one meetings, conference calls, and the monthly publication of a Company Update on the Bank's website.

## Hubungan Media

Bank menjalin hubungan yang baik dengan institusi media massa baik cetak, portal, maupun elektronik (televisi, radio, dsb) untuk meraih pencapaian publikasi yang optimal dan berimbang serta citra positif dari para investor maupun publik terkait gambaran atau kondisi Bank terkini. Untuk mendapatkan citra positif melalui media tersebut, Bank senantiasa melakukan berbagai kegiatan atau aktivitas yang berkaitan dengan media massa.

## Media Relations

The Bank maintains good relationships with media institutions, including print, online, and electronic media (television, radio, etc.), to achieve optimal and balanced publicity, as well as a positive image among investors and the public regarding the current status of the Bank. To maintain a positive image through the media, the Bank regularly engages in activities related to the media.

## Komunikasi dengan Regulator

Sebagai bagian dari industri perbankan, Bank berkewajiban untuk menyampaikan laporan periodik dan keterbukaan informasi kepada OJK dan Bank Indonesia. Di sepanjang tahun 2024, Bank telah menyampaikan Laporan-laporan korespondensi kepada OJK dan Bank Indonesia.

## Communication with Regulators

As part of the banking industry, the Bank is obligated to submit periodic reports and disclose information to the OJK (Financial Services Authority) and Bank Indonesia. Throughout 2024, the Bank submitted correspondence reports to the OJK and Bank Indonesia.

| No. | Keterbukaan Informasi<br>Information Disclosure                                                               | Frekuensi<br>Frequency |
|-----|---------------------------------------------------------------------------------------------------------------|------------------------|
| 1   | Laporan Neraca (Triwulan)<br>Balance Sheet Report (Quarterly)                                                 | 4                      |
| 2   | Laporan Tahunan<br>Annual Report                                                                              | 1                      |
| 3   | Laporan GCG<br>GCG Report                                                                                     | 2                      |
| 4   | Laporan XBRL<br>XBRL Report                                                                                   | 2                      |
| 5   | Laporan SBDK<br>SBDK Report                                                                                   | 4                      |
| 6   | Laporan Neraca (Bulanan)<br>Balance Sheet Report (Monthly)                                                    | 12                     |
| 7   | Laporan Laba Rugi<br>Income Statement                                                                         | 12                     |
| 8   | Komitmen Kontijensi<br>Contingent Commitments                                                                 | 12                     |
| 9   | Laporan Penggunaan Dana Hasil Penawaran Umum<br>Report on the Use of Proceeds from the Public Offering        | 1                      |
| 10  | Laporan Hasil Pemeringkatan Tahunan/ <i>Fitch Rating</i><br>Annual Rating Report/ <i>Fitch Rating</i> Results | 1                      |
| 11  | Penelaahan atas Laporan Keuangan Tengah Tahunan 2024<br>Review of the 2024 Mid-Year Financial Report          | 1                      |
| 12  | Laporan Realisasi Rencana Bisnis<br>Business Plan Realization Report                                          | 4                      |
| 13  | Laporan Pengawasan Realisasi Rencana Bisnis<br>Supervision Report of Business Plan Realization                | 2                      |





## Komunikasi dengan Internal

Komunikasi internal di lingkup Bank dikembangkan untuk mengoptimalkan komunikasi organisasi antar level karyawan. Bentuk-bentuk kegiatan komunikasi internal antara lain:

Komunikasi internal Bank SulutGo selain memaksimalkan penggunaan media sosial sebagai sarana informasi kepada nasabah yakni melalui Instagram @banksulutgo, maupun di Facebook, kami juga menyediakan layanan *e-mail* khusus untuk pejabat eksekutif dan cabang yakni @banksulutgo.co.id, Bank SulutGo juga telah memiliki layanan *helpdesk* yang bisa diakses via Internet di <http://103.148.191.15:8080>.

Bentuk-bentuk kegiatan komunikasi internal antara lain:

## Internal Communication

Internal communication within the Bank is developed to optimize organizational communication across various employee levels. Forms of internal communication activities at Bank SulutGo include:

In addition to maximizing the use of social media as a communication channel for customers, such as through Instagram @banksulutgo and Facebook, we also provide dedicated e-mail services for executive officers and branches at @banksulutgo.co.id. Bank SulutGo has also established a helpdesk service accessible via the internet at <http://103.148.191.15:8080>.

Types of Internal Communication Activities include:

| Jenis Kegiatan<br>Activity Type                                                                                                 | Peserta<br>Participants                                                                                                                                                                                                                         | Frekuensi<br>Frequency       |
|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| Pelaksanaan Rapat Kerja dan Evaluasi<br>Work and Evaluation Meetings                                                            | Dewan Komisaris, Direksi, <i>Group Head</i> , Pemimpin Divisi, Pemimpin Kantor Wilayah, Pemimpin Cabang dan Cabang Pembantu<br>Board of Commissioners, Board of Directors, Group Heads, Division Heads, Branch Heads, and Sub-Branches          | Setiap Triwulan<br>Quarterly |
| Pelaksanaan Rapat Koordinasi Bidang Perkreditan<br>Credit Coordination Meetings                                                 | Direksi, <i>Group Head</i> Pemasaran, Divisi Kredit Komersial, Divisi Kredit Konsumer, Cabang dan Cabang Pembantu<br>Board of Directors, Marketing Group Heads, Commercial Credit Division, Consumer Credit Division, Branches and Sub-Branches | Setiap Triwulan<br>Quarterly |
| Pelaksanaan Rapat Koordinasi Bidang Dana<br>Fund Coordination Meetings                                                          | Direksi, Divisi Pemasaran Dana, Divisi Trisuri Cabang dan Cabang Pembantu<br>Board of Directors, Fund Marketing Division, Treasury Division, Branches and Sub-Branches                                                                          | Setiap Triwulan<br>Quarterly |
| Pelaksanaan <i>Monitoring</i> dan Evaluasi Realisasi Produk Digital<br>Monitoring and Evaluation of Digital Product Realization | Direksi, <i>Group Head</i> Operasional, Divisi PBJ, Divisi Trisuri Cabang dan Cabang Pembantu<br>Board of Directors, Operations Group Heads, PBJ Division, Treasury Division, Branches and Sub-Branches                                         | Setiap Triwulan<br>Quarterly |
| Pelaksanaan Rapat Rutin Kantor Pusat<br>Routine Headquarters Meetings                                                           | Direksi, <i>Group Head</i> , Pemimpin Divisi, Departemen dan Unit Kantor Pusat<br>Board of Directors, Group Heads, Division Heads, Departments, and Headquarters Units                                                                          | Setiap Bulan<br>Monthly      |

# Penghargaan dan Sertifikasi

## Awards and Certifications

### Penghargaan untuk *Gathering* dan Sosialisasi Program JKN Award for Gathering and Socialization of the JKN Program

|                                                                                   |                                                                                   |                                                 |                                                                                         |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------|
|  |  | 16 Juni 2025<br>June 16, 2025                   |                                                                                         |
|                                                                                   |                                                                                   | Nama Event<br>Event Name                        | Gathering dan Sosialisasi Program JKN<br>Gathering and Socialization of the JKN Program |
|                                                                                   |                                                                                   | Lembaga yang memberikan<br>Issuing Organization | BPJS Kesehatan                                                                          |
|                                                                                   |                                                                                   | Skala<br>Scale                                  | Daerah<br>Regional                                                                      |

### The Best Regional Bank in Excellence SMS Banking

|                                                                                     |                                                                                     |                                                 |                                                                                                                                      |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
|  |  | 24 Juni 2025<br>June 24, 2025                   |                                                                                                                                      |
|                                                                                     |                                                                                     | Nama Event<br>Event Name                        | 22 <sup>nd</sup> Indonesian Best Bank in Service Excellence 2025<br>22 <sup>nd</sup> Indonesian Best Bank in Service Excellence 2025 |
|                                                                                     |                                                                                     | Lembaga yang memberikan<br>Issuing Organization | Infobank dan MRI                                                                                                                     |
|                                                                                     |                                                                                     | Skala<br>Scale                                  | Nasional<br>National                                                                                                                 |

### Bank SulutGo sebagai Terbaik 1 Kategori Perusahaan Menengah/Besar Bank SulutGo as the Best in the Medium/Large Company Category

|                                                                                     |                                                                                     |                                                 |                                                                                   |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------|
|  |  | 30 Juni 2025<br>June 30, 2025                   |                                                                                   |
|                                                                                     |                                                                                     | Nama Event<br>Event Name                        | Paritrana Award 2025<br>Paritrana Award 2025                                      |
|                                                                                     |                                                                                     | Lembaga yang memberikan<br>Issuing Organization | Pemerintah Provinsi Sulawesi Utara<br>The Provincial Government of North Sulawesi |
|                                                                                     |                                                                                     | Skala<br>Scale                                  | Nasional<br>National                                                              |



## Profil Dewan Komisaris Board of Commissioners Profile

Tahun 2025, komposisi Dewan Komisaris Bank SulutGo mengalami perubahan, yaitu sebagai berikut:

In 2025, there was a change in the composition of the Board of Commissioners of Bank SulutGo, as follows:



**Sam Sachrul Mamonto**  
Komisaris  
Commissioner

**Max R.M. Kembuan**  
Komisaris  
Commissioner

**Ramoy Markus Thimotius Luntungan**  
Komisaris Utama  
President Commissioner

**Jaclyn Ivana Koloay**  
Komisaris  
Commissioner

**Djafar Alkatiri**  
Komisaris  
Commissioner



## Ramoy Markus Thimotius Luntungan

### Komisaris Utama

President Commissioner

- |                                                                                   |                                  |                                                                                   |                                                         |
|-----------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------|
|  | Indonesia<br>Indonesian          |  | Sagerat, 19 November 1952<br>Sagerat, November 19, 1952 |
|  | Minahasa Utara<br>North Minahasa |  | 73 tahun<br>73 years old                                |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b> <ul style="list-style-type: none"> <li>S1 Politik Pemerintahan Institut Ilmu Pemerintahan (1980)</li> </ul>                                                                                                                                                                                                                             | <b>Education Background</b> <ul style="list-style-type: none"> <li>Bachelor's Degree in Government Politics, Institute of Public Administration (1980)</li> </ul>                                                                                                                                                                                                                                                                                            |
|    | <b>Riwayat Pekerjaan</b> <ul style="list-style-type: none"> <li>Ketua Dewan Penasehat DPD Partai Gerindra Sulawesi Utara, Ketua TKD (Tim Kampanye Daerah) (2023-2025)</li> <li>Staf Ahli Mendagri Badan Nasional Pengelola Perbatasan (BNPP) (2012-2015)</li> <li>Bupati Minahasa Selatan (2005-2010)</li> <li>Pj. Bupati Minahasa Selatan (2003-2005)</li> </ul> | <b>Employment History</b> <ul style="list-style-type: none"> <li>Chairman of the Advisory Council of the Regional Executive Board (DPD) of Gerindra Party, North Sulawesi; Chairman of the Regional Campaign Team (TKD) (2023-2025)</li> <li>Special Staff to the Minister of Home Affairs, National Border Management Agency (BNPP) (2012-2015)</li> <li>Regent of South Minahasa (2005-2010)</li> <li>Act. Regent of South Minahasa (2003-2005)</li> </ul> |
|  | <b>Rangkap Jabatan</b> <ul style="list-style-type: none"> <li>Pembina POKTANI (2016-sekarang)</li> <li>Penatua Gereja Masehi Injil di Minahasa (GMIM) (2015-sekarang)</li> <li>Pembina FORKI LEMKARI (2015-sekarang)</li> </ul>                                                                                                                                   | <b>Concurrent Positions</b> <ul style="list-style-type: none"> <li>Advisor to POKTANI (2016-present)</li> <li>Church Elder, Minahasa Evangelical Christian Church (GMIM) (2015-present)</li> <li>Advisor to FORKI LEMKARI (2015-present)</li> </ul>                                                                                                                                                                                                          |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 02 Tanggal 9 April 2025                                                                                                                                                                                                                                                                               | <b>Legal Framework of Appointment</b><br>Deed of the Extraordinary General Meeting of Shareholders No. 02 dated April 9, 2025                                                                                                                                                                                                                                                                                                                                |
|  | <b>Persetujuan OJK</b><br>Nomor: KEPR-96/D.03/2025 Tanggal 5 Agustus 2025                                                                                                                                                                                                                                                                                         | <b>Approval by OJK</b><br>Number: KEPR-96/D.03/2025 dated August 5, 2025                                                                                                                                                                                                                                                                                                                                                                                     |
|  | <b>Periode</b><br>Ke-1 (2025-2029)                                                                                                                                                                                                                                                                                                                                | <b>Period</b><br>First (2025-2029)                                                                                                                                                                                                                                                                                                                                                                                                                           |
|  | <b>Sertifikasi</b><br>Sertifikasi Manajemen Risiko Level 6-2025                                                                                                                                                                                                                                                                                                   | <b>Certification</b><br>Certification of Level 6 Risk Management-2025                                                                                                                                                                                                                                                                                                                                                                                        |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                                                                                      | <b>Affiliation Relationship</b><br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                                                                                                                                                    |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                                                                                 | <b>Shareholding</b><br>Nil                                                                                                                                                                                                                                                                                                                                                                                                                                   |





## Max R.M. Kembuan

### Komisaris

Commissioner



Indonesia  
Indonesian



Kotamobagu, 12 Oktober 1957  
Kotamobagu, October 12, 1957



Manado  
Manado



68 tahun  
68 years old



#### Riwayat Pendidikan

- S1 Akuntansi Universitas Hasanuddin tahun 1992
- S2 Magister Manajemen Universitas Airlangga tahun 1996

#### Education Background

- Bachelor's Degree in Accounting, Hasanuddin University (1992)
- Master's Degree in Management, Airlangga University (1996)



#### Riwayat Pekerjaan

- CEO PT Trans Kalla Makassar (CT Corpora) (2016)
- Managing Director PT Bank Mega Tbk (2012-2016)
- Regional Manager PT Mega Regional Makassar (2006-2012)
- Kepala Cabang Bank Mega Cabang Makassar (2000-2006)
- Kepala Cabang PT Bank Nusa (Bakrie Group) (1998-2000)

#### Employment History

- Chief Executive Officer, PT Trans Kalla Makassar (CT Corpora) (2016)
- Managing Director, PT Bank Mega Tbk (2012-2016)
- Regional Manager, PT Mega Regional Makassar (2006-2012)
- Branch Manager, Bank Mega Makassar Branch (2000-2006)
- Branch Manager, PT Bank Nusa (Bakrie Group) (1998-2000)



#### Rangkap Jabatan

- Tidak memiliki rangkap jabatan baik di dalam/luar Perusahaan

#### Concurrent Positions

- Does not hold any concurrent positions within or outside the Company



#### Dasar Hukum Pengangkatan

Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021

#### Legal Framework of Appointment

Deed of Extraordinary General Meeting of Shareholders No. 06 dated March 18, 2021



#### Persetujuan OJK

Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-102/D.03/2021 Tanggal 16 Juli 2021

#### Approval by OJK

Financial Services Authority (OJK) Decree No. KEP-102/D.03/2021 dated July 16, 2021



#### Periode

Ke-2 (2025-2029)

#### Period

Second Term (2025-2029)



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 5 - 2012

#### Certification

Risk Management Certification Level 5 (2012)



#### Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

#### Affiliation Relationship

Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



#### Kepemilikan Saham

Nilai

#### Shareholding

Nil

## Jaclyn Ivana Koloay

### Komisaris

Commissioner



- |                                                                                   |                                    |                                                                                   |                                                         |
|-----------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------|
|  | Indonesia<br>Indonesian            |  | Amurang, 12 Desember 1981<br>Amurang, December 12, 1981 |
|  | Minahasa Selatan<br>South Minahasa |  | 44 tahun<br>44 years old                                |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b> <ul style="list-style-type: none"> <li>S1 Hukum Universitas Samratulangi (2005)</li> </ul>                                                                                                                                                                                                                   | <b>Education Background</b> <ul style="list-style-type: none"> <li>Bachelor's Degree in Law, Sam Ratulangi University (2005)</li> </ul>                                                                                                                                                                                                                                                                          |
|    | <b>Riwayat Pekerjaan</b> <ul style="list-style-type: none"> <li>Ketua Dewan Pimpinan Wilayah (DPW) Partai Perindo Sulawesi Utara (2020-2025)</li> <li>Anggota DPRD Kabupaten Minahasa Selatan (2019-2024)</li> <li>Calon Anggota DPRD Minahasa Selatan (2018-2019)</li> <li>Calon Anggota DPRD Minahasa Selatan (2013-2014)</li> </ul> | <b>Employment History</b> <ul style="list-style-type: none"> <li>Chairman of the Regional Leadership Council (DPW), Perindo Party, North Sulawesi (2020-2025)</li> <li>Member of the Regional House of Representatives (DPRD), South Minahasa Regency (2019-2024)</li> <li>Candidate for Member of DPRD, South Minahasa (2018-2019)</li> <li>Candidate for Member of DPRD, South Minahasa (2013-2014)</li> </ul> |
|  | <b>Rangkap Jabatan</b> <ul style="list-style-type: none"> <li>Bendahara Pelayanan Pemuda Pantekosta (PelPap) GPDi Minahasa Selatan (2022-sekarang)</li> </ul>                                                                                                                                                                          | <b>Concurrent Positions</b> <ul style="list-style-type: none"> <li>Treasurer, Pentecostal Youth Ministry (PelPap), GPdI South Minahasa (2022-present)</li> </ul>                                                                                                                                                                                                                                                 |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 02 Tanggal 9 April 2025                                                                                                                                                                                                                                                    | <b>Legal Framework of Appointment</b><br>Deed of the Extraordinary General Meeting of Shareholders No. 02 dated April 9, 2025                                                                                                                                                                                                                                                                                    |
|  | <b>Persetujuan OJK</b><br>Nomor: KEPR-94/D.03/2025 Tanggal 05 Agustus 2025                                                                                                                                                                                                                                                             | <b>Approval by OJK</b><br>Number: KEPR-94/D.03/2025 dated August 5, 2025                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Periode</b><br>Ke-1 (2025-2029)                                                                                                                                                                                                                                                                                                     | <b>Period</b><br>First (2025-2029)                                                                                                                                                                                                                                                                                                                                                                               |
|  | <b>Sertifikasi</b><br>Sertifikasi Manajemen Risiko Level 6-2025                                                                                                                                                                                                                                                                        | <b>Certification</b><br>Certification of Level 6 Risk Management-2025                                                                                                                                                                                                                                                                                                                                            |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                                                           | <b>Affiliation Relationship</b><br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                                                                                                        |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                                                      | <b>Shareholding</b><br>Nil                                                                                                                                                                                                                                                                                                                                                                                       |



## Sam Sachrul Mamonto

### Komisaris

Commissioner



Indonesia  
Indonesian



Modayag, 16 Desember 1973  
Modayag, December 16, 1973



Manado  
Manado



52 tahun  
52 years old



#### Riwayat Pendidikan

- S1 Jurnalistik Sekolah Tinggi Ilmu Komunikasi Manado (2000)
- S2 Ilmu Sosial dan Ilmu Politik Universitas Sam Ratulangi Manado (2022)
- S3 Ilmu Politik Universitas Hasanudin Makassar

#### Education Background

- Bachelor's Degree in Journalism, College of Communication Studies Manado (2000)
- Master's Degree in Social and Political Sciences, Sam Ratulangi University, Manado (2022)
- Doctoral Degree (Ph.D.) in Political Science, Hasanuddin University, Makassar



#### Riwayat Pekerjaan

- Bupati Bolaang Mongondow Timur (2021-2025)
- Komite Dewan Komisaris Bank SulutGo (2017-2018)
- Ketua DPRD Kabupaten Bolaang Mongondow Timur (2014-2015)

#### Employment History

- Regent of East Bolaang Mongondow (2021-2025)
- Member of the Board of Commissioners Committee, Bank SulutGo (2017-2018)
- Chairman of the Regional House of Representatives (DPRD), East Bolaang Mongondow Regency (2014-2015)



#### Rangkap Jabatan

- Tidak memiliki rangkap jabatan baik di dalam/luar Perusahaan

#### Concurrent Positions

- Does not hold any concurrent positions within or outside the Company



#### Dasar Hukum Pengangkatan

Akta RUPS Luar Biasa No. 02 Tanggal 9 April 2025

#### Legal Framework of Appointment

Deed of the Extraordinary General Meeting of Shareholders No. 02 dated April 9, 2025



#### Persetujuan OJK

Nomor: KEPR-95/D.03/2025 Tanggal 05 Agustus 2025

#### Approval by OJK

Number: KEPR-95/D.03/2025 dated August 5, 2025



#### Periode

Ke-1 (2025-2029)

#### Period

First (2025-2029)



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 6-2025

#### Certification

Certification of Level 6 Risk Management-2025



#### Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

#### Affiliation Relationship

Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



#### Kepemilikan Saham

Nihil

#### Shareholding

Nil

## Djafar Alkatiri

### Komisaris

Commissioner



- |                                                                                   |                         |                                                                                   |                                                   |
|-----------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------|
|  | Indonesia<br>Indonesian |  | Manado, 3 Januari 1969<br>Manado, January 3, 1969 |
|  | Manado<br>Manado        |  | 57 tahun<br>57 years old                          |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b> <ul style="list-style-type: none"> <li>S1 Pertanian Universitas Sam Ratulangi Manado (1993)</li> <li>S2 Pendidikan Islam Institut Agama Islam Negeri Alauddin Makassar (2003)</li> <li>S2 Manajemen Sekolah Tinggi Manajemen IMMI (2004)</li> </ul>                                                                                                                                                                                                                                                                                                                      | <b>Education Background</b> <ul style="list-style-type: none"> <li>Bachelor's Degree in Agriculture, Sam Ratulangi University, Manado (1993)</li> <li>Master's Degree in Islamic Education, Alauddin State Islamic Institute, Makassar (2003)</li> <li>Master's Degree in Management, IMMI School of Management (2004)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Riwayat Pekerjaan</b> <ul style="list-style-type: none"> <li>Wakil Ketua Kelompok Fraksi DPD-RI (2019-2024)</li> <li>Wakil Ketua Komite I DPD RI (2019-2024)</li> <li>Anggota Badan Kehormatan (BK) DPD RI (2019-2024)</li> <li>Anggota Panitia Perancang Undang-Undang (PPUU) (2019-2024)</li> <li>Anggota Purt DPD RI (2019-2024)</li> <li>Ketua Timja (Awal) RUU OTSUS Papua DPD RI (2019-2024)</li> <li>Anggota Komite III DPD RI (2019-2024)</li> <li>Anggota Badan Kehormatan (BK) DPRD Provinsi Sulawesi Utara (2009-2014)</li> <li>Ketua Fraksi DPRD Kota Manado (2004-2009)</li> </ul> | <b>Employment History</b> <ul style="list-style-type: none"> <li>Vice Chairman of the Faction Group, DPD RI (2019-2024)</li> <li>Vice Chairman of Committee I, DPD RI (2019-2024)</li> <li>Member of the Honorary Council (BK), DPD RI (2019-2024)</li> <li>Member of the Legislative Drafting Committee (PPUU), DPD RI (2019-2024)</li> <li>Member of the Household Affairs Committee (PURT), DPD RI (2019-2024)</li> <li>Chairman of the Initial Working Committee on the Papua Special Autonomy Bill (RUU OTSUS Papua), DPD RI (2019-2024)</li> <li>Member of Committee III, DPD RI (2019-2024)</li> <li>Member of the Honorary Council (BK), North Sulawesi Provincial DPRD (2009-2014)</li> <li>Chairman of the Faction, Manado City DPRD (2004-2009)</li> </ul> |
|  | <b>Rangkap Jabatan</b> <ul style="list-style-type: none"> <li>Tidak memiliki rangkap jabatan baik di dalam/luar Perusahaan</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Concurrent Positions</b> <ul style="list-style-type: none"> <li>Does not hold any concurrent positions within or outside the Company</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 02 Tanggal 9 April 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Legal Framework of Appointment</b><br>Deed of the Extraordinary General Meeting of Shareholders No. 02 dated April 9, 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Persetujuan OJK</b><br>Nomor: KEPR-93/D.03/2025 Tanggal 05 Agustus 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Approval by OJK</b><br>Number: KEPR-93/D.03/2025 dated August 5, 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|  | <b>Periode</b><br>Ke-1 (2025-2029)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Period</b><br>First (2025-2029)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|  | <b>Sertifikasi</b><br>Sertifikasi Manajemen Risiko Level 6-2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Certification</b><br>Certification of Level 6 Risk Management-2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Affiliation Relationship</b><br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Shareholding</b><br>Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |





## Profil Direksi

### Board of Directors Profile



**Louisa J. Parengkuan**  
Direktur Operasional  
Operational Director

**Pius S.L. Batara**  
Direktur Pemasaran  
Marketing Director

**Revino M. Pepah**  
Direktur Utama  
President Director

**Machmud Turuis**  
Direktur Kepatuhan  
Compliance Director

**Joubert R. J. Dondokambey**  
Direktur Umum  
General Director

## Revino M. Pepah

### Direktur Utama

President Director



- |                                                                                                           |                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
|  Indonesia<br>Indonesian |  Manado, 22 Mei 1965<br>Manado, May 22, 1965 |
|  Manado<br>Manado        |  60 tahun<br>60 years old                    |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b> <ul style="list-style-type: none"> <li>S1 Ekonomi, Universitas Sam Ratulangi tahun 1989</li> <li>S2 Magister Manajemen dari Universitas Sam Ratulangi tahun 2001</li> </ul>                                                                                                                                                    | <b>Education Background</b> <ul style="list-style-type: none"> <li>Bachelor of Economics, University of Sam Ratulangi, 1989</li> <li>Master's Degree of Management from Sam Ratulangi University in 2001</li> </ul>                                                                                                                                                  |
|    | <b>Riwayat Pekerjaan</b> <ul style="list-style-type: none"> <li>Direktur Umum Bank SulutGo (2016-2021)</li> <li>Group Head Operasional Bank SulutGo (2014-2016)</li> <li>Pemimpin Divisi Perencanaan Bank SulutGo (2012-2014)</li> <li>Pemimpin Divisi Kredit Bank SulutGo (2010-2011)</li> <li>Pemimpin Divisi Umum Bank SulutGo (2009-2010)</li> </ul> | <b>Employment History</b> <ul style="list-style-type: none"> <li>General Director of Bank SulutGo (2016-2021)</li> <li>Group Head of Bank SulutGo Operations (2014-2016)</li> <li>Head of Bank SulutGo Planning Division (2012-2014)</li> <li>Head of Bank SulutGo Credit Division (2010-2011)</li> <li>Head of Bank SulutGo General Division (2009-2010)</li> </ul> |
|  | <b>Rangkap Jabatan</b><br>Tidak Ada                                                                                                                                                                                                                                                                                                                      | <b>Concurrent Positions</b><br>None                                                                                                                                                                                                                                                                                                                                  |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021                                                                                                                                                                                                                                                                     | <b>Legal Framework of Appointment</b><br>Deed of Extraordinary RUPS No. 06 on March 18, 2021                                                                                                                                                                                                                                                                         |
|  | <b>Persetujuan OJK</b><br>Surat Otoritas Jasa Keuangan (OJK) Nomor: KEP-98/D.03/2021 Tanggal 16 Juli 2021                                                                                                                                                                                                                                                | <b>Approval by OJK</b><br>Letter of Otoritas Jasa Keuangan (OJK) Number: KEP-098/D.03/2021 on July 16, 2021                                                                                                                                                                                                                                                          |
|  | <b>Periode</b><br>Ke-1 (2021-2025)                                                                                                                                                                                                                                                                                                                       | <b>Period</b><br>First (2021-2025)                                                                                                                                                                                                                                                                                                                                   |
|  | <b>Sertifikasi</b><br>Sertifikasi Manajemen Risiko Level 5 - 2016                                                                                                                                                                                                                                                                                        | <b>Certification</b><br>Certification of Level 5 Risk Management - 2016                                                                                                                                                                                                                                                                                              |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                                                                             | <b>Affiliation Relationship</b><br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                                                            |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                                                                        | <b>Shareholding</b><br>Nil                                                                                                                                                                                                                                                                                                                                           |



**Machmud Turuis**  
**Direktur Kepatuhan**  
Compliance Director



Indonesia  
Indonesian



Sanger, 12 April 1967  
Sanger, April 12, 1967



Manado  
Manado



58 tahun  
58 years old



**Riwayat Pendidikan**

- D3 STIE Perbanas Jakarta tahun 1989
- S1 Manajemen STIE Pioneer tahun 2002

Education Background

- Diploma, STIE Perbanas Jakarta, 1989
- Bachelor of Management, STIE Pioneer, 2002



**Riwayat Pekerjaan**

- Direktur Pemasaran Bank SulutGo (2018-2023)
- Direktur Kepatuhan Bank SulutGo (2016-2018)
- Pemimpin Divisi Umum Bank SulutGo (2012-2016)
- Pemimpin Cabang Tahuna Bank SulutGo (2011-2012)
- Wakil Pemimpin Cabang Bank SulutGo Limboto (2010-2011)

Employment History

- Marketing Director of Bank SulutGo (2018-2023)
- Director of Compliance Bank SulutGo (2016-2018)
- Head of General Division of Bank SulutGo (2012-2016)
- Head of Tahuna Branch of Bank SulutGo (2011-2012)
- Deputy Head of Bank SulutGo Limboto Branch (2010-2011)



**Rangkap Jabatan**

Tidak Ada

Concurrent Positions

None



**Dasar Hukum Pengangkatan**

- Akta Pernyataan Keputusan Rapat Nomor 52 tanggal 25 Oktober 2016 (Periode I)
- Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021 (Periode II)

Legal Framework of Appointment

- Statement of Meeting Resolution Number 52 on October 25, 2016 (Period I)
- Deed of Extraordinary RUPS No. 06 on March 18, 2021 (Period II)



**Persetujuan OJK**

Surat Otoritas Jasa Keuangan (OJK) Nomor KEPR-55/D.03/2023 Tanggal 15 Juni 2023

Approval by OJK

Letter of Otoritas Jasa Keuangan (OJK) Number KEPR-55/D.03/2023 on June 15, 2023



**Periode**

Ke-2 (2021-2025)

Period

Second (2021-2025)



**Sertifikasi**

Sertifikasi Manajemen Risiko Level 5-2016

Certification

Certification of Level 5 Risk Management-2016



**Hubungan Afiliasi**

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation Relationship

Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



**Kepemilikan Saham**

Nihil

Shareholding

Nil

## Louisa J. Parengkuan

### Direktur Operasional

Operational Director



|                                                                                   |                         |                                                                                   |                                                        |
|-----------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------|
|  | Indonesia<br>Indonesian |  | Airmadidi, 5 Agustus 1969<br>Airmadidi, August 5, 1969 |
|  | Manado<br>Manado        |  | 56 tahun<br>56 years old                               |

|                                                                                     |                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b><br>• S1 Manajemen STIE Manado (2003)                                                                                                                                                                                                                                            | Education Background<br>• Bachelor of Management, STIE Manado (2003)                                                                                                                                                                                                                                                   |
|    | <b>Riwayat Pekerjaan</b><br>• Pemimpin SKAI Bank SulutGo (2020-2021)<br>• Pemimpin Divisi Kredit Konsumer Bank SulutGo (2017-2020)<br>• Wakil Pemimpin Divisi Trisuri Bank SulutGo (2012-2017)<br>• Pemimpin Cabang Calaca Bank SulutGo (2011-2012)<br>• Pemimpin Cabang Amurang Bank SulutGo (2007-2010) | Employment History<br>• Head of IAU of Bank SulutGo (2020-2021)<br>• Head of the Consumer Credit Division of Bank SulutGo (2017-2020)<br>• Deputy Head of Treasury Division of Bank SulutGo (2012-2017)<br>• Head of Branch of Calaca Bank SulutGo (2011-2012)<br>• Head of Branch of Amurang Bank SulutGo (2007-2010) |
|  | <b>Rangkap Jabatan</b><br>Tidak Ada                                                                                                                                                                                                                                                                       | Concurrent Positions<br>None                                                                                                                                                                                                                                                                                           |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021                                                                                                                                                                                                                      | Legal Framework of Appointment<br>Deed of Extraordinary RUPS No. 06 on March 18, 2021                                                                                                                                                                                                                                  |
|  | <b>Persetujuan OJK</b><br>Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-101/D.03/2021 Tanggal 16 Juli 2021                                                                                                                                                                                                 | Approval by OJK<br>Letter of Otoritas Jasa Keuangan (OJK) Number KEP-101/D.03/2021 on July 16, 2021                                                                                                                                                                                                                    |
|  | <b>Periode</b><br>Ke-1 (2021-2025)                                                                                                                                                                                                                                                                        | Period<br>First (2021-2025)                                                                                                                                                                                                                                                                                            |
|  | <b>Sertifikasi</b><br>Sertifikasi Manajemen Risiko Level 5-2016                                                                                                                                                                                                                                           | Certification<br>Certification of Level 5 Risk Management-2016                                                                                                                                                                                                                                                         |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                              | Affiliation Relationship<br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                     |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                         | Shareholding<br>Nil                                                                                                                                                                                                                                                                                                    |





**Pius S.L. Batara**  
**Direktur Pemasaran**  
Marketing Director



**Indonesia**  
Indonesian



**Ujung Pandang, 9 September 1969**  
Ujung Pandang, September 9, 1969



**Manado**  
Manado



**56 tahun**  
56 years old



**Riwayat Pendidikan**

- S1 Manajemen Universitas Sam Ratulangi (1994)

Education Background

- Bachelor of Management, University of Sam Ratulangi (1994)



**Riwayat Pekerjaan**

- Pemimpin Divisi Kredit Komersial (2020-2021)
- Pemimpin Bank SulutGo Cabang Surabaya (2018-2020)
- Pemimpin Bank SulutGo Cabang Jakarta (2012-2018)
- Pemimpin Bank SulutGo Cabang Pembantu Kelapa Gading (2009-2012)
- Pemimpin Seksi Administrasi Kredit Bank SulutGo Cabang Jakarta (2007-2009)

Employment History

- Head of Commercial Credit Division (2020-2021)
- Head of Bank SulutGo Surabaya Branch (2018-2020)
- Head of Bank SulutGo Jakarta Branch (2012-2018)
- Head of Bank SulutGo Kelapa Gading Sub-Branch (2009-2012)
- Head of Credit Administration Section of Bank SulutGo Jakarta Branch (2007-2009)



**Rangkap Jabatan**

Tidak Ada

Concurrent Positions

None



**Dasar Hukum Pengangkatan**

Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021

Legal Framework of Appointment

Deed of Extraordinary RUPS No. 06 on March 18, 2021



**Persetujuan OJK**

Surat Otoritas Jasa Keuangan (OJK) Nomor SR-37/KO.063/2023 tanggal 04 April 2023

Approval by OJK

Letter of Otoritas Jasa Keuangan (OJK) Number: SR-37/KO.063/2023 on April 4, 2023



**Periode**

Ke-1 (2021-2025)

Period

First (2021-2025)



**Sertifikasi**

Sertifikat Manajemen Risiko Level 5-2021

Certification

Certificate of Level 5 Risk Management-2021



**Hubungan Afiliasi**

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation Relationship

Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



**Kepemilikan Saham**

Nilai

Shareholding

Nil

## Joubert R.J. Dondokambey

### Direktur Umum

General Director



|                                                                                   |                         |                                                                                   |                                                       |
|-----------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------|
|  | Indonesia<br>Indonesian |  | Manado, 7 September 1964<br>Manado, September 7, 1964 |
|  | Manado<br>Manado        |  | 61 tahun<br>61 years old                              |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Riwayat Pendidikan</b> <ul style="list-style-type: none"><li>S1 Ekonomi Universitas Kristen Satya Wacana Salatiga (1988)</li><li>S2 Manajemen Universitas Sam Ratulangi (2024)</li></ul>                                                                                                                                                                                                    | <b>Education Background</b> <ul style="list-style-type: none"><li>Bachelor of Economics, Christian University of Satya Wacana Salatiga (1988)</li><li>Master of Management, Sam Ratulangi University (2024)</li></ul>                                                                                                                                                                                 |
|    | <b>Riwayat Pekerjaan</b> <ul style="list-style-type: none"><li>Pemimpin Divisi Umum Bank SulutGo (2017-2021)</li><li>Staf Ahli Bidang Perkreditan Bank SulutGo (2015-2017)</li><li>Program Kesepakatan Pensiun Dini Bank Mandiri (2012-2015)</li><li><i>Bussines Development Unit</i> di Bank Mandiri Area (2011-2012)</li><li><i>Micro Business District Center</i> Makassar (2011)</li></ul> | <b>Employment History</b> <ul style="list-style-type: none"><li>Head of the General Division of Bank SulutGo (2017-2021)</li><li>Expert Staff in the Field of Credit at Bank SulutGo (2015-2017)</li><li>Bank Mandiri Early Pension Agreement Program (2012-2015)</li><li>Business Development Unit at Bank Mandiri Area (2011-2012)</li><li>Micro Business District Center Makassar (2011)</li></ul> |
|  | <b>Rangkap Jabatan</b><br>Tidak Ada                                                                                                                                                                                                                                                                                                                                                            | <b>Concurrent Positions</b><br>None                                                                                                                                                                                                                                                                                                                                                                   |
|  | <b>Dasar Hukum Pengangkatan</b><br>Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021                                                                                                                                                                                                                                                                                                           | <b>Legal Framework of Appointment</b><br>Deed of Extraordinary RUPS No. 06 on March 18, 2021                                                                                                                                                                                                                                                                                                          |
|  | <b>Persetujuan OJK</b><br>Surat Otoritas Jasa Keuangan (OJK) Nomor: KEP-12/D.03/2022 Tanggal 27 Januari 2022                                                                                                                                                                                                                                                                                   | <b>Approval by OJK</b><br>Letter of Otoritas Jasa Keuangan (OJK) Number: KEP-12/D.03/2022 on January 27, 2022                                                                                                                                                                                                                                                                                         |
|  | <b>Periode</b><br>Ke-1 (2021-2025)                                                                                                                                                                                                                                                                                                                                                             | <b>Period</b><br>First (2021-2025)                                                                                                                                                                                                                                                                                                                                                                    |
|  | <b>Sertifikasi</b><br>Sertifikat Manajemen Risiko Level 5-2021                                                                                                                                                                                                                                                                                                                                 | <b>Certification</b><br>Certificate of Level 5 Risk Management-2021                                                                                                                                                                                                                                                                                                                                   |
|  | <b>Hubungan Afiliasi</b><br>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.                                                                                                                                                                                                                   | <b>Affiliation Relationship</b><br>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.                                                                                                                                                                                                             |
|  | <b>Kepemilikan Saham</b><br>Nihil                                                                                                                                                                                                                                                                                                                                                              | <b>Shareholding</b><br>Nil                                                                                                                                                                                                                                                                                                                                                                            |



Perubahan Komposisi Dewan Komisaris dan Direksi Setelah Tahun Buku Berakhir. Terdapat perubahan komposisi Dewan Komisaris pada tahun 2025.

Changes in the Composition of the Board of Commissioners and the Board of Directors Subsequent to the Financial Year-End

| Jabatan<br>Position                                     | Nama<br>Name                     |
|---------------------------------------------------------|----------------------------------|
| <b>Dewan Komisaris</b><br><b>Board of Commissioners</b> |                                  |
| Komisaris Utama<br>President Commissioner               | Ramoy Markus Thimotius Luntungan |
| Komisaris<br>Commissioner                               | Jaclyn Ivana Koloay              |
| Komisaris<br>Commissioner                               | Sam Sachrul Mamonto              |
| Komisaris<br>Commissioner                               | Djafar Alkatiri                  |
| Komisaris<br>Commissioner                               | Max R.M. Kembuan                 |
| <b>Direksi</b><br><b>Board of Directors</b>             |                                  |
| Direktur Utama<br>President Director                    | Revino M. Pepah                  |
| Direktur Kepatuhan<br>Compliance Director               | Machmud Turuis                   |
| Direktur Operasional<br>Operational Director            | Louisa J. Parengkuan             |
| Direktur Umum<br>General Director                       | Joubert R.J. Dondokambey         |
| Direktur Pemasaran<br>Marketing Director                | Pius S.L. Batara                 |

# Profil Pejabat Eksekutif

## Profile of Executive Officials

|                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                            | <p><b>Iskandar Modjo</b><br/> <b>Pemimpin Grup Pemasaran</b><br/> Head of Marketing Group</p> <p>  Indonesia Indonesian  Manado  Manado, 22 Juni 1971<br/> Manado, June 22, 1971  54 tahun<br/> 54 years old </p> |
| <p> <b>Riwayat Pendidikan</b></p> <ul style="list-style-type: none"> <li>S1 Sosial Ekonomi Pertanian Universitas Sam Ratulangi (1994)</li> </ul>                                                                                                                                                                                                           | <p><b>Education Background</b></p> <ul style="list-style-type: none"> <li>Bachelor of Agricultural Socio-Economics, University of Sam Ratulangi (1994)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                       |
| <p> <b>Riwayat Pekerjaan</b></p> <ul style="list-style-type: none"> <li>Pemimpin Divisi Perencanaan Bank SulutGo (2021-2023)</li> <li>Pemimpin Divisi Trisuri Bank SulutGo (2020-2021)</li> <li>Pemimpin Departemen Administrasi &amp; Laporan Kredit Group Pemasaran (2017-2020)</li> <li>Wakil Pemimpin Cabang Utama Bank SulutGo (2012-2017)</li> </ul> | <p><b>Employment History</b></p> <ul style="list-style-type: none"> <li>Head of Planning Division of Bank SulutGo (2021-2023)</li> <li>Head of Treasury Division of Bank SulutGo (2020-2021)</li> <li>Head of Administration Department of Marketing Group (2017-2020)</li> <li>Deputy Head of Bank SulutGo Main Branch (2012-2017)</li> </ul>                                                                                                                                                                                                          |
| <p> <b>Dasar Hukum Pengangkatan</b></p> <p>Surat Keputusan Direksi No.001/SK-HC/DIR/I/2025</p>                                                                                                                                                                                                                                                           | <p><b>Legal Framework of Appointment</b></p> <p>Decree of Board of Directors No.001/SK-HC/DIR/I/2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p> <b>Sertifikasi</b></p> <p>Sertifikasi Manajemen Risiko Level 4-2022</p>                                                                                                                                                                                                                                                                              | <p><b>Certification</b></p> <p>Certification of Level 4 Risk Management-2022</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Nolvi Kilanta</b><br/> <b>Pemimpin Grup Operasional</b><br/> Head of Operational Group</p> <p>  Indonesia Indonesian  Manado  Bumbungan, 6 November 1970<br/> Bumbungan, November 6, 1970  55 tahun<br/> 55 years old </p> |
| <p> <b>Riwayat Pendidikan</b></p> <ul style="list-style-type: none"> <li>S1 Manajemen STIE Kristen El Fatah Manado (2002)</li> <li>S2 Manajemen Sumber Daya Manusia Universitas Sam Ratulangi (2005)</li> </ul>                                                                                                                                                       | <p><b>Education Background</b></p> <ul style="list-style-type: none"> <li>Bachelor of Management, STIE Kristen El Fatah Manado (2002)</li> <li>Master of Human Resources Management, University of Sam Ratulangi (2005)</li> </ul>                                                                                                                                                                                                                                                                                                                                             |
| <p> <b>Riwayat Pekerjaan</b></p> <ul style="list-style-type: none"> <li>Pemimpin Departemen Konsumer I Divisi Kredit Konsumer (2022-2023)</li> <li>Pemimpin Departemen Investigasi SKAI (2021-2022)</li> <li>Pemimpin Cabang Ratahan (2018-2021)</li> <li>Pemimpin Cabang Pembantu Likupang (2016-2017)</li> <li>Pemimpin Cabang Pembantu Siau (2014-2016)</li> </ul> | <p><b>Employment History</b></p> <ul style="list-style-type: none"> <li>Head of Consumer Department I Consumer Credit Division (2022-2023)</li> <li>Head of the SKAI Investigation Department (2021-2022)</li> <li>Head of Ratahan Branch (2018-2021)</li> <li>Head of Likupang Sub Branch (2016-2017)</li> <li>Head of Siau Sub Branch (2014-2016)</li> </ul>                                                                                                                                                                                                                 |
| <p> <b>Dasar Hukum Pengangkatan</b></p> <p>Surat Keputusan Direksi No. 001/SK-HC/DIR/I/2025</p>                                                                                                                                                                                                                                                                       | <p><b>Legal Framework of Appointment</b></p> <p>Decree of Board of Directors No. 001/SK-HC/DIR/I/2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <p> <b>Sertifikasi</b></p> <p>Sertifikasi Manajemen Risiko Level 3-2010</p>                                                                                                                                                                                                                                                                                           | <p><b>Certification</b></p> <p>Certification of Level 3 Risk Management-2010</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |





### Audy Thuda

#### Pemimpin Grup Perencanaan & Evaluasi

Head of Planning & Evaluation Division



Indonesia  
Indonesian



Manado



Manado, 18 Oktober 1978  
Manado, October 18, 1978



47 tahun  
47 years old



#### Riwayat Pendidikan

- S1 Ilmu Komunikasi Universitas Sam Ratulangi (2002)
- S2 Magister Manajemen Universitas Bina Nusantara (2020)
- Doktor Manajemen pada Universitas Bina Nusantara (2024)

#### Education Background

- Bachelor of Communication Studies, University of Sam Ratulangi (2002)
- Master of Management, University of Bina Nusantara (2020)
- Candidate for Doctor of Management at Bina Nusantara University (2022-present)



#### Riwayat Pekerjaan

- Pemimpin Departemen Pendidikan & Pelatihan Divisi *Human Capital* (2019-2023)
- Senior Analis Departemen Perencanaan & Kinerja Korporat Divisi Perencanaan (2014-2019)
- Pemimpin Bagian Kredit Cabang Kotamobagu (2012)

#### Employment History

- Head of Education & Training Department, Human Capital Division (2019-2023)
- Senior Analyst of Planning & Corporate Performance Department, Planning Division (2014-2019)
- Head of Credit Section, Kotamobagu Branch (2012)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 149/SK-HC/DIR/X/2023

#### Legal Framework of Appointment

Decree of Board of Directors No. 149/SK-HC/DIR/X/2023



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2024

#### Certification

Certification of Level 4 Risk Management-2024



### Oske Kaligis

#### Pemimpin Satuan Kerja Audit Internal

Internal Audit



Indonesia  
Indonesian



Manado



Watuliny, 26 Oktober 1975  
Watuliny, October 26, 1975



50 tahun  
50 years old



#### Riwayat Pendidikan

- S1 Hukum Universitas Sam Ratulangi (2000)
- S2 Magister Manajemen Universitas Sam Ratulangi (2023)
- S3 *Doctor of Ministry* Sekolah Tinggi Teologi "IKAT" (2024)

#### Education Background

- Bachelor of Law, University of Sam Ratulangi (2000)
- Master of Management, University of Sam ratulangi (2023)
- Doctoral Degree Ministry College of Theology "IKAT" (2024)



#### Riwayat Pekerjaan

- Pemimpin Divisi *Human Capital* Bank SulutGo (2021-2023)
- Pemimpin Departemen Penyediaan & Pengembangan SDM *Human Capital* Bank SulutGo (2018-2021)
- Pemimpin Cabang Melonguane Bank SulutGo (2017-2018)

#### Employment History

- Head of Human Capital Division of Bank SulutGo (2021-2023)
- Head of Human Capital Development & Provision Department of Bank SulutGo (2018-2021)
- Head Branch of Melonguane Bank SulutGo (2017-2018)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 163/SK-HC/DIR/XI/2023

#### Legal Framework of Appointment

Decree of Board of Directors No. 163/SK-HC/DIR/XI/2023



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2021

#### Certification

Certification of Level 4 Risk Management-2021



**Heince J. Rumende**  
**Sekretaris Perusahaan**  
Corporate Secretary



Indonesia  
Indonesian



Manado



Balikpapan, 25 Juli 1976  
Balikpapan, July 25, 1976



49 tahun  
49 years old

|                                                                                   |                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p><b>Riwayat Pendidikan</b></p> <ul style="list-style-type: none"> <li>S1 Manajemen Universitas Klabat (2000)</li> <li>S2 Magister Ekonomi Universitas Sam Ratulangi (2019)</li> </ul>                                                                                                           | <p><b>Education Background</b></p> <ul style="list-style-type: none"> <li>Bachelor of Management, University of Klabat (2000)</li> <li>Master of Economics, University of Sam Ratulangi (2019)</li> </ul>                                                                                            |
|  | <p><b>Riwayat Pekerjaan</b></p> <ul style="list-style-type: none"> <li>Pemimpin Departemen <i>Public Relation, Corporate Secretary</i> (2021-2023)</li> <li>Senior Analis Departemen Pengadaan Divisi Umum (2015-2021)</li> <li>Pemimpin Seksi Pemasaran Cabang Kotamobagu (2012-2015)</li> </ul> | <p><b>Employment History</b></p> <ul style="list-style-type: none"> <li>Head of Public Relations Department, Corporate Secretary (2021-2023)</li> <li>Senior Analyst Procurement Department General Division (2015-2021)</li> <li>Head of Marketing Section Kotamobagu Branch (2012-2015)</li> </ul> |
|  | <p><b>Dasar Hukum Pengangkatan</b><br/> Surat Keputusan Direksi No. 012/SK-HC/DIR/I/2023</p>                                                                                                                                                                                                      | <p><b>Legal Framework of Appointment</b><br/> Decree of Board of Directors No. 012/SK-HC/DIR/I/2023</p>                                                                                                                                                                                              |
|  | <p><b>Sertifikasi</b><br/> Sertifikasi Manajemen Risiko Level 4-2023</p>                                                                                                                                                                                                                          | <p><b>Certification</b><br/> Certification of Level 4 Risk Management-2023</p>                                                                                                                                                                                                                       |



**Daniel J. Rompas**  
**Pemimpin Divisi Kepatuhan**  
Head of Compliance Division



Indonesia  
Indonesian



Manado



Minahasa, 16 April 1973  
Minahasa, April 16, 1973



52 tahun  
52 years old

|                                                                                     |                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p><b>Riwayat Pendidikan</b></p> <ul style="list-style-type: none"> <li>S1 Hukum Universitas Sam Ratulangi (1995)</li> </ul>                                                                                                                                                         | <p><b>Education Background</b></p> <ul style="list-style-type: none"> <li>Bachelor of Law, University of Sam Ratulangi (1995)</li> </ul>                                                                                                                                                            |
|  | <p><b>Riwayat Pekerjaan</b></p> <ul style="list-style-type: none"> <li>Pj. Pemimpin Divisi Kepatuhan Bank SulutGo (2020-2021)</li> <li>Pemimpin Departemen Hukum, Divisi Kepatuhan Bank SulutGo (2017-2020)</li> <li>Yurist Departemen Hukum Divisi Kepatuhan (2012-2017)</li> </ul> | <p><b>Employment History</b></p> <ul style="list-style-type: none"> <li>Act. Head of Compliance Division of Bank SulutGo (2020-2021)</li> <li>Head of Legal Department, Compliance Division of Bank SulutGo (2017-2020)</li> <li>Jurist Legal Department Compliance Division (2012-2017)</li> </ul> |
|  | <p><b>Dasar Hukum Pengangkatan</b><br/> Surat Keputusan Direksi No. 019/SK-HC/DIR/II/2020</p>                                                                                                                                                                                        | <p><b>Legal Framework of Appointment</b><br/> Decree of Board of Directors No. 019/SK-HC/DIR/II/2020</p>                                                                                                                                                                                            |
|  | <p><b>Sertifikasi</b><br/> Sertifikasi Manajemen Risiko Level 4-2020</p>                                                                                                                                                                                                             | <p><b>Certification</b><br/> Certification of Level 4 Risk Management-2020</p>                                                                                                                                                                                                                      |



**Sepriyono Kadir**  
**Pemimpin Divisi Manajemen Risiko**  
Head of Risk Management Division



Indonesia  
Indonesian



Manado



Gorontalo, 22 September 1971  
Gorontalo, September 22, 1971



54 tahun  
54 years old



**Riwayat Pendidikan**

- S1 Komputer Universitas Bina Nusantara Jakarta (2022)

**Education Background**

- Bachelor of Computer Science, Bina Nusantara University, Jakarta (2022)



**Riwayat Pekerjaan**

- Pemimpin Unit Ketahanan & Keamanan Siber (2024–2025)
- Pemimpin Departemen Perencanaan & Kinerja Korporat (2017–2024)
- Sr. Analis 2 Departemen Perencanaan Divisi Perencanaan (2014–2017)
- Sr. Analis 1 Departemen Perencanaan Divisi Perencanaan (2013–2014)
- Analis 2 Departemen Perencanaan Divisi Perencanaan (2012–2013)

**Employment History**

- Head of Cyber Resilience & Security Unit (2024–2025)
- Head of Corporate Planning & Performance Department (2017–2024)
- Senior Analyst 2, Planning Department, Planning Division (2014–2017)
- Senior Analyst 1, Planning Department, Planning Division (2013–2014)
- Analyst 2, Planning Department, Planning Division (2012–2013)



**Dasar Hukum Pengangkatan**

Surat Keputusan Direksi No. 062/SK-HC/DIR/IV/2025

**Legal Framework of Appointment**

Decree of Board of Directors Number 062/SK-HC/DIR/IV/2025



**Sertifikasi**

- Sertifikasi Manajemen Risiko Level 3
- Sertifikasi Keamanan Siber, *Certified Incident Handler* (ECIH)

**Certification**

- Level 3 Risk Management Certification
- Cybersecurity Certification, Certified Incident Handler (ECIH)



**Wenda W. Rumambi**  
**Pemimpin Divisi Human Capital**  
Head of Human Capital Division



Indonesia  
Indonesian



Manado



Lembean, 31 Mei 1977  
Lembean, May 31, 1977



48 tahun  
48 years old



**Riwayat Pendidikan**

- S1 Akuntansi STIE Pioneer Manado (2002)

**Education Background**

- Bachelor of Accounting, STIE Pioneer Manado (2002)



**Riwayat Pekerjaan**

- Pemimpin Departemen Pelayanan Umum Divisi Umum (2021–2023)
- Senior Analis Departemen Kredit Konsumer II Divisi Kredit Konsumer (2020–2021)
- Manager SDM & Umum Cabang Bitung (2012–2020)

**Employment History**

- Head of the General Services Department, General Division (2021–2023)
- Senior Analyst Consumer Credit Department II Consumer Loan Division (2020–2021)
- HR & General Manager Bitung Branch (2012–2020)



**Dasar Hukum Pengangkatan**

Surat Keputusan Direksi No. 163/SK-HC/DIR/XI/2023

**Legal Framework of Appointment**

Decree of Board of Directors No. 163/SK-HC/DIR/XI/2023



**Sertifikasi**

Sertifikasi Manajemen Risiko Level 4-2024

**Certification**

Certification of Level 4 Risk Management–2024



**Noldy P. Dandel**  
Pemimpin Divisi Umum  
Head of General Division



Indonesia  
Indonesian



Manado



Manado, 19 November 1975  
Manado, November 19 1975



50 tahun  
50 years old



#### Riwayat Pendidikan

- S1 Teknik Arsitektur Universitas Sam Ratulangi (2000)
- S2 Manajemen Universitas Sam Ratulangi (2024)

#### Education Background

- Bachelor of Architecture Engineering, University of Sam Ratulangi (2000)
- Master's Degree in Management, Sam Ratulangi University (2024)



#### Riwayat Pekerjaan

- P.J. Pemimpin Divisi Umum Bank SolutGo (2021)
- Pemimpin Departemen Pengadaan Bank SolutGo (2018-2021)
- Pemimpin Seksi Pemasaran Cabang Calaca Bank SolutGo (2012-2015)

#### Employment History

- Act. Head of General Division of Bank SolutGo (2021)
- Head of Procurement Department of Bank SolutGo (2018-2025)
- Head of Marketing Section of Calaca Bank SolutGo Branch (2012-2015)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 072/SK-HC/DIR/III/2021

#### Legal Framework of Appointment

Decree of Board of Directors No. 072/SK-HC/DIR/III/2021



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2021

#### Certification

Certification of Level 4 Risk Management-2021



**Firman**  
Pemimpin Divisi Pengendalian Keuangan  
Head of Financial Control Division



Indonesia  
Indonesian



Manado



Bogor, 17 Agustus 1979  
Bogor, August 17, 1979



46 tahun  
46 years old



#### Riwayat Pendidikan

- S1 Komputer Universitas Gunadarma (2002)
- S2 Manajemen Universitas Sam Ratulangi (2024)

#### Education Background

- Bachelor of Computer Science, Gunadarma University (2002)
- Master of Management, Sam Ratulangi University (2024)



#### Riwayat Pekerjaan

- Pemimpin Divisi Teknologi Informasi & Operasional Bank SolutGo (2020-2023)
- Pemimpin Departemen Pengembangan Sistem, Divisi Teknologi Informasi & Operasional Bank SolutGo (2016)
- P.J. Pemimpin Departemen Pengembangan Sistem, Divisi Teknologi Informasi & E-Banking Bank SolutGo (2016)

#### Employment History

- Head of Information Technology & Operations Division, Bank SolutGo (2020-2023)
- Head of System Development Department, Information Technology & Operations Division, Bank SolutGo (2016)
- Acting Head of System Development Department, Information Technology & E-Banking Division, Bank SolutGo (2016)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 049/SK-HC/DIR/III/2023

#### Legal Framework of Appointment

Decree of Board of Directors No. 049/SK-HC/DIR/III/2023



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2021

#### Certification

Certification of Level 4 Risk Management-2021





**Junikesumawati Paputungan**  
**Pemimpin Divisi Pemasaran Dana**  
Head of Marketing Division



Indonesia  
Indonesian



Kotamobagu



Kotamobagu, 3 Juni 1971  
Kotamobagu, June 3, 1971



54 tahun  
54 years old



**Riwayat Pendidikan**

- S1 Manajemen STIE Swadaya Manado

**Education Background**

- Bachelor's Degree in Management, STIE Swadaya Manado



**Riwayat Pekerjaan**

- Pemimpin Cabang Kotamobagu (2021-2025)
- Pemimpin Cabang Molibagu (2015-2021)
- Pemimpin Cabang Pembantu Molibagu (2013-2015)
- Kontrol Intern Cabang Kotamobagu (2012-2013)

**Employment History**

- Branch Manager of Kotamobagu (2021-2025)
- Branch Manager of Molibagu (2015-2021)
- Assistant Branch Manager of Molibagu (2013-2015)
- Internal Control of Kotamobagu Branch (2012-2013)



**Dasar Hukum Pengangkatan**

Surat Keputusan Direksi No. 001/SK-HC/DIR/I/2025

**Legal Framework of Appointment**

Decree of Board of Directors No. 001/SK-HC/DIR/I/2025



**Sertifikasi**

Sertifikasi Manajemen Risiko Level 3-2022

**Certification**

Certification of Level 3 Risk Management-2022



**Linda M. Pontoh**  
**Pemimpin Divisi Kredit Konsumer**  
Head of Consumer Loan Division



Indonesia  
Indonesian



Manado



Manado, 11 Maret 1969  
Manado, March 11, 1969



56 tahun  
56 years old



**Riwayat Pendidikan**

- S1 Sosial Ekonomi Universitas Sam Ratulangi (1993)

**Education Background**

- Bachelor of Socio-Economics, University of Sam Ratulangi (1993)



**Riwayat Pekerjaan**

- Pemimpin Divisi Operasional dan Layanan Bank SolutGo (2022-2023)
- Pemimpin Divisi Jaringan dan Layanan Bank SolutGo (2021-2022)
- Pemimpin Cabang Utama Bank SolutGo (2021)
- Pemimpin Cabang Calaca Bank SolutGo (2018-2021)
- Pemimpin Cabang Ratahan Bank SolutGo (2016-2018)
- Pemimpin Cabang Kawangkoan Bank SolutGo (2012-2016)

**Employment History**

- Head of Bank SolutGo Operational and Services Division (2022-2023)
- Head of Bank SolutGo Network and Services Division (2021-2022)
- Head of Bank SolutGo Main Branch (2021)
- Head of Branch of Calaca Bank SolutGo (2018-2021)
- Head of Branch of Ratahan Bank SolutGo (2016-2018)
- Head of Branch of Kawangkoan Bank SolutGo (2012-2016)



**Dasar Hukum Pengangkatan**

Surat Keputusan Direksi No. 049/SK-HC/DIR/III/2023

**Legal Framework of Appointment**

Decree of Board of Directors No. 049/SK-HC/DIR/III/2023



**Sertifikasi**

Sertifikasi Manajemen Risiko Level 4-2022

**Certification**

Certification of Level 4 Risk Management-2022



**Nasarudin Herlambang**  
**Pemimpin Divisi Kredit Komersial**  
 Head of Commercial Loan Division



Indonesia  
 Indonesian



Manado



Laju, 31 Desember 1970  
 Laju, December 31, 1970



55 tahun  
 55 years old



#### Riwayat Pendidikan

- S1 Pendidikan Ekonomi Akuntansi Universitas Negeri Manado (2002)
- Magister Ilmu Administrasi STIA Bina Taruna Gorontalo (2015)

#### Education Background

- Bachelor of Accounting Economic Education, State University of Manado (2002)
- Master of Administrative Studies, STIA Bina Taruna Gorontalo (2015)



#### Riwayat Pekerjaan

- Pemimpin Departemen Pelayanan Umum, Divisi Umum Bank SulutGo (2017-2020)
- Pj. Pemimpin Departemen Pelayanan Umum, Divisi Umum Bank SulutGo (2017)
- Pemimpin Cabang Pasar Sentral Bank SulutGo (2014)

#### Employment History

- Head of Public Service Department, General Division of Bank SulutGo (2017-2020)
- Act. Head of Public Service Department, General Division of Bank SulutGo (2017)
- Head of Pasar Sentral Branch of Bank SulutGo (2014)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 083/SK-HC/DIR/IV/2021

#### Legal Framework of Appointment

Decree of Board of Directors No. 083/SK-HC/DIR/IV/2021



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2021

#### Certification

Certification of Level 4 Risk Management-2021



**Golda A. Eman**  
**Pemimpin Divisi Tresuri**  
 Head of Treasury Division



Indonesia  
 Indonesian



Manado



Manado, 13 Juni 1979  
 Manado, June 13, 1979



46 tahun  
 46 years old



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 001/SK-HC/DIR/I/2025

#### Legal Framework of Appointment

Decree of Board of Directors No. 001/SK-HC/DIR/I/2025



#### Riwayat Pendidikan

- S1 Akuntansi Universitas Sam Ratulangi (2001)
- S2 Akuntansi Universitas Sam Ratulangi (2024)

#### Education Background

- Bachelor's Degree in Accounting, Sam Ratulangi University (2001)
- Master's Degree in Accounting, Sam Ratulangi University (2024)



#### Riwayat Pekerjaan

- Pemimpin Departemen Akuntansi (2022-2025)
- Pemimpin Unit Pajak (2019-2022)

#### Employment History

- Head of the Accounting Department (2022-2025)
- Head of the Tax Unit (2019-2022)



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 3-2022

#### Certification

Certification of Level 3 Risk Management-2022



### Jimmy J. Alexander

#### Pemimpin Divisi Pengembangan Bisnis dan Jaringan

Head of Business Development and Channel Division



Indonesia  
Indonesian



Manado



Tondano, 9 Februari 1977  
Tondano, February 9, 1977



48 tahun  
48 years old



#### Riwayat Pendidikan

- S1 Manajemen Informatika Yayasan Pendidikan Matuari Manado (2002)
- S2 Informatika Universitas Pelita Harapan (2024)

#### Education Background

- Bachelor's Degree in Information Management, Matuari Education Foundation, Manado (2002)
- Master's Degree in Informatics, Universitas Pelita Harapan (2024)



#### Riwayat Pekerjaan

- Pemimpin Departemen Pengembangan Produk Kredit (2022-2025)
- Analis Departemen Administrasi & Laporan Kredit (2017-2022)

#### Employment History

- Head of the Credit Product Development Department (2022-2025)
- Analyst in the Credit Administration & Reporting Department (2017-2022)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 001/SK-HC/DIR/I/2025

#### Legal Framework of Appointment

Decree of Board of Directors No. 001/SK-HC/DIR/I/2025



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4 - 2021

#### Certification

Certification of Level 4 Risk Management - 2021



### Jimmy R. Mailangkay

#### Pemimpin Divisi Operasional & Layanan

Head of Operations and Services Division



Indonesia  
Indonesian



Manado



Manado, 22 Juli 1978  
Manado, July, 22 1978



47 tahun  
47 years old



#### Riwayat Pendidikan

- S1 Manajemen Investasi Sekolah Tinggi Ilmu Keuangan (2001)

#### Education Background

- Bachelor of Investment Management, Institute of Finance (2001)



#### Riwayat Pekerjaan

- Pemimpin Departemen Kredit Divisi Kredit Konsumer Bank SulutGo (2022-2023)
- Pemimpin Departemen Dana Divisi Pemasaran Bank SulutGo (2021-2022)
- Pemimpin Cabang Pembantu SMS Sam Ratulangi Bank SulutGo (2018-2021)

#### Employment History

- Head of Credit Department Bank SulutGo Consumer Loan Division (2022-2023)
- Head of Funds Department Bank SulutGo Marketing Division (2021-2022)
- Head of Bank SulutGo SMS Sam Ratulangi Sub-Branch (2018-2021)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 049/SK-HC/DIR/III/2023

#### Legal Framework of Appointment

Decree of Board of Directors No. 049/SK-HC/DIR/III/2023



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 3-2021

#### Certification

Certification of Level 3 Risk Management-2021



### John W. Koilam

#### Pemimpin Divisi Teknologi Informasi

Head of Information Technology Division



Indonesia  
Indonesian



Manado



Tondano, 23 November 1976  
Tondano, November 23, 1976



49 tahun  
49 years old



#### Riwayat Pendidikan

- S1 Manajemen Universitas Sam Ratulangi (2000)
- S2 Ilmu Ekonomi Universitas Sam Ratulangi (2019)

#### Education Background

- Bachelor's Degree in Management, Sam Ratulangi University (2000)
- Master's Degree in Economics, Sam Ratulangi University (2019)



#### Riwayat Pekerjaan

- Pemimpin Departemen Pengadaan (2021-2025)
- Pemimpin Departemen *Electronic Banking* (2021)
- Pemimpin Departemen Pengembangan Produk Dana dan Jasa (2020-2021)

#### Employment History

- Head of the Procurement Department (2021-2025)
- Head of the Electronic Banking Department (2021)
- Head of the Fund and Service Product Development Department (2020-2021)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 001/SK-HC/DIR/I/2025

#### Legal Framework of Appointment

Decree of Board of Directors No. 001/SK-HC/DIR/I/2025



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 6-2025

#### Certification

Certification of Level 6 Risk Management-2025



### Rudiyanto Katili

#### Pemimpin Kantor Wilayah Gorontalo

Head of the Gorontalo Regional Office



Indonesia  
Indonesian



Manado



Ujung Pandang, 18 Oktober 1969  
Ujung Pandang, October 18, 1969



56 tahun  
56 years old



#### Riwayat Pendidikan

- S1 Manajemen Universitas Teknologi Sulawesi Utara (2023)

#### Education Background

- Bachelor Management North Sulawesi University of Technology (2023)



#### Riwayat Pekerjaan

- Pj. Pemimpin Divisi Manajemen Risiko Bank SulutGo (2021)
- Pemimpin Cabang Marisa Bank SulutGo (2014-2018)
- Pemimpin Cabang Pembantu Kwandang Bank SulutGo (2012)

#### Employment History

- Act. Head of Risk Management Division of Bank SulutGo (2021)
- Head of Bank SulutGo in Marisa Branch (2014-2018)
- Head of Bank SulutGo in Kwandang Sub-Branch (2012)



#### Dasar Hukum Pengangkatan

Surat Keputusan Direksi No. 039/SK-HC/DIR/II/2021

#### Legal Framework of Appointment

Decree of Board of Directors No. 039/SK-HC/DIR/II/2021



#### Sertifikasi

Sertifikasi Manajemen Risiko Level 4-2021

#### Certification

Certification of Level 4 Risk Management-2021





## Pemimpin Departemen/Unit Department/Unit Head

| No | Nama<br>Name             | Unit Kerja<br>Work Unit                                                                                |
|----|--------------------------|--------------------------------------------------------------------------------------------------------|
| 1  | Reynoldi Muchsin         | Departemen Administrasi & Laporan Kredit<br>Administration & Credit Report Department                  |
| 2  | Irma F. Modjepe          | Departemen <i>Special Asset Management</i><br>Special Asset Management Department                      |
| 3  | Otniel Palar             | Departemen Kebijakan Strategi & Riset<br>Strategy Policy & Research Department                         |
| 4  | Hendra R. Bororing       | Departemen Perencanaan & Kinerja Korporat<br>Planning & Corporate Performance Department               |
| 5  | Meisye J. Rumbayan       | Departemen <i>Anti Fraud</i><br>Anti Fraud Department                                                  |
| 6  | Romel A. Paat            | Departemen Inspeksi<br>Inspection Department                                                           |
| 7  | Natalie C. Pontororing   | Departemen Audit TI<br>IT Audit Department                                                             |
| 8  | Temmy A. Kandou          | Departemen <i>Quality Assurance</i><br>Quality Assurance Department                                    |
| 9  | Meity Sinjal             | Departemen Sekretariat<br>Secretariat Department                                                       |
| 10 | Nicky I G Laoh (PGS)     | Departemen <i>Public Relation</i><br>Public Relations Department                                       |
| 11 | Rady A. Langkun          | Departemen Kepatuhan<br>Compliance Department                                                          |
| 12 | Meilie F. Sondakh        | Departemen Hukum<br>Legal Department                                                                   |
| 13 | Nancy E. L. Sumaa        | Departemen Manajemen Risiko Bidang Kredit<br>Credit Risk Management Department                         |
| 14 | Cynthia Wohon            | Departemen Kebijakan & Prosedur Risiko<br>Risk Policy & Procedure Department                           |
| 15 | Hendly M. Raintung       | Departemen Rekrutmen & Manajemen Karir<br>Recruitment & Career Management Department                   |
| 16 | Rosita Nur Gomo          | Departemen Remunerasi & Manajemen Kinerja<br>Remuneration & Performance Management Department          |
| 17 | Diane I K Kindangen      | Departemen Pelatihan & Pengembangan<br>Training & Development Department                               |
| 18 | Yudy G. Worang (PGS)     | Departemen Pengadaan<br>Procurement Department                                                         |
| 19 | Rommy M. Gerungan        | Departemen Pengelolaan & Pemeliharaan Aset Fisik<br>Physical Asset Management & Maintenance Department |
| 20 | Chandra V. Manabung      | Departemen Pelayanan Umum<br>Public Service Department                                                 |
| 21 | Jane I. Pangemanan (PGS) | Departemen Akuntansi<br>Accounting Department                                                          |
| 22 | Sitti B. Usup            | Departemen Laporan Keuangan<br>Financial Reporting Department                                          |
| 23 | Jeannie D. Palit         | Departemen <i>Treasury &amp; Dealers</i><br>Treasury & Dealers Department                              |



| No | Nama<br>Name                    | Unit Kerja<br>Work Unit                                                                                |
|----|---------------------------------|--------------------------------------------------------------------------------------------------------|
| 24 | Ivone S. Tulangi                | Departemen Institusi Keuangan<br>Financial Institution Department                                      |
| 25 | David B. Junus                  | Departemen Dana Ritel<br>Retail Fund Department                                                        |
| 26 | Jeanette V. S Rampi             | Departemen Dana Institusi<br>Institutional Fund Department                                             |
| 27 | Yudha A. Sudibyo                | Departemen Kredit Komersial & Korporat<br>Commercial & Corporate Credit Department                     |
| 28 | Fitri L. Tuwaidan               | Departemen Kredit Usaha Mikro & Kecil<br>Micro & Small Business Credit Department                      |
| 29 | Moh. Ridwan Arbie               | Departemen Kredit Konsumer I<br>Consumer Credit Department I                                           |
| 30 | Rizal S. Rompis                 | Departemen Kredit Konsumer II<br>Consumer Credit Department II                                         |
| 31 | Pricillia F. G. Prasethio (PGS) | Departemen Pengembangan Produk & Jasa<br>Product Development Department & Services                     |
| 32 | Heintje R. Mumek                | Departemen Dukungan dan Layanan Produk<br>Product Support and Service Department                       |
| 33 | Imelda Winny Palohoon           | Departemen Pemasaran & Evaluasi Layanan Digital<br>Digital Service Marketing & Evaluation Department   |
| 34 | Meiske L. Pua                   | Departemen Jaringan<br>Network Department                                                              |
| 35 | Jon A. Razak                    | Departemen Pengembangan Sistem & Infrastruktur IT<br>IT System Development & Infrastructure Department |
| 36 | Yanry Y. Pangouw                | Departemen Operasional IT<br>IT Operational Department                                                 |
| 37 | Erwin V. Worotikan              | Departemen E-Banking & Keamanan IT<br>IT E-Banking & Security Department                               |
| 38 | Tien V. Tulung                  | Departemen Sentra Operasional<br>Operational Center Department                                         |
| 39 | Yolanda Manoppo                 | Departemen Layanan<br>Service Department                                                               |
| 40 | Yella Ahaliki                   | Departemen Supervisi Operasional<br>Operational Supervision Department                                 |
| 41 | Adwijah M. Kalapati             | Departemen Supervisi Pemasaran<br>Marketing Supervision Department                                     |
| 42 | Donny Panambunan                | Unit Pajak<br>Tax Unit                                                                                 |
| 43 | Ratih F. Watugisir              | Unit APU & PPT<br>AML & CFT Unit                                                                       |
| 44 | Theodorus E. Sumual             | Unit Ketahanan & Keamanan Siber<br>Cyber Resilience & Security Unit                                    |



## **Pemimpin Kantor Cabang** **Branch Managers**

| No | Nama<br>Name           | Unit Kerja<br>Work Unit                |
|----|------------------------|----------------------------------------|
| 1  | Risy J. Tumiwa         | Cabang Utama<br>Main Branch            |
| 2  | Elisa Mokoginta (PGS)  | Cabang Kotamobagu<br>Kotamobagu Branch |
| 3  | Tomy Gobel             | Cabang Gorontalo<br>Gorontalo Branch   |
| 4  | Fernando F. Mamahit    | Cabang Tahuna<br>Tahuna Branch         |
| 5  | James J. Lumintang     | Cabang Bitung<br>Bitung Branch         |
| 6  | Threisye Najoan        | Cabang Kawangkoan<br>Kawangkoan Branch |
| 7  | Hasan Hamid            | Cabang Limboto<br>Limboto Branch       |
| 8  | Laurensia D. Sumeysy   | Cabang Tondano<br>Tondano Branch       |
| 9  | Lidya T.N. Dondokambey | Cabang Tomohon<br>Tomohon Branch       |
| 10 | Zulhijas A. Rasyid     | Cabang Marisa<br>Marisa Branch         |
| 11 | Broery Jacobus         | Cabang Calaca<br>Calaca Branch         |
| 12 | Meifie M Runtulalo     | Cabang Amurang<br>Amurang Branch       |
| 13 | Cheryl L. Humiang      | Cabang Siau<br>Siau Branch             |
| 14 | Endah Bannan           | Cabang Tilamuta<br>Tilamuta Branch     |
| 15 | Marini B. Giroth       | Cabang Jakarta<br>Jakarta Branch       |
| 16 | Laurensia D. Sumeysy   | Cabang Airmadidi<br>Airmadidi Branch   |
| 17 | Sri Wahyuni Wantogia   | Cabang Suwawa<br>Suwawa Branch         |
| 18 | Kamaludin Zees         | Cabang Kwandang<br>Kwandang Branch     |
| 19 | Stanly Manangka        | Cabang Boroko<br>Boroko Branch         |
| 20 | Jeane Y. Arina         | Cabang Ratahan<br>Ratahan Branch       |
| 21 | Noebel Tambajong       | Cabang Surabaya<br>Surabaya Branch     |



| No | Nama<br>Name      | Unit Kerja<br>Work Unit                |
|----|-------------------|----------------------------------------|
| 22 | Heru Noertjahjo   | Cabang Malang<br>Malang Branch         |
| 23 | Aswin Paputungan  | Cabang Tutuyan<br>Tutuyan Branch       |
| 24 | Jerry Tuuk        | Cabang Molibagu<br>Molibagu Branch     |
| 25 | Miranda E. Thomas | Cabang Lolak<br>Lolak Branch           |
| 26 | Stevie P. Marinka | Cabang Melonguane<br>Melonguane Branch |

## **Pemimpin Kantor Cabang Pembantu** **Sub-Branch Office Head**

| No | Nama<br>Name         | Kantor Cabang Pembantu<br>Sub-Branch Office Head          |
|----|----------------------|-----------------------------------------------------------|
| 1  | Christin Y. Pelle    | Cabang Pembantu Lirung<br>Lirung Sub Branch               |
| 2  | Lisdawaty Simatupang | Cabang Pembantu Kelapa Gading<br>Kelapa Gading Sub Branch |
| 3  | Reintje A. Keintjem  | Cabang Pembantu Cempaka Putih<br>Cempaka Putih Sub Branch |
| 4  | Andrew Walukow       | Cabang Pembantu Mangga Dua<br>Mangga Dua Sub Branch       |
| 5  | Hendra J. Monoarfa   | Cabang Pembantu Popayato<br>Popayato Sub Branch           |
| 6  | Yan K. Puspa         | Cabang Pembantu Pasar Sentral<br>Pasar Sentral Sub Branch |
| 7  | Vemy Bogar           | Cabang Pembantu Tagulandang<br>Tagulandang Sub Branch     |
| 8  | Jeany N. Dumondor    | Cabang Pembantu Tuminting<br>Tuminting Sub Branch         |
| 9  | Steven M. Kawengian  | Cabang Pembantu Likupang<br>Likupang Sub Branch           |
| 10 | Ivone D. Goni        | Cabang Pembantu Paal Dua<br>Paal Dua Sub Branch           |
| 11 | Tessy F. Gobel       | Cabang Pembantu Paguat<br>Paguat Sub Branch               |
| 12 | Joice S. Moniaga     | Cabang Pembantu Motoling<br>Motoling Sub Branch           |





| No | Nama<br>Name        | Kantor Cabang Pembantu<br>Sub-Branch Office Head          |
|----|---------------------|-----------------------------------------------------------|
| 13 | Lucky Putong        | Cabang Pembantu Manembo-Nembo<br>Manembo-Nembo Sub Branch |
| 14 | Kemal Sukarta       | Cabang Pembantu Randangan<br>Randangan Sub Branch         |
| 15 | Suud Alhasni        | Cabang Pembantu Tolangohula<br>Tolangohula Sub Branch     |
| 16 | Noldy A. Mende      | Cabang Pembantu Bahu<br>Bahu Sub Branch                   |
| 17 | Adelien Wuysang     | Cabang Pembantu Ranotana<br>Ranotana Sub Branch           |
| 18 | Serpi Longdong      | Cabang Pembantu Tamako<br>Tamako Sub Branch               |
| 19 | Ilvana Stevani      | Cabang Pembantu Paguyaman<br>Paguyaman Sub Branch         |
| 20 | Adelien Wuysang     | Cabang Pembantu Langowan<br>Langowan Sub Branch           |
| 21 | Clifford Rondonuwu  | Cabang Pembantu Sam Ratulangi<br>Sub Branch Sam Ratulangi |
| 22 | Tonny M. Rumimper   | Cabang Pembantu Beo<br>Beo Sub Branch                     |
| 23 | Endro I. Toreh      | Cabang Pembantu Telaga SMS<br>Telaga SMS Sub Branch       |
| 24 | Novy V. Lumunon     | Cabang Pembantu Mopuya<br>Mopuya Sub Branch               |
| 25 | Jefta A. I. Kaligis | Cabang Pembantu Modinding<br>Modinding Sub Branch         |



## Sejarah Direksi

### History of Board of Directors



02

## **Profil Bisnis & SDM**

Business & HR Profile









# Struktur Organisasi

## Organizational Structure

**Komite Kredit**  
Credit Committee

**Komite Manajemen Kepegawaian**  
Personnel Management Committee

**ALCO**  
ALCO

**Komite Manajemen Risiko**  
Risk Management Committee

**Komite Pengarah Teknologi Informasi**  
Information Technology Directing Committee

**Komite Kebijakan Kredit**  
Credit Policy Committee



**Machmud Turuis**  
Direktur Kepatuhan  
Compliance Director



**Joubert R.J. Dondokambey**  
Direktur Umum  
General Director



**Daniel J. Rompas**  
Divisi Kepatuhan  
Compliance Division



**Sepriyono Kadir**  
Divisi Manajemen Risiko  
Risk Management Division



**Ratih F. Watugidir**  
Unit APU-PPT  
AML-CFT Unit



**Theodorus E. Sumual**  
Unit Ketahanan & Keamanan Siber  
Resilience & Cyber Security Unit



**Wenda W. Rumambi**  
Divisi Human Capital  
Human Capital Division



**Noldy P. Dandel**  
Divisi Umum  
General Division



**Firman**  
Divisi Pengendalian Keuangan  
Financial Control Division

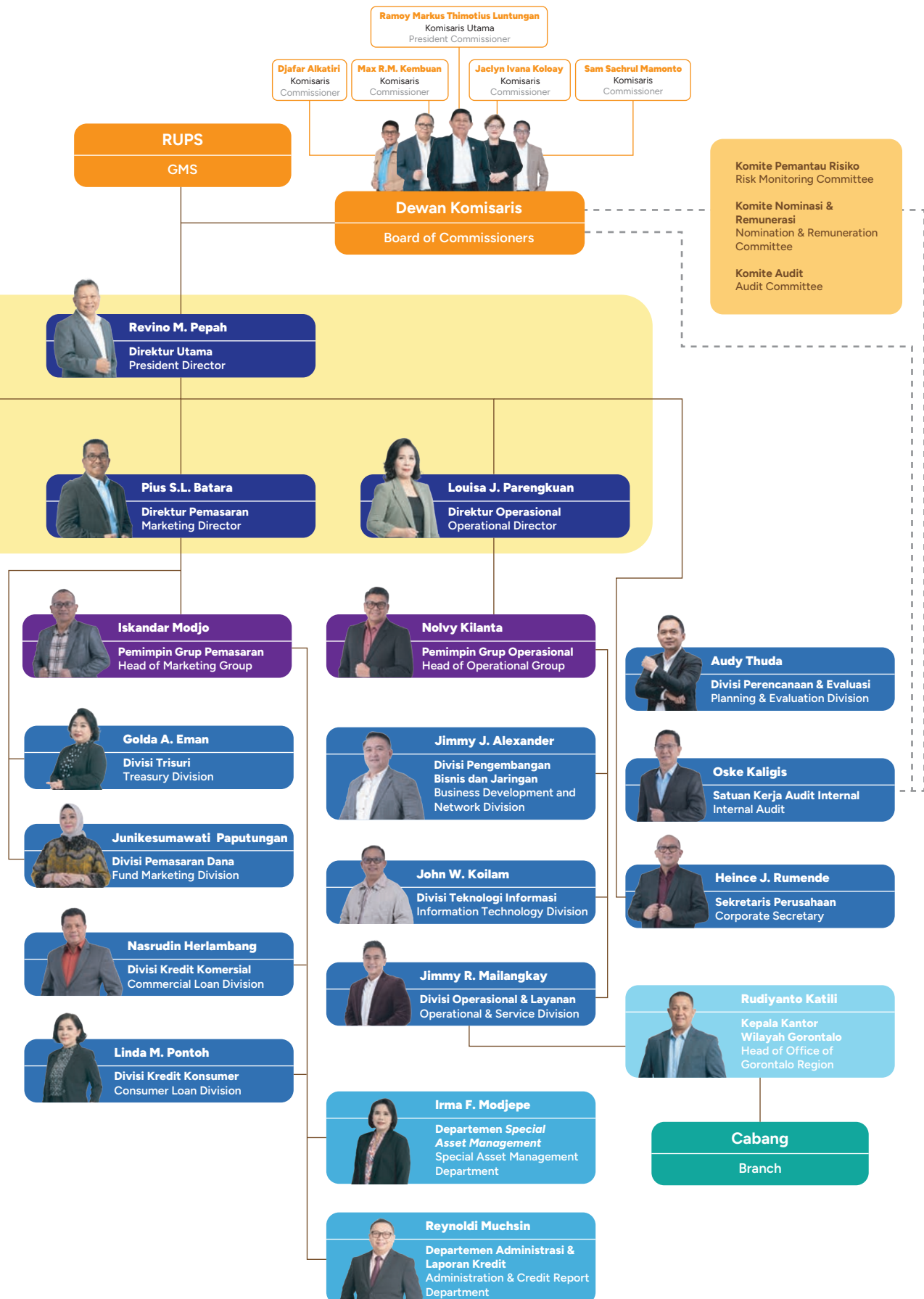


**Donny Panambunan**  
Unit Pengelolaan Pajak  
Tax Management Unit

**Staf Ahli**

Expert Staff







# Keunggulan BSG

## BSG Excellence

### Aspek Eksternal External Aspect

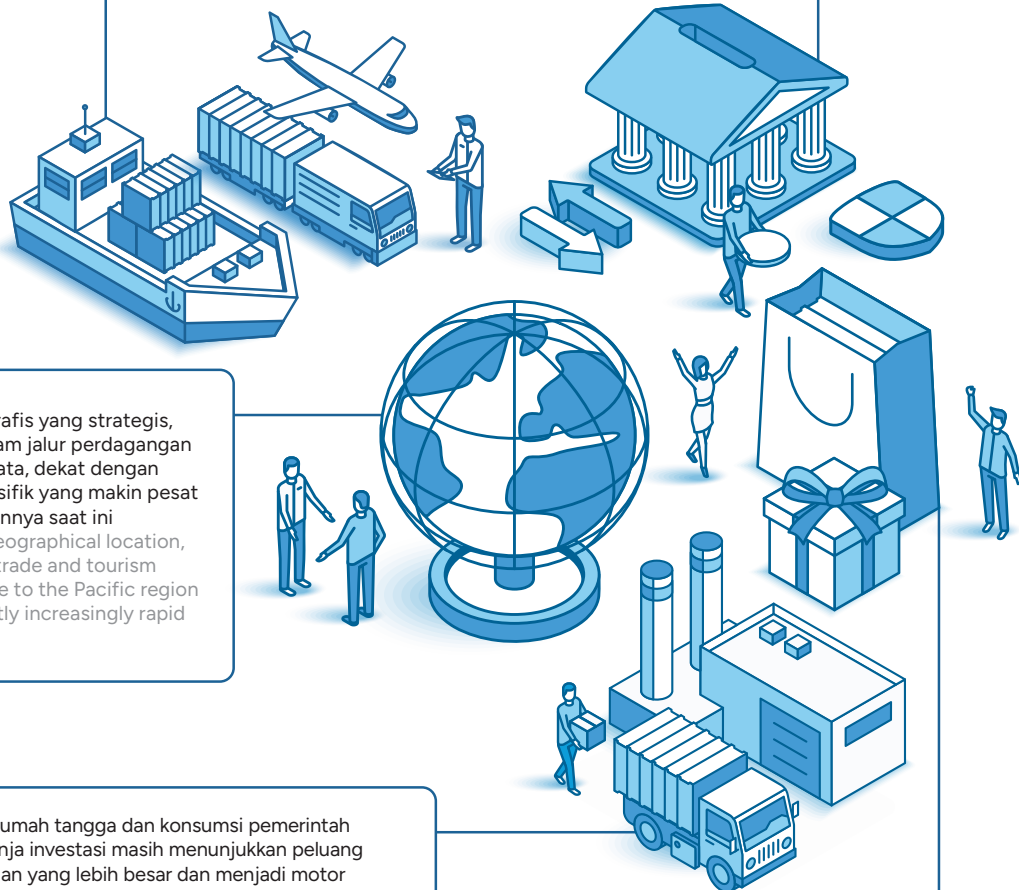
Pencanangan Sulawesi Utara (Bitung) sebagai *gateway harbor* (pelabuhan jalan masuk) jalur perdagangan ke Asia Tenggara maupun Asia Pasifik dengan Kawasan Ekonomi Khusus (KEK) Declaration of North Sulawesi (Bitung) as a gateway harbor for trade routes to Southeast Asia and the Asia Pacific with Special Economic Zones (SEZ)

Dukungan kebijakan makro regional (Penetapan Sulawesi Utara sebagai *point of group* Indonesia Bagian Timur), di mana dalam Rencana Pembangunan Jangka Menengah Daerah (RPJMD) disebutkan bahwa Provinsi Sulawesi menjadi pusat pertumbuhan di Indonesia Bagian Timur. Dengan demikian diharapkan akan banyak dukungan program kegiatan berskala regional atau lintas Provinsi dalam rangka mengembangkan Provinsi Sulawesi Utara sebagai pusat pertumbuhan  
Regional macro policies support (North Sulawesi determined as the point of group for Eastern Indonesia), where the Regional Medium Term Development Plan (RPJMD) specifies that Sulawesi Province is the center of growth in Eastern Indonesia. Thus, there will hopefully be a lot of support for regional or cross-provincial scale activity programs in order to develop North Sulawesi Province as a growth center

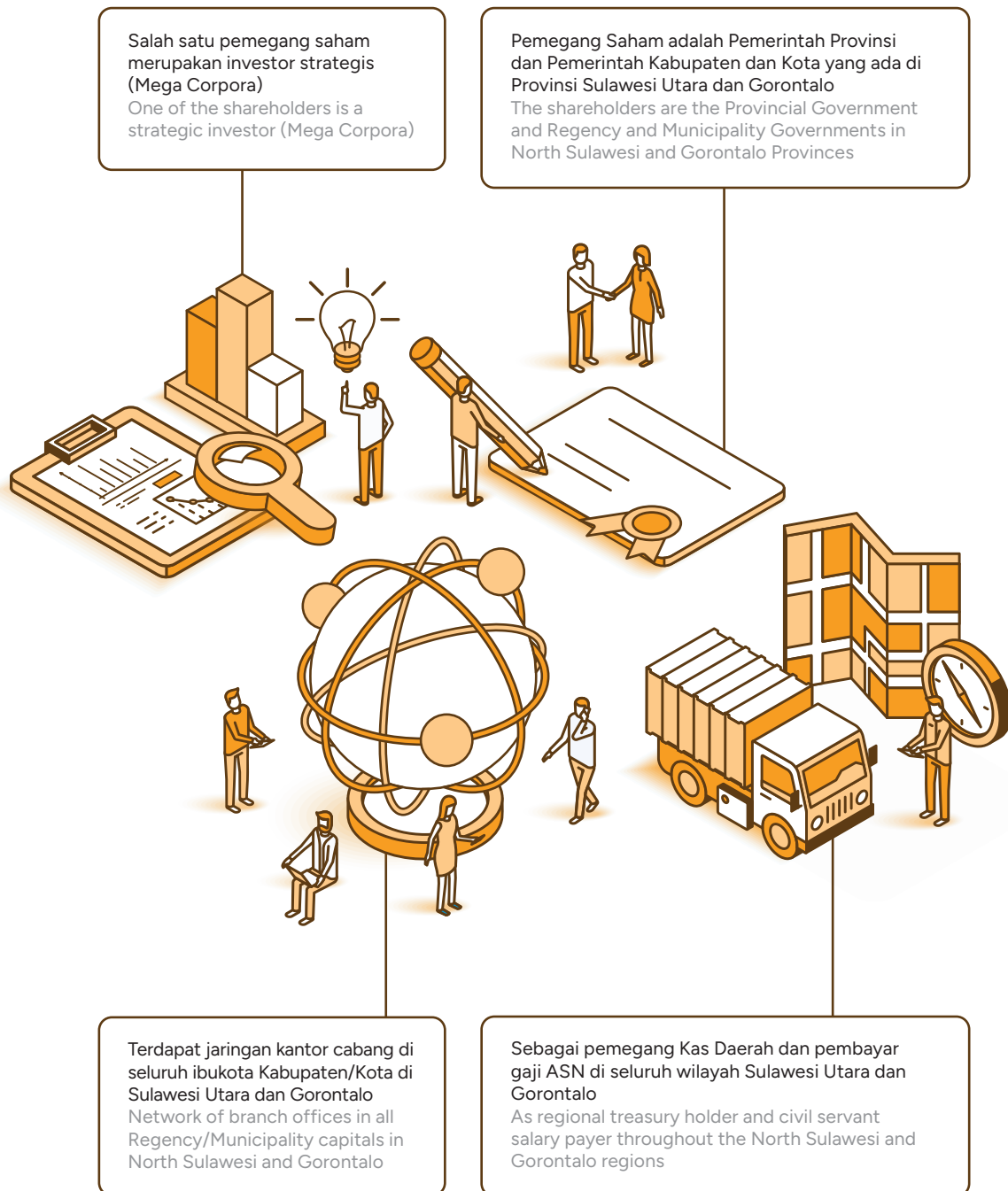
Letak geografis yang strategis, terletak dalam jalur perdagangan dan pariwisata, dekat dengan kawasan Pasifik yang makin pesat perkonomiannya saat ini  
Strategic geographical location, located on trade and tourism routes, close to the Pacific region with currently increasingly rapid economy

Konsumsi rumah tangga dan konsumsi pemerintah dalam belanja investasi masih menunjukkan peluang pertumbuhan yang lebih besar dan menjadi motor penggerak utama perekonomian Provinsi Sulawesi Utara dan Gorontalo, sehingga hal ini memberikan peluang bagi perbankan untuk memperbesar pembiayaan kredit konsumtif dan konstruksi  
Household and government consumptions in investment spending remain displaying greater growth opportunities and are the main driving force for the economy of North Sulawesi and Gorontalo Provinces, providing opportunity for banks to increase consumer and construction credit financing

Perekonomian Daerah Provinsi Sulawesi Utara dan Gorontalo yang makin berkembang dalam lima tahun terakhir  
The regional economy of North Sulawesi and Gorontalo Provinces has increasingly developed in the last five years



## **Aspek Internal** **Internal Aspect**



## Bidang Usaha

### Business Fields

Sesuai dengan Anggaran Dasar Bank yang terakhir diubah melalui Akta Pernyataan Keputusan Rapat No. 137 tanggal 24 Juni 2013, yang dibuat di hadapan M.S.E. Pangemanan, S.H., Notaris di Manado, pada pasal 3 menyebutkan maksud dan tujuan Bank SulutGo adalah berusaha dalam bidang perbankan dan jasa keuangan lainnya yang dapat dilakukan oleh suatu bank berdasarkan peraturan perundangan yang berlaku di Indonesia.

Berikut disampaikan kegiatan usaha berdasarkan Anggaran Dasar Bank dan kegiatan yang dilakukan.

Subject to the Bank's Articles of Association last amended by the Deed of Meeting Decision Statement No. 137 on June 24, 2013, made before M.S.E. Pangemanan, S.H., Notary Public in Manado, article 3 states that the purposes and objectives of Bank SulutGo are to operate in banking sector and any other financial services that can be carried out by a bank under applicable laws and regulations in Indonesia.

The following is a presentation of business activities based on the Bank's Articles of Association and the activities carried out.

| No | Kegiatan Usaha<br>Business Activity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Sudah Dijalankan<br>Has Been Implemented | Belum Dijalankan<br>Has Not Been Implemented |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------|
| 1  | Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lain yang dipersamakan dengan itu<br>Collecting funds from the public in the form of savings in the form of current accounts, time deposits, deposit certificates, savings and/or any other equivalent forms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sudah Completed                          |                                              |
| 2  | Memberikan Kredit<br>Granting Credit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Sudah Completed                          |                                              |
| 3  | Menerbitkan surat pengakuan hutang<br>Issuing acknowledgement of indebtedness                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Sudah Completed                          |                                              |
| 4  | Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya<br>1. Surat-surat wesel termasuk wesel yang diakseptasi oleh Bank yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud<br>2. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat dimaksud<br>3. Kertas perbendaharaan negara dan surat jaminan pemerintah<br>4. Sertifikat Bank Indonesia (SBI)<br>5. Obligasi<br>6. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun<br>7. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun<br>Buying, selling or guaranteeing at personal risk or for the interests and orders of its customers<br>1. Bills of exchange including drafts accepted by the Bank with term of not longer than the custom in the trade of relevant papers<br>2. Acknowledgement of indebtedness and any other commercial papers with term of not longer than the custom in the trade of relevant papers<br>3. State treasury papers and government guarantee instruments<br>4. Bank Indonesia Certificate (SBI)<br>5. Bonds<br>6. Commercial papers with period of up to 1 (one) year<br>7. Other securities instruments with term of up to 1 (one) year | Sudah Completed                          |                                              |





| No | Kegiatan Usaha<br>Business Activity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Sudah Dijalankan<br>Has Been Implemented                                                                                              | Belum Dijalankan<br>Has Not Been Implemented |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 5  | Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah<br>Transferring money either for one's own interests or for the interests of customers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Sudah<br>Completed                                                                                                                    |                                              |
| 6  | Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lain<br>Depositing funds with, borrowing funds from, or lending funds to other Banks, either by using letters, telecommunication facilities or by bills of presentment, checks or any other means                                                                                                                                                                                                                                                                                                                                                                                    | Sudah<br>Completed                                                                                                                    |                                              |
| 7  | Menerima pembayaran dari tagihan atau surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga<br>Receiving payments from bills or securities and making calculations with or between third parties                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Sudah<br>Completed                                                                                                                    |                                              |
| 8  | Menyediakan tempat untuk menyimpan barang dan surat berharga<br>Providing a place to keep goods and securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Sudah<br>Completed                                                                                                                    |                                              |
| 9  | Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak<br>Carrying out deposit activities for the benefit of another party based on a contract                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sudah<br>Completed                                                                                                                    |                                              |
| 10 | Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek<br>Depositing funds from customers to another in the form of securities that are not listed on the stock exchange                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Sudah<br>Completed                                                                                                                    |                                              |
| 11 | Membeli sebagian atau seluruh agunan baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan, dengan ketentuan agunan yang diberi tersebut wajib segera dicairkan secepatnya<br>Purchasing part or all of collateral either by auction or outside auction on a basis of voluntary surrender by the collateral owner or based on power of attorney to sell outside auction from the collateral owner in the event that the debtor does not comply with the obligations to the Company, provided that the collateral given must be immediately liquidated as soon as possible | Sudah<br>Completed                                                                                                                    |                                              |
| 12 | Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat<br>Carrying out factoring activities, credit card business and trustee activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Sudah<br>(Kartu Kredit<br>Pemerintah Daerah/<br>Co-branding BNI)<br>Completed (Local<br>Government Credit<br>Card/Co-branding<br>BNI) |                                              |
| 13 | Melakukan kegiatan dalam valuta asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang<br>Carrying out activities in foreign currency and/or as a Foreign Exchange Bank by complying with the provisions set forth by the competent authorities                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                       | Belum<br>Not Yet                             |



| No | Kegiatan Usaha<br>Business Activity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Sudah Dijalankan<br>Has Been Implemented | Belum Dijalankan<br>Has Not Been Implemented |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------|
| 14 | Melakukan kegiatan penyertaan modal pada Bank atau perusahaan lain di bidang keuangan antara lain sewa guna usaha, modal ventura, perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan dengan memenuhi ketentuan yang ditetapkan yang berwenang<br>Carrying out capital participation activities in the Bank or any other companies in finance, including leasing, venture capital, securities companies, insurance companies and settlement and deposit clearing institutions by complying with the provisions set forth by the competent authorities | Sudah Completed                          |                                              |
| 15 | Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip syariah, dengan syarat harus menarik kembali penyertaannya dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang<br>Performing temporary capital participation activities to deal with the consequences of credit failure or financing failure based on sharia principles, provided that the participation must be withdrawn by complying with the conditions set forth by the competent authorities                               |                                          | Belum Not Yet                                |
| 16 | Bertindak sebagai pendiri dana pensiun sesuai dengan ketentuan Peraturan Perundang-undangan tentang Dana Pensiun<br>Acting as founder of a pension fund under the provisions of the Laws and Regulations concerning Pension Funds                                                                                                                                                                                                                                                                                                                                              | Sudah Completed                          |                                              |
| 17 | Memberi bantuan teknis kepada Badan Usaha Milik Daerah (BUMN) di lingkungan Daerah Provinsi Sulawesi Utara dan Daerah Kabupaten/ Daerah Kota Seluruh Provinsi Sulawesi Utara dan Provinsi Gorontalo yang berbadan hukum perseroan terbatas (PT) dalam rangka pengelolaan keuangan daerah<br>Providing technical assistance to Regional-Owned Enterprises (BUMD) in North Sulawesi Province and Regions/Cities throughout North Sulawesi Province and Gorontalo Province which are incorporated as limited liability companies (PT) in order to manage regional finance         | Sudah Completed                          |                                              |
| 18 | Melakukan kegiatan perbankan termasuk perbankan konvensional maupun perbankan berdasarkan prinsip syariah serta kegiatan usaha lain yang lazim dilakukan oleh Bank sepanjang tidak bertentangan dengan Peraturan Perundang-undangan yang berlaku.<br>Performing banking activities including conventional banking and banking based on sharia principles and any other business activities commonly carried out by the Bank provided that they do not conflict with applicable laws and regulations                                                                            | Sudah Completed                          |                                              |

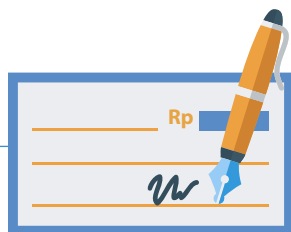
## Produk dan Jasa

### Products and Services



### Giro

#### Current Account



#### Giro

##### Current Account

Produk dana Bank SulutGo yang bertujuan untuk menghimpun dana masyarakat untuk dikelola secara aman dan profesional. Penarikannya dapat menggunakan cek, bilyet giro, atau sarana pemindahbukuan lainnya.

Bank SulutGo fund product which aims to collect public funds for safe and professional management. Withdrawals can be made using checks, bilyet giro, or any other transfer facilities.

**Target Nasabah**  
Target Customers

Perorangan, Non Perorangan (Perusahaan Swasta, Pemerintah, Asuransi, Yayasan, dll)  
Individual, Non-Individual (Private Companies, Governments, Insurances, Foundations, etc)



#### Giro Escrow

##### Escrow Giro

Produk yang digunakan sebagai jaminan kredit dan penampungan dana. Karakteristik produk ini tidak memiliki jasa giro, administrasi bulanan, administrasi rekening pasif, dan tidak diberikan cek atau bilyet giro.

Products used as credit collateral and fund storage. The characteristics of this product are that it does not have giro services, monthly administration, passive account administration, and does not provide checks or bilyet giro.

**Target Nasabah**  
Target Customers

Debitur  
Debtors



## Tabungan Savings



### Tabungan ASN Civil Servant Savings

Tabungan untuk Pegawai Negeri Sipil dengan persyaratan mudah dan ringan yang diterbitkan oleh Bank SulutGo.  
Savings for Civil Servants with simple and easy requirements issued by Bank SulutGo.

**Target Nasabah**  
Target Customers

Pegawai Negeri Sipil  
Civil Servants



### Tabungan Pensiun Pension Savings

Tabungan untuk pensiunan Pegawai Negeri Sipil dengan persyaratan mudah dan ringan yang diterbitkan oleh Bank SulutGo.  
Savings for retired Civil Servants with simple and easy requirements issued by Bank SulutGo.

**Target Nasabah**  
Target Customers

Pensiunan ASN  
Retired Civil Servants



### TabunganKu TabunganKu

TabunganKu adalah tabungan untuk perorangan dengan persyaratan mudah dan ringan yang diterbitkan secara bersama oleh bank-bank di Indonesia guna menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat.  
TabunganKu is a savings account for individuals with simple and easy requirements issued jointly by banks in Indonesia in order to develop a culture of saving and improve people's welfare.

**Target Nasabah**  
Target Customers

Masyarakat umum yang belum memiliki rekening tabungan  
General public with no savings account yet



### Tabungan Bohusami Plan (TBP) Tabungan Bohusami Plan (TBP)

Tabungan Bohusami Plan adalah Produk yang Tabungan Bohusami Plan dirancang sebagai solusi tabungan dengan setoran bulanan dan jangka waktu yang fleksibel, untuk menjawab kebutuhan masyarakat dalam merencanakan keuangan masa depan.  
Tabungan Bohusami Plan is a savings product designed as a solution with monthly deposits and flexible terms, aimed at meeting the public's needs in planning for their financial future.

**Target Nasabah**  
Target Customers

Nasabah Perorangan  
Individual Customer





### Tabungan Bohusami Young Bohusami Young Savings

Produk Tabungan yang diperuntukkan bagi segmentasi anak muda, mulai pelajar SMA/ sederajat, mahasiswa, dan karyawan/karyawati dengan fasilitas *digital banking*.  
Savings product designed for the youth segment, including high school students or equivalent, university students, and employees, equipped with digital banking facilities.

**Target Nasabah**  
Target Customers

Pelajar SMA/ sederajat, Mahasiswa, Karyawan/karyawati  
High School Students or Equivalent, University Students, Employees



### Tabungan Bohusami Bohusami Savings

Tabungan Bohusami adalah produk khusus bagi nasabah Perorangan kelas menengah ke bawah dengan syarat mudah dan langsung mendapatkan hadiah pada pembukaan rekening awal. Tabungan Bohusami merupakan wujud apresiasi Bank SulutGo kepada masyarakat Sulawesi Utara dan Gorontalo untuk lebih menarik minat menabung masyarakat.

Bohusami Savings is a Special product for lower and middle class individual customers with simple requirements and immediate prizes when opening an initial account. Bohusami Savings is a form of Bank SulutGo appreciation to the people of North Sulawesi and Gorontalo in order to attract more people's interest in saving.

**Target Nasabah**  
Target Customers

Pengusaha UMKM, Petani, Nelayan, Ibu Rumah Tangga  
MSMEs Entrepreneurs, Farmers, Fishermen, Housewives



### Tabungan SimPel (Simpanan Pelajar) SimPel (Simpanan Pelajar) Savings

SimPel merupakan tabungan khusus untuk pelajar Sekolah dari tingkat PAUD sampai Sekolah Menengah yang diterbitkan secara nasional oleh bank-bank di Indonesia, dengan persyaratan mudah dan sederhana, dilengkapi dengan fitur yang menarik, guna mendorong budaya menabung sejak dini, dilengkapi dengan layanan *e-delivery channel* yang memudahkan siswa untuk melakukan transaksi. SimPel is a special savings account for school students from Early Childhood Education to Middle School level issued nationally by banks in Indonesia, with simple and easy requirements, completed with appealing features, to promote a culture of savings from an early age, provided with e-delivery channel services which facilitates students to make transactions.

**Target Nasabah**  
Target Customers

Perorangan, Non Perorangan Kelas Menengah ke Atas  
Upper Middle Class Individuals and Non-Individuals



### Tabungan Bunaken Bunaken Savings

Tabungan Bunaken adalah persembahan khusus bagi nasabah dan calon nasabah perorangan atau non perorangan, dengan bunga dan fitur menarik lainnya.

Bunaken Savings is a special offering for upper and middle class individual and non-individual customers and prospective customers, with interest and other appealing features.

**Target Nasabah**  
Target Customers

Perorangan, Non Perorangan Kelas Menengah ke Atas  
Upper Middle Class Individuals and Non-Individuals



## SIMPEDA SIMPEDA

Merupakan produk tabungan Bank Pembangunan Daerah (BPD) seluruh Indonesia dengan persyaratan yang mudah dan memiliki banyak manfaat.

It is a savings product of Regional Development Banks (BPD) throughout Indonesia with easy requirements and many benefits.

**Target Nasabah**  
Target Customers

Masyarakat Umum, Perorangan, Non Perorangan  
General Public, Individuals, Non-Individuals

## Deposito Deposits

Bank SulutGo memiliki produk dana Bank SulutGo yang bertujuan untuk menghimpun dana masyarakat untuk dikelola secara aman dan profesional dengan jangka waktu pencairan tersedia dalam beberapa pilihan yaitu 1, 3, 6 dan 12 bulan disertai suku bunga yang bersaing. Ada dua macam produk deposito Bank SulutGo yaitu:

Bank SulutGo has launched Bank SulutGo fund product which aims to collect public funds for safe and professional management with withdrawal periods available in several options, 1, 3, 6 and 12 months along with competitive interest rates. There are two types of Bank SulutGo deposit products:

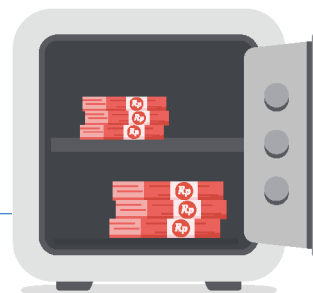


### Deposito Berjangka Time Deposits

Produk dana yang bertujuan untuk menghimpun dana masyarakat dengan waktu simpanan yang berjangka yaitu 1, 3, 6 dan 12 bulan.  
Fund product that aim to collect public funds with savings periods of 1, 3, 6 and 12 months.

**Target Nasabah**  
Target Customers

Perorangan, Non Perorangan (Pemerintah dan Swasta)  
Individuals and Non-Individuals (Government and Private Parties)



### Deposito On Call On Call Deposit

Produk dana yang bertujuan menghimpun dana masyarakat dengan jangka waktu simpanan minimal 7 hari dan maksimal 1 bulan. Segmentasi produk ini adalah pemerintah, perusahaan dan perorangan.  
Fund product that aims to collect public funds with minimum and maximum deposit periods of 7 days and 1 month, respectively. The segmentation of this product is government, companies and individuals.

**Target Nasabah**  
Target Customers

Perorangan, Non Perorangan (Pemerintah dan Swasta)  
Individuals and Non-Individuals (Government and Private Parties)

## Produk Pinjaman

### Loan Product



#### Kredit Pegawai Negeri Sipil (KASN)

##### Civil Servant Credit (KASN)

Kredit yang diperuntukkan bagi ASN/CASN dengan gaji yang dibayarkan di BSG  
Credit intended for civil servants/CASN with salaries paid at BSG

##### Ketentuan / Terms

1. Maksimal jangka waktu 8 tahun untuk CASN & 15 (lima belas) tahun untuk ASN  
Maximum term of 8 years for CASN & 15 (fifteen) years for civil servants (ASN)
2. Memasukkan SK CASN asli & Surat Tanda Lulus Prajabatan asli/Surat Keterangan dari BKD bahwa akan diikutsertakan dalam prajabatan untuk CASN  
Committing the original CASN Decree & original Certificate of Pre-Service Graduation/Certification from BKD that the CASN will participate in the pre-service
3. Memasukkan SK Pengangkatan asli dan SK Kepangkatan asli untuk ASN Suku Bunga 14% Anuitas Bulanan  
Committing the original Assignment Decree and original Appointment Decree for civil servants. Interest rate is 14% (Monthly Annuities)

##### Target Nasabah / Target Customer

ASN dan CASN  
ASN and CASN

#### Kredit Pegawai Negeri Sipil (KASN) Pra Purna Bhakti

##### Pre-Retirement Service Civil Servant Credit (KASN)

Kredit yang diperuntukkan bagi ASN dengan gaji yang dibayarkan di BSG  
Credit intended for civil servants with salaries paid at BSG

##### Ketentuan / Terms

1. Usia minimal 50 tahun  
Minimum age is 50 years old
2. Jangka Waktu kredit maksimal 15 (lima belas) tahun  
The maximum credit period is 15 (fifteen) years
3. Memasukkan SK Pengangkatan (80% & 100%) yang kemudian akan diganti dengan SK Pensiun apabila debitur sudah pensiun  
Committing Assignment Decree (80% & 100%) which will then be replaced with a Retirement Decree if the debtor has retired
4. Suku Bunga kredit sebesar 12,5% Anuitas Bulanan. Dilakukan blokir sebesar 1 (satu) kali angsuran untuk mengantisipasi keterlambatan pembayaran gaji pensiun  
Credit interest rate is 12.5% of Monthly Annuity. 1 (one) installment is blocked to anticipate delays in payment of pension salaries

##### Target Nasabah / Target Customer

ASN usia minimal 50 tahun  
Civil Servants (ASN) with minimum age of 50 years old



### Kredit Pegawai Negeri Sipil (KASN) Pra Tunjangan Hari Tua (THT)

#### Civil Servant Credit (KASN) with Pre Old-Age Benefit (THT)

Kredit yang diperuntukkan bagi ASN yang akan memasuki masa pensiun dengan gaji dibayarkan di BSG

Credit intended for civil servants who will enter retirement with salaries paid at BSG

#### Ketentuan / Terms

1. Jangka Waktu kredit maksimal 6 (enam) bulan dan berakhir pada bulan berjalan saat THT dibayarkan oleh Taspen  
The maximum credit period is 6 (six) months and shall cease in the current month when the THT is paid by Taspen
  - a. Plafon kredit maksimum sebesar tunjangan hari tua (THT) yang akan diterima. Memberikan kuasa kepada BSG untuk nantinya menerima SK Pensiun & KARIP  
The maximum credit ceiling is old age benefit (THT) that will be received. Authorities are granted to BSG for subsequent receipt of Pension Decree & KARIP
  - b. Angsuran bunga selama jangka waktu kredit diblokir pada tabungan debitur sebagai sumber pembayaran angsuran bunga setiap bulan sampai dengan jatuh tempo kredit  
Interest installments during credit period are blocked on the debtor's savings as a source of monthly interest installment payments until the credit maturity
  - c. Suku bunga 14% *sliding* bulanan  
Interest rate is 14% of monthly sliding

#### Target Nasabah / Target Customer

ASN yang memasuki masa pensiun  
Civil Servants (ASN) who will enter retirement



### Kredit Pensiunan ASN (KPS)

#### Retired Civil Servant Credit (KPS)

Kredit yang diperuntukkan bagi Pensiunan ASN yang gajinya dibayarkan dan/akan dibayarkan di BSG

Credit intended for retired civil servants (ASN) whose salaries are and/will be paid at BSG

#### Ketentuan / Terms

1. Usia maksimum pada saat berakhirnya masa kredit adalah 75 tahun  
The maximum age at the end of credit period is 75 years
2. Maksimal jangka waktu kredit 15 (lima belas) tahun  
The maximum credit period is 15 (fifteen) years
3. Memasukkan SK Pensiun asli & KARIP asli, kecuali E-Karip  
Committing the original Pension Decree & original KARIP, except E-Karip
4. Suku bunga sebesar 12,5% anuitas bulanan  
The interest rate is 12.5% of monthly annuities

#### Target Nasabah / Target Customer

Pensiunan ASN  
Retired Civil Servants (ASN)





### Kredit Pegawai Bank SulutGo (KPBS)

#### Bank SulutGo Employee Credit (KPBS)

Kredit yang diperuntukkan bagi Pegawai Tetap BSG yang tidak sedang mengalami permasalahan administratif

Credit intended for BSG Permanent Employees with administrative problems

#### Ketentuan / Terms

1. Besar bunga adalah setara *Base Lending Rate* (BLR) akhir bulan sebelumnya dengan jenis bunga anuitas bulanan atau sliding bulanan yang dipilih oleh debitur  
The amount of interest is equivalent to Base Lending Rate (BLR) at the end of previous month with the type of monthly annuity or monthly sliding interest selected by the debtor
2. Jangka waktu kredit maksimal 15 tahun dan/atau usia maksimum pada saat jatuh tempo kredit adalah 1 (satu) bulan sebelum usia 58 tahun  
The maximum credit period is 15 years and/or the maximum age at credit maturity is 1 (one) month before the age of 58 years
3. *Take Home Pay* (THP) 30% untuk masa dinas > 3 tahun sebagai pegawai tetap, dan 40% untuk masa dinas < tahun sebagai pegawai tetap  
30% of Take Home Pay (THP) is for a service period of > 3 years as a permanent employee, and 40% for a service period of < years as a permanent employee
4. Maksimal 3 (tiga) fasilitas per debitur dengan tetap memperhatikan besaran THP minimal 30% atas seluruh kewajiban  
Maximum 3 (three) facilities per debtor with regard to the minimum THP amount of 30% of all obligations
5. Jaminan tambahan tidak diwajibkan namun atas seluruh fasilitas wajib di-cover asuransi *all risk*  
Additional collateral is not required, but all facilities must be covered by all-risk insurance

#### Target Nasabah / Target Customer

Pegawai Tetap BSG  
BSG Permanent Employees



**Kredit Perumahan Rakyat-Fasilitas Likuiditas Pembiayaan Perumahan (KPRFLPP)**  
**Public Housing Credit-Residential Financing Liquidity Facility (KPRFLPP)**

Kredit yang diberikan kepada Masyarakat Berpenghasilan Rendah (MBR) dengan batasan penghasilan tetap yang merupakan gaji/upah pokok tidak melebihi Rp8.000.000/bulan (*joint income*)

Credit granted to Low Income Communities (MBR) with fixed income limit which is basic salary/wages not exceeding IDR8,000,000.00/month (joint income)

**Ketentuan / Terms**

1. Calon debitur yang tidak memiliki rumah yang dibuktikan dengan surat pernyataan dan diketahui oleh Lurah/Kepala Desa  
Prospective debtors with no residence as verified by a statement letter and acknowledged by the Village Head
2. Belum pernah menerima subsidi pemerintah untuk kepemilikan rumah  
They must have never received government subsidies for home ownership
3. Harus memiliki usaha sendiri dan izin atas usaha bagi MBR yang berpenghasilan tidak tetap  
They must have their own business and business permit for MBRs with irregular income
4. Hanya untuk pembelian rumah tapak yang diatur dalam PerMen PUPERA yang berlaku  
It is only intended for purchases of standalone houses (tapak) as regulated in the applicable PUPERA Ministerial Regulation
5. Luas bangunan rumah tidak melebihi 36m<sup>2</sup>  
The residential building area shall not exceed 36m<sup>2</sup>
6. Maksimal plafon untuk wilayah Sulawesi Utara Gorontalo mengikuti KepMen/PerMen PUPERA yang berlaku  
The maximum ceiling for North Sulawesi Gorontalo region complies with the applicable Ministerial Decree/PUPERA Ministerial Decree
7. Uang Muka pembiayaan KPR Sejahtera minimal 1% dari plafon kredit  
Minimum down payment for KPR Sejahtera financing is 1% of the credit limit
8. Jangka waktu kredit minimal 1 (satu) tahun & maksimal 15 (lima belas) tahun  
The minimum and maximum credit periods are 1 (one) year & 15 (fifteen) years, respectively
9. Suku Bunga 5% Anuitas Bulanan  
Interest Rate is 5% of Monthly Annuities
10. Pengikatan jaminan SKMHT yang menjadi beban debitur  
Agreement of SKMHT collateral shall be the burden of the debtor

**Target Nasabah / Target Customer**

Masyarakat dengan penghasilan <Rp8.000.000/bulan  
People with income of <IDR8,000,000.00/month



### Kredit Holyland dan Umroh

#### Holyland and Umroh Credit

Kredit konsumtif yang diberikan kepada CASN, ASN, Pensiunan ASN, Anggota DPRD, Pegawai BSG, Pegawai Khusus, dan Profesional yang gajinya dibayarkan di BSG yang diperuntukkan pembiayaan ke tanah suci baik tujuan umroh maupun Ziarah Rohani  
Civil Servants, Retired Civil Servants, Regional House of Representatives Members, BSG Employees, Special Employees and Professionals whose salaries are paid at BSG which is intended for financing to the holy land for Umrah and Spiritual Pilgrimage purposes

#### Ketentuan / Terms

1. Jangka waktu kredit maksimal 15 (lima belas) tahun  
The maximum credit period is 15 (fifteen) years
2. Besaran plafon Rp15.000.000,- s/d Rp150.000.000,-  
The ceiling amount is IDR15,000,000.00 to IDR150,000,000.00
3. Maksimal usia pada saat jatuh tempo kredit untuk pegawai aktif adalah 1 (satu) bulan sebelum berakhirnya masa kerja dan yang lainnya tidak melebihi usia 75 tahun  
The maximum age at credit maturity for active employees is 1 (one) month before the end of the employment term and others shall not exceed 75 years old
4. Suku bunga kredit 2% di bawah suku bunga KASN dengan jenis bunga anuitas bulanan  
The credit interest rate is 2% below KASN interest rate with monthly annuity interest

#### Target Nasabah / Target Customer

ASN, Pensiunan ASN, Pegawai Gaji via BSG  
Civil Servants, Retired Civil Servants, Employees with Salaries Paid via BSG

### Cash Collateral Credit

#### Cash Collateral Credit

Kredit yang diberikan kepada masyarakat umum yang dijamin dengan jaminan tunai (deposito) dengan tujuan konsumtif maupun produktif untuk kebutuhan modal kerja dan investasi usaha  
Credit provided to the general public guaranteed by cash collateral (deposits) for consumptive and productive purposes for working capital and business investment needs

#### Ketentuan / Terms

1. Suku bunga 2% efektif di atas bunga simpanan (deposito) debitur untuk konsumtif, dan suku bunga 1%-2% efektif di atas bunga simpanan (deposito)  
The interest rate is 2% effectively above interest on debtor savings (deposits) for consumptive, and 1% - 2% effectively above interest on savings (deposits)
2. Maksimum plafon 90% dari nominal jaminan (deposito) untuk konsumtif & maksimum plafon 100% dari nominal jaminan (deposito) untuk produktif  
Maximum ceiling is 90% of nominal guarantee (deposit) for consumptive & 100% of nominal guarantee (deposit) for productive
3. Jangka waktu kredit maksimal 1 (satu) tahun dapat diperpanjang untuk konsumtif, dan untuk usaha mengikuti ketentuan jangka waktu kredit produktif  
The maximum credit period of 1 (one) year can be extended for consumptive purpose, and for businesses it shall comply the provisions of productive credit period

#### Target Nasabah / Target Customer

Masyarakat umum  
General public





### Kredit Kepada Pejabat Publik/Anggota Dewan (KPPA)

#### Credit for Public Officials and Senators (KPPA)

Kredit yang diberikan kepada anggota Dewan Provinsi, Kabupaten/Kota, dan kepada Pejabat Publik (Gubernur/Walikota/Bupati) dalam rangka melancarkan pelaksanaan tugas-tugasnya dengan sumber pengembalian kredit diangsur/dipotong dari penghasilan tetap setiap bulannya berdasarkan Surat Kuasa dari debitur

Credit offered to members of Provincial, Regency/City Councils, and to Public Officials (Governors/Mayors/Regents) in order to facilitate the performance of their duties with the source of credit repayment being paid in installments/deducted from their fixed income per month based on a Power of Attorney of the debtor

#### Ketentuan / Terms

1. Maksimum plafon sebesar Rp1.000.000.000 (satu miliar rupiah) dan dapat diberikan sampai dengan 2 (dua) fasilitas per debitur  
The maximum ceiling is IDR1,000,000,000.00 (one billion rupiah) and up to 2 (two) facilities can be offered per debtor
2. Suku bunga sebesar 13% anuitas bulanan  
The interest rate is 13% of monthly annuity
3. Jaminan/Agunan tambahan tidak diwajibkan  
Additional Guarantee/Collateral is not required
4. Jangka waktu maksimal harus lunas 1 (satu) bulan sebelum masa berakhir jabatan  
The maximum term must be paid in full 1 (one) month before the end of the term of office
5. Memasukkan surat pernyataan dari partai bahwa tidak akan di PAW oleh partai  
Committing a statement letter from the party that the party will not PAW

#### Target Nasabah / Target Customer

Pejabat publik atau Anggota DPRD

Public officials or members of Regional House of Representatives

### Kredit Konsumtif Umum (KSU)

#### General Consumptive Credit (KSU)

Kredit yang diberikan kepada perorangan/individu dengan tujuan penggunaan konsumtif yang gajinya telah dibayarkan di Bank SulutGo maupun gaji yang tidak dibayarkan di Bank SulutGo

Credit offered to individuals/people for consumptive use whose salaries have been paid at Bank SulutGo or salaries that have not been paid at Bank SulutGo

#### Ketentuan / Terms

1. Suku Bunga 14% anuitas bulanan  
Interest Rate is 14% of monthly annuities
2. Jangka waktu maksimal 15 (lima belas) tahun  
The maximum term is 15 (fifteen) years
3. Jangka waktu maksimal 3 (tiga) tahun dan wajib memasukkan agunan/jaminan tambahan dengan nilai 100% diikat sempurna (Gaji Non BSG)  
Maximum term is 3 (three) years and must include additional collateral/guarantee with a value of 100% fully secured (Non-BSG Salary)
4. Wajib PKS dalam hal lain terkait operasional BSG (Gaji Non BSG)  
PKS is mandatory in other matters related to BSG operations (Non-BSG Salary)
5. Wajib *Company Guarantee* atau jaminan lainnya (Gaji Non BSG)  
Company Guarantee or other guarantee is required (Non-BSG Salary)

#### Target Nasabah / Target Customer

Pegawai perusahaan yang gajinya dibayarkan melalui BSG

Corporate employees with salaries paid via BSG



### Kredit Konsumtif Umum (KSU) Lembaga Agama

#### General Consumptive Credit (KSU) for Religious Institutions

Fasilitas yang diberikan kepada para tokoh agama yang berpenghasilan tetap melalui lembaga/instansi keagamaan yang sudah PKS dengan BSG tanpa wajib agunan tambahan  
Facilities offered to religious figures with fixed income via religious institutions/agencies in partnership agreement with BSG without the requirement for additional collateral

#### Ketentuan / Terms

1. Suku bunga 14% anuitas bulanan  
Interest rate is 14% of monthly annuities
2. Jangka Waktu maksimal 10 (sepuluh) tahun  
Maximum term is 10 (ten) years
3. Memasukkan SK Pengangkatan dan SK Penugasan  
Committing Appointment Decree and Assignment Decree

#### Target Nasabah / Target Customer

Tokoh agama dari lembaga yang telah melakukan PKS dengan BSG  
Figures from religious institutions in partnership agreement with BSG

### Kredit Pegawai Pemerintah dengan Perjanjian Kerja (Kredit PPPK)

#### Credit for Government Employees with Employment Contract (PPPK Credit)

Fasilitas yang diberikan kepada pegawai pemerintah dengan perjanjian kerja/kontrak kerja aktif yang menjalankan tugas pada lingkup pemerintah pusat maupun daerah  
Facilities offered to government employees with active employment agreements/contracts who carry out duties within the scope of central and regional government

#### Ketentuan / Terms

1. Jangka waktu kredit harus berakhir minimal 1 (satu) bulan sebelum masa perjanjian kerja berakhir dengan memperhatikan ketentuan usia ASN saat memasuki masa pensiun  
The credit term shall expire at least 1 (one) month before the expiry of employment contract, taking the ASN age provisions into account when entering retirement
2. Memasukkan SK Pengangkatan PPPK dan Surat/Dokumen Perjanjian Kerja  
Committing the PPPK Appointment Decree and Employment Contract Letter/Document
3. Suku bunga 14% anuitas bulanan  
Interest rate is 14% of monthly annuities

#### Target Nasabah / Target Customer

Pegawai Pemerintah dengan Perjanjian kerja  
Government Employees with Employment Contract





### Kredit Mitra Pegawai (KMP)

#### People's Business Credit (KUR)

Fasilitas yang diberikan kepada pegawai pemerintah dengan perjanjian kerja/kontrak kerja aktif yang menjalankan tugas pada lingkup pemerintah pusat maupun daerah  
Facilities offered to government employees with active employment agreements/ contracts who carry out duties within the scope of central and regional government

#### Ketentuan / Terms

1. Suku Bunga 2% di bawah suku bunga KASN dengan jenis bunga anuitas bulanan  
The interest rate is 2% below KASN interest rate with monthly annuity interest
2. Jangka waktu 15 (lima belas) tahun untuk ASN (lunas sebelum masa pensiun), maksimal usia pensiunan ASN 75 (tujuh puluh lima) tahun pada saat jatuh tempo, jatuh tempo maksimal 1 (satu) bulan sebelum berakhir masa jabatan untuk anggota DPRD  
Term is 15 (fifteen) years for civil servants (repaid before retirement), maximum age for retired civil servants is 75 (seventy-five) years at maturity, maximum maturity is 1 (one) month before the end of term of office for DPRD members
3. Memiliki usaha produktif dan memasukkan dokumen izin usaha/keterangan usaha  
They must have productive business and commit business permit documents/business certificate

#### Target Nasabah / Target Customer

ASN, Pensiunan ASN, Anggota DPRD

Civil Servants, Retired Civil Servants, Members of Regional House of Representatives

### Kredit Usaha Rakyat (KUR)

#### People's Business Credit (KUR)

Kredit usaha (Modal Kerja/Investasi) kepada debitur individu/perorangan, badan usaha, dan/atau kelompok usaha yang produktif dan layak namun belum memiliki agunan tambahan/agunan belum cukup

Business credit (Working Capital/Investment) offered to individual debtors/natural persons, business entities, and/or business groups which are productive and viable but do not have additional collateral/insufficient collateral

#### Ketentuan / Terms

1. Jangka Waktu maksimal 3 (tiga) tahun untuk Modal Kerja KUR Mikro/Super Mikro & Jangka Waktu maksimal 5 (lima) tahun untuk Investasi KUR Mikro/Super Mikro  
Maximum term is 3 (three) years for Micro/Super Micro KUR Working Capital & 5 (five) years for Micro/Super Micro KUR Investment, respectively
2. Jangka Waktu maksimal 4 (empat) tahun untuk Modal Kerja KUR Kecil & Jangka Waktu maksimal 5 (lima) tahun untuk Investasi KUR Kecil  
Maximum term is 4 (four) years for Small KUR Working Capital & 5 (five) years for Small KUR Investment, respectively
3. Suku Bunga 6% Efektif Anuitas per tahun  
Interest Rate is 6% of Effective Annuity per year
4. KUR Super Mikro sampai dengan Rp10 juta  
Super Micro KUR is up to IDR10 million
5. KUR Mikro: maksimum plafon Rp100 Juta, minimum plafon diatas Rp10 juta  
Micro KUR: maximum ceiling is IDR100 million, minimum ceiling is more than IDR 10 million
6. KUR Kecil: maksimum plafon Rp500 Juta, minimal plafon >Rp100 Juta  
Small KUR: maximum ceiling is IDR500 million, minimum ceiling is >IDR 100 million

#### Target Nasabah / Target Customer

UMKM, Komersial, Ibu Rumah tangga

MSMEs, Commercial, Housewives





### Kredit Modal Kerja Working Capital Credit

Kredit Produktif dalam valuta Rupiah yang diberikan oleh Bank kepada perorangan/ individual atau perusahaan, yang penyalurannya dilakukan secara langsung kepada Debitur, untuk kebutuhan modal kerja usaha

Productive Credit in Rupiah currency provided by the Bank to individuals/non-individuals or companies, which is distributed directly to the Debtor, for business working capital purpose

#### Ketentuan / Terms

1. Jangka waktu maksimal 5 (lima) tahun  
The maximum term is 5 (five) years
2. Kredit modal kerja sistem pembayaran angsuran  
Working capital credit uses installment payment system

#### Target Nasabah / Target Customer

UMKM, Komersial  
MSMEs, Commercial



### Kredit Modal Kerja Mikro Micro Working Capital Credit

Kredit yang diberikan kepada pengusaha mikro untuk membantu pembiayaan modal kerja usaha produktif yang dijalankannya dengan kriteria tertentu yang ditentukan Pemerintah  
Credit offered to micro entrepreneurs to help finance the working capital of productive businesses they operate with specified criteria set forth by the Government

#### Ketentuan / Terms

1. Jangka waktu maksimal 5 (lima) tahun  
The maximum term is 5 (five) years
2. Kredit modal kerja sistem pembayaran angsuran  
Working capital credit uses installment payment system

#### Target Nasabah / Target Customer

UMKM  
MSMEs



### Kredit Modal Kerja KUK KUK Working Capital Credit

Kredit yang diberikan kepada pengusaha kecil untuk membantu pembiayaan modal kerja usaha produktif yang dijalankannya dengan kriteria tertentu

Credit offered to small entrepreneurs to help finance working capital for the productive business they operated with specified criteria

#### Ketentuan / Terms

1. Jangka waktu maksimal 5 (lima) tahun  
The maximum term is 5 (five) years
2. Kredit modal kerja sistem pembayaran angsuran  
Working capital credit uses installment payment system

#### Target Nasabah / Target Customer

UMKM, Komersial  
MSMEs, Commercial



### Kredit Investasi

#### Investment Credit

Kredit produktif dalam valuta rupiah yang diberikan oleh Bank kepada perorangan/ individual atau perusahaan, yang penyalurannya dilakukan secara langsung kepada debitur, untuk kebutuhan investasi atau pembelian aktiva tetap usaha

Productive credit in rupiah currency provided by the Bank to natural persons/individuals or companies, which is distributed directly to debtors, for investment purpose or purchase of business fixed assets

#### Ketentuan / Terms

Jangka waktu sesuai dengan perhitungan cashflow

The term is consistent with the calculation of cash flow

#### Target Nasabah / Target Customer

Komersial

Commercial

### Kredit Investasi Mikro

#### Micro Investment Credit

Kredit yang diberikan kepada pengusaha mikro untuk membantu pembiayaan investasi usaha produktif yang dijalankannya dengan kriteria tertentu yang ditentukan pemerintah

Credit offered to micro-entrepreneurs to help finance investments in productive businesses they operate with specified criteria set forth by the government

#### Ketentuan / Terms

Jangka waktu sesuai dengan perhitungan cashflow

The term is consistent with the calculation of cash flow

#### Target Nasabah / Target Customer

UMKM

MSMEs

### Kredit Investasi KUK

#### KUK Investment Credit

Kredit yang diberikan kepada pengusaha kecil untuk membantu pembiayaan investasi usaha produktif yang dijalankannya dengan kriteria tertentu

Credit offered to small entrepreneurs to help finance investments in productive businesses they operate with specified criteria

#### Ketentuan / Terms

Jangka waktu sesuai dengan perhitungan cashflow

The term is consistent with the calculation of cash flow

#### Target Nasabah / Target Customer

UMKM, Komersial

MSMEs, Commercial





### Pinjaman Rekening Koran

#### Overdraft on Current Account

Kredit yang diberikan untuk membiayai modal kerja usaha dengan jangka waktu satu tahun dan dapat diperpanjang, yang pelunasan dan pencairannya dapat dilakukan berulang kali  
Credit provided to finance business working capital with a term of one year and can be extended, which can be repaid and disbursed repeatedly

#### Ketentuan / Terms

1. Jangka waktu satu tahun dapat diperpanjang  
The one-year term can be extended
2. Pembayaran wajib tiap bulan berupa bunga  
Mandatory monthly payments are made in the form of interest
3. Pokok dapat dilunasi dan dicairkan berulang kali  
The principal can be repaid and disbursed repeatedly

#### Target Nasabah / Target Customer

UMKM, Komersial  
MSMEs, Commercial

### Pinjaman Berjangka

#### Term Loan

Kredit modal kerja yang diberikan untuk usaha yang bersifat musiman atau sudah diketahui kebutuhan dan jangka waktunya atau bersifat insidental. Varian fasilitas ini dapat bersifat *non-revolving* dan *revolving*  
Working capital credit offered to businesses that are seasonal or have acknowledged its purposes and time periods or are incidental. Variants of this facility can be non-revolving and revolving

#### Ketentuan / Terms

1. Jangka waktu satu tahun dapat diperpanjang  
The one-year term can be extended
2. Pencairan pokok berdasarkan dasar tagihan atau kontrak  
Principal disbursement is based on bills or contracts
3. Pembayaran wajib tiap bulan berupa bunga  
Mandatory monthly payments are made in the form of interest
4. Pokok dapat dilunasi dan dicairkan berulang kali  
The principal can be repaid and disbursed repeatedly

#### Target Nasabah / Target Customer

UMKM, Komersial  
MSMEs, Commercial

### Kredit Modal Kerja Kontraktor

#### Working Capital Credit for Contractors

Kredit modal kerja usaha yang digunakan untuk membantu pengusaha dalam membiayai proyeknya berdasarkan transaksi atau kontrak kerja (konstruksi dan/atau pengadaan barang)  
Business working capital credit used to assist employers in financing their projects based on transactions or employment contracts (construction and/or procurement of goods)

#### Ketentuan / Terms

1. Jaminan *fixed asset/cash* minimal 20%  
Minimum fixed asset/cash guarantee is 20%
2. Sisa jaminan di-cover asuransi  
The remaining guarantee is covered by insurance

#### Target Nasabah / Target Customer

Kontraktor  
Contractors



### Kredit Stand By Loan Kontraktor Stand By Loan Credit for Contractors

Kredit produktif di mana Bank mengikatkan diri memberikan kredit dengan suatu plafon tertentu kepada debitur untuk penyelesaian proyek-proyek dari debitur dan atau proyek-proyek yang dikerjakan oleh grup perusahaan debitur  
Productive credit where the Bank commits itself to providing credit with specific ceiling to the debtor for the completion of the debtor's projects and/or projects carried out by the debtor's group of companies

#### Ketentuan / Terms

1. Jaminan *fixed asset/cash* minimal 20%  
Minimum fixed asset/cash guarantee is 20%
2. Sisa jaminan di-cover asuransi  
The remaining guarantee is covered by insurance
3. Pencairan dapat dilakukan berulang berdasar proyek  
Disbursement can be made repeatedly based on the project

#### Target Nasabah / Target Customer

Kontraktor  
Contractors

### Pinjaman Diskonto Discount Loan

Kredit yang diberikan berdasarkan *cash flow* usaha dengan siklus musiman di mana pola angsuran bunga dibebankan di awal secara keseluruhan dan angsuran pokok dilakukan secara sekaligus sesuai siklus usaha/proyek  
The credit offered on the basis of business cash flow with seasonal cycle where the interest installment pattern is charged at the beginning as a whole and principal installments are made all at once according to the business/project cycle

#### Ketentuan / Terms

1. Pinjaman dicairkan sekaligus setelah potong bunga  
Loans are disbursed at once after interest has been deducted
2. Pembayaran pokok pada akhir siklus usaha  
Principal payment is made at the end of the business cycle

#### Target Nasabah / Target Customer

UMKM, Komersial  
MSMEs, Commercial

### Kredit Usaha Mikro Sejahtera Sejahtera Micro Business Credit

Kredit produktif yang diberikan kepada usaha mikro dan kecil untuk pembiayaan modal kerja dan investasi  
Productive credit offered to micro and small businesses to finance its working capital and investment

#### Ketentuan / Terms

1. Plafon maksimal Rp50 juta  
Maximum ceiling is IDR50 million
2. Suku bunga 11% *flat*  
Interest rate is 11% flat
3. Biaya administrasi Rp100 ribu, tidak ada Provisi  
Administration fee is IDR100,000.00, with no provision

#### Target Nasabah / Target Customer

UMKM  
MSMEs







### Kredit Linkage Program

#### Linkage Program Credit

Kredit program kerja sama pembiayaan penyaluran kredit kepada lembaga *linkage* (bank/ koperasi/perusahaan pembiayaan (*multifinance*) maupun kepada debitur (*end user*) melalui lembaga *linkage*

Credit for financing cooperation program of credit distribution to linkage institutions (banks/cooperatives/finance companies (*multi-finance*) and to debtors (*end users*) through linkage institutions

#### Ketentuan / Terms

1. Plafon lembaga minimal Rp3 miliar dan maksimum Rp100 miliar  
The minimum and maximum institutional ceilings are IDR3 billion and IDR100 billion, respectively
2. Plafon debitur minimal Rp0 juta-Rp100 miliar  
The minimum debtor ceiling is IDR0 million-IDR100 billion
3. Suku bunga diatur terpisah melalui SK Direksi  
Interest rates are regulated separately by a Board of Directors Decree

#### Target Nasabah / Target Customer

Bank, Koperasi, Multifinance  
Banks, Cooperatives, Multifinance

### Garansi Bank

#### Bank Guarantee

Jaminan pembayaran untuk pihak perorangan atau lembaga. Bank akan membayar kewajiban dari pihak yang dijamin kepada penerima jaminan apabila pihak yang dijamin tidak dapat memenuhi kewajiban

Payment guarantee for individuals or institutions. The bank will pay the liabilities from the guaranteed party to the obligee if the guaranteed party cannot fulfill its obligations

#### Target Nasabah / Target Customer

Diberikan kepada kontraktor, pengusaha dagang  
Offered to contractors, trading entrepreneurs



## Produk Digital Digital Product



### BSGdirect

Layanan *Internet Banking Corporate/Non Perorangan* yang memudahkan pengelolaan transaksi perbankan dilakukan secara *online* dan *realtime* dengan akses melalui *website* menggunakan internet.

Corporate/Non-Individual Internet Banking service that facilitates the management of online and real-time banking transactions with access via website using the internet.

#### Ketentuan

##### Terms

- |                                                                                                                                                                                                       |                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Nasabah giro perorangan yakni pengusaha perorangan                                                                                                                                                 | 1. Individual giro customers are individual employers                                                                                                                                               |
| 2. Nasabah giro non perorangan yakni perusahaan swasta, institusi pendidikan, institusi keagamaan, yayasan, dll                                                                                       | 2. Non-individual giro customers include private companies, educational institutions, religious institutions, foundations, etc.                                                                     |
| 3. Nasabah produk giro dan tabungan lainnya yang disetujui oleh Direksi                                                                                                                               | 3. Customers of other giro and savings products shall be approved by the Board of Directors                                                                                                         |
| 4. BSGdirect tidak diperuntukkan bagi Pemerintah Daerah, BUMD, atau institusi pemerintah lainnya, kecuali apabila memiliki Perjanjian Kerja Sama (PKS) dengan Bank SulutGo untuk penggunaan BSGdirect | 4. BSGdirect is not intended for Regional Governments, BUMDs, or any other government institutions, unless they enter into a Cooperation Agreement (PKS) with Bank SulutGo for the use of BSGdirect |



### BSGdebit

Merupakan pengembangan fungsi kartu ATM menjadi alat pembayaran menggunakan kartu (APMK).

It is the development of the function of an ATM card into a means of payment using a card (APMK).

#### Ketentuan

##### Terms

- |                                                                                                                                                        |                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| 1. Dapat digunakan oleh nasabah yang memiliki tabungan di Bank SulutGo serta memiliki kartu ATM <i>Chip/Magnetic Stripe</i> , jenis <i>Silver/Gold</i> | 1. It can be used by customers who have opened Savings at Bank SulutGo and have Chip/Magnetic Stripe ATM card, Silver/Gold type |
| 2. Dapat digunakan untuk bertransaksi pada seluruh Mesin EDC berlogo GPN pada <i>merchant/toko</i>                                                     | 2. It can be used for transactions on all EDC machines with GPN logo at merchants/shops                                         |
| 3. Limit transaksi di mesin EDC adalah Rp25.000.000 untuk Kartu <i>Silver</i> dan Rp50.000.000 untuk Kartu <i>Gold</i>                                 | 3. Transaction limit on EDC machines is IDR25,000,000.00 for Silver Cards and IDR50,000,000.00 for Gold Cards                   |



## BSGcash

Kartu uang elektronik BSG yang bekerja sama *co-branding* dengan bank BNI yang dapat digunakan untuk transaksi di gerbang tol, di gerbang parkir bandara, dan *merchant-merchant* lain yang bekerja sama dengan bank penerbit.

BSG electronic money card in co-branding collaboration with BNI bank which can be used for transactions at toll gates, airport parking gates, and any other merchants who collaborate with the issuing bank.

### Ketentuan

#### Terms

- |                                                                                |                                                                     |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1. Berfungsi sebagai pengganti uang fisik (kertas dan koin)                    | 1. It serves as a substitute for physical money (paper and coins).  |
| 2. Nominal kartu harus diisi ulang/di <i>top-up</i>                            | 2. Card nominal must be refilled/topped up.                         |
| 3. Isi ulang/ <i>top-up</i> melalui <i>channel</i> BSG dikenakan biaya Rp750,- | 3. Refill/top-up is made via BSG channel at cost of IDR750.-        |
| 4. Limit nominal kartu maksimum: Rp2.000.000 (dua juta rupiah)                 | 4. Maximum card nominal limit is: IDR2,000,000 (two million rupiah) |



## BSGtouch

Merupakan aplikasi *mobile banking* pada ponsel pintar yang dapat digunakan untuk bertransaksi perbankan dengan jaringan internet sebagai koneksinya.

It is a mobile banking application on smartphones that can be used for banking transactions with internet network as the connection.

### Ketentuan

#### Terms

- |                                                                                                         |                                                                                                 |
|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1. Nasabah yang memiliki rekening dan mempunyai ponsel pintar, serta memiliki koneksi jaringan internet | 1. Customers who have an account and have a smartphone, and have an internet network connection |
| 2. Memudahkan nasabah dalam bertransaksi perbankan setiap saat                                          | 2. It facilitates the customers to make banking transactions at any time                        |



## Debit Co-Branding

Kerja sama dengan institusi untuk kartu debit desain khusus dan dapat berfungsi juga sebagai kartu identitas anggota institusi.

Collaboration with institutions for specially designed Debit cards that can also function as identity cards for institutional members.

### Ketentuan

#### Terms

Nasabah perorangan yang merupakan anggota dari institusi yang bekerja sama dengan BSG

Individual customers who are members of institutions collaborating with BSG



## KKPD

Kerja sama *co-branding* dengan BNI untuk produk kartu kredit yang digunakan oleh Pemerintah Daerah untuk melakukan belanja.

Co-branding collaboration with BNI for credit card products used by Regional Governments for shopping.

### Ketentuan

#### Terms

- |                                                                                                                                                                                                                                |                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. ASN pada salah satu OPD sesuai dengan SK Penunjukkan Pemegang KKPD</li> <li>2. Limit KKPD ditentukan oleh masing-masing OPD (tidak melebihi 40% dari Uang Persediaan OPD)</li> </ol> | <ol style="list-style-type: none"> <li>1. Civil servants in one of OPDs under the Appointment Decree of KKPD Holders</li> <li>2. KKPD limit is specified by each OPD (not exceeding 40% of the OPD Supplied Money)</li> </ol> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



## BSGqris

Layanan pembayaran non-tunai menggunakan QRIS berbasis *mobile app*.

Non-cash payment service using mobile app-based QRIS.

### Ketentuan

#### Terms

- |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Nasabah yang memiliki rekening tabungan/giro perorangan dan mempunyai ponsel pintar, serta memiliki koneksi jaringan internet</li> <li>2. Memudahkan nasabah dalam bertransaksi pembayaran setiap saat</li> </ol> | <ol style="list-style-type: none"> <li>1. Customers who have individual savings/current account and smartphone, and internet network connection</li> <li>2. It facilitates the customers to make payment transactions at any time</li> </ol> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



## BSGpbb

Layanan pembayaran pajak bumi dan bangunan untuk Kabupaten dan Kota.  
Land and building tax payment services for Regencies and Cities.

### Ketentuan

#### Terms

Wajib pajak yang mempunyai kewajiban untuk membayar pajak bumi dan bangunan atas aset yang dimiliki pada kabupaten dan kota tertentu

Taxpayers who have the obligation to pay land and building taxes on assets owned in certain regencies or cities



## BSGkasda

Aplikasi pengelolaan keuangan daerah yang digunakan untuk pencairan SP2D pada tingkat BUD dan biaya pengeluaran belanja di tingkat OPD, pengelolaan dana BOS, dana kesehatan, dan dana desa.

Regional financial management application used for disbursement of SP2D at the BUD level and expenditure costs at the OPD level, management of BOS funds, health funds and village funds.

### Ketentuan

#### Terms

1. Pemerintah Daerah: Bendahara Umum Daerah dan Perangkat Daerah
2. Sekolah
3. Puskesmas
4. Perangkat Desa

1. Regional Governments: Regional General Treasurers and Regional Apparatus
2. Schools
3. Public health centers
4. Village Apparatus



## BSGe-sptpd

Layanan pembayaran pajak daerah lainnya, misalnya pajak hotel, restoran, hiburan, dan lainnya. Aplikasi ini juga merupakan solusi untuk *self assesment* beberapa jenis pajak daerah.

Other regional tax payment services, for example hotel, restaurant, entertainment and any other taxes. This application is also a solution for self-assessment of several types of regional taxes.

Wajib pajak yang mempunyai kewajiban untuk melakukan pembayaran atas kegiatan usaha yang dijalankannya

Taxpayers who have the obligation to make payments for the business activities they carry out





## BSGpayroll

Aplikasi untuk pengelolaan data gaji ASN secara tepat waktu.  
Application for the timely management of ASN salary data.

### Ketentuan Terms

Pemerintah Daerah yang memiliki tujuan untuk melaksanakan pembayaran gaji ASN tepat waktu setiap bulannya dengan adanya data yang valid sesuai dengan *database* sistem Taspen

Regional Governments with the purpose of paying ASN salaries in timely manner per month with valid data according to Taspen system database



## Kliring

Pertukaran warkat atau data keuangan elektronik antar bank baik atas nama bank maupun nasabah yang hasil perhitungannya diselesaikan pada waktu tertentu.

Exchange of bank drafts or inter-bank electronic financial data, both on behalf of the bank and the customer, the calculation results of which are completed at a specified time.

### Ketentuan Terms

Dapat digunakan oleh nasabah BSG dan WIC

It can be used by BSG and WIC customers



## RTGS

Transfer dana elektronik yang setelmennya dilakukan seketika per transaksi secara individual.

Electronic fund transfer where settlement is made instantly per individual transaction.

### Ketentuan Terms

Dapat digunakan oleh nasabah BSG dan WIC

It can be used by BSG and WIC customers

## Layanan Perbankan Banking Service



### BSGsamsat

Layanan pembayaran pajak kendaraan bermotor, bea balik nama kendaraan bermotor, penerimaan negara bukan pajak, sumbangan, sumbangan wajib dana kecelakaan lalu lintas jalan dan angkutan umum.

Payment services of motor vehicle tax, motor vehicle title transfer fees, non-tax state revenues, donations, mandatory contributions to road traffic accident funds and public transportation.

### BSGpbb

Layanan pembayaran pajak bumi dan bangunan untuk kabupaten dan kota.  
Land and building tax payment services for regencies and cities.

### BSGe-sptpd

Layanan pembayaran pajak daerah lainnya, misalnya pajak hotel, restoran, hiburan, dan lainnya. Aplikasi ini juga merupakan solusi untuk *self assesment* beberapa jenis pajak daerah.

Other local tax payment services, for example hotel, restaurant, entertainment and any other taxes. This application is also a solution for self-assessment of several types of regional taxes.

### BSGpayroll

Aplikasi untuk pengelolaan data gaji ASN secara tepat waktu.  
Application for timely management of ASN salary data.

### Kliring

Pertukaran warkat atau data keuangan elektronik antar bank baik atas nama bank maupun nasabah yang hasil perhitungannya diselesaikan pada waktu tertentu.

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### RTGS

Transfer dana elektronik yang settlement-nya dilakukan seketika per transaksi secara individual.

Electronic fund transfer where settlement is made instantly per individual transaction.

### Garansi Bank

#### Bank Guarantee

Jaminan pembayaran untuk pihak perorangan atau lembaga. Bank akan membayar kewajiban dari pihak yang dijamin kepada penerima jaminan apabila pihak yang dijamin tidak dapat memenuhi kewajiban.

Payment guarantee for individuals or institutions. The bank will pay for the obligations of the guaranteed party to the obligee if the guaranteed party cannot fulfill its obligations.



## Kasda Online

Merupakan layanan Bank SulutGo khusus kepada pemerintah daerah baik yang ada di Provinsi Sulawesi Utara maupun Gorontalo yaitu berupa aplikasi pengelolaan kas daerah secara *online*, di mana setiap transaksi dilakukan berdasarkan perintah pengelola Kas Daerah melalui aplikasi yang terintegrasi dengan SIMDA keuangan.

It is a Bank SulutGo service specific to local governments both in North Sulawesi and Gorontalo Provinces, in the form of an online regional cash management application, where any transactions are made on the basis of orders from the Regional Cash Manager via an application integrated with SIMDA finance.

### Tujuan dan Manfaat Layanan Kasda Online:

Objectives and Benefits of Online Kasda Services:

1. **Mempermudah pelayanan pencairan SP2D sehingga dapat menciptakan efisiensi waktu maupun biaya**  
Facilitating the SP2D disbursement services so as to create time and cost efficiencies
2. **Mengurangi risiko pengembalian berkas SP2D dikarenakan kesalahan nomor rekening, nama penerima, atau kesalahan yang bersifat administratif lainnya**  
Mitigating the risk of returning SP2D files due to errors in account numbers, recipient names, or any other administrative errors
3. **Nasabah dalam hal ini Pemerintah Daerah dapat memantau kondisi keuangan kas daerah terkini melalui rekening koran setiap waktu diperlukan**  
Customers' capability, in this case the Regional Government, to monitor the current financial condition of regional treasuries via checking accounts whenever necessary
4. **Meningkatkan kontrol terhadap pengeluaran rekening kas daerah di bank oleh Bendahara Umum Daerah (BUD) atau Kuasa BUD**  
Increasing control over the expenditure of regional cash accounts at banks by the Regional General Treasurer (BUD) or BUD Proxy
5. **Memudahkan Kas Daerah dalam melakukan integrasi dengan aplikasi pengelolaan keuangan eksternal yang sudah digunakan di Pemerintah Daerah**  
Facilitating the Regional Treasury to integrate external financial management applications which have been used in Regional Governments
6. **Mempermudah dalam membuat laporan keuangan pencairan SP2D**  
Facilitating the preparation of financial statements for SP2D disbursement



## BSGtax

Adalah fitur layanan pembayaran pajak bumi dan bangunan (PBB) secara online melalui *teller* (Cabang/Cabang Pembantu/Kantor Kas), ATM maupun SMS *banking*.

It is a service feature for online payment of land and building tax (PBB) via tellers (Branches/ Sub-Branched/Cash Offices), ATMs or SMS banking.

Saat ini Bank SulutGo sudah melayani pembayaran PBB di beberapa daerah kabupaten/kota sebagai berikut:

Currently Bank SulutGo has been serving PBB payments in several regencies/cities as follows:

1. **Sulawesi Utara**  
Kota Manado, Kabupaten Minahasa Utara, Kabupaten Minahasa, Kabupaten Bolaang Mongondow, Kabupaten Bolaang Mongondow Utara, Kabupaten Bolaang Mongondow Selatan, Kabupaten Bolaang Mongondow Timur, Kabupaten Kepulauan Sitaro  
North Sulawesi  
Manado City, North Minahasa Regency, Minahasa Regency, Bolaang Mongondow Regency, North Bolaang Mongondow Regency, South Bolaang Mongondow Regency, East Bolaang Mongondow Regency, Sitaro Islands Regency
2. **Gorontalo**  
Kota Gorontalo, Kabupaten Gorontalo, Kabupaten Bone Bolango, Kabupaten Boalemo  
Gorontalo. Gorontalo City, Gorontalo Regency, Bone Bolango Regency, Boalemo Regency



## BSGbilling

Layanan pengelolaan tagihan institusi yang belum memiliki platform untuk menjawab kebutuhan *collection management* dan memudahkan pembayaran iuran pendidikan melalui *teller*, ATM, BSGsms, BSGtouch dengan menggunakan kode *billing*.

Billing management services for institutions with no platform to respond to its collection management needs and facilitate payment of education fees via tellers, ATMs, BSGsms, BSGtouch using billing codes.

Daftar institusi pendidikan yang telah bekerja sama adalah:

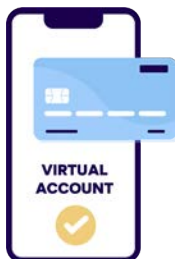
The list of educational institutions that have collaborated is:

- |                                                                |                                                                                  |
|----------------------------------------------------------------|----------------------------------------------------------------------------------|
| 1. SMKN 1 Manado<br>SMKN 1 Manado                              | 14. Institut Teknologi Minaesa<br>Minaesa Institute of Technology                |
| 2. SMK Dewi Laut Bitung<br>SMK Dewi Laut Bitung                | 15. TK, SD, SMP, SMA Theresia<br>TK, SD, SMP, SMA Theresia                       |
| 3. Sekolah Advent Bitung<br>Sekolah Advent Bitung              | 16. SMK Cokroaminoto<br>SMK Cokroaminoto                                         |
| 4. SMA Wirabakti<br>SMA Wirabakti                              | 17. SMP-SMA Advent Ambia<br>SMP-SMA Advent Ambia                                 |
| 5. SMA Kristen II Tomohon<br>SMA Kristen II Tomohon            | 18. Yayasan Eben Haezer Manado<br>Eben Haezer Foundation<br>Manado               |
| 6. SMK Klabat Airmadidi<br>SMK Klabar Airmadidi                | 19. MTS Al Huda Gorontalo<br>MTS Al Huda Gorontalo                               |
| 7. SMK Kezia Lolak<br>SMK Kezia Lolak                          | 20. Universitas Klabat<br>University of Klabat                                   |
| 8. MI Alkhairat Tilamuta<br>MI Alkhairat Tilamuta              | 21. Universitas Negeri Manado<br>State University of Manado                      |
| 9. SD ST. Monica Langowan<br>SD ST. Monica Langowan            | 22. Akademi Keuangan Perbankan<br>Tahuna<br>Tahuna Academy of Banking<br>Finance |
| 10. SD Advent 5 Manado<br>SD Advent 5 Manado                   | 23. SMAN 1 Manado<br>SMAN 1 Manado                                               |
| 11. SMAN 1 Melonguane<br>SMAN 1 Melonguane                     | 24. SMAN 1 Guru Kalawat<br>SMAN 1 Guru Kalawat                                   |
| 12. TK-SD Alazfar Kwandang<br>TK-SD Alazfar Kwandang           |                                                                                  |
| 13. SMK Kristen Maesa Gorontalo<br>SMK Kristen Maesa Gorontalo |                                                                                  |

## BSGva

Layanan penyediaan rekening virtual untuk mempermudah nasabah yang memiliki banyak anggota dalam melakukan penerimaan dan penyaluran dana.

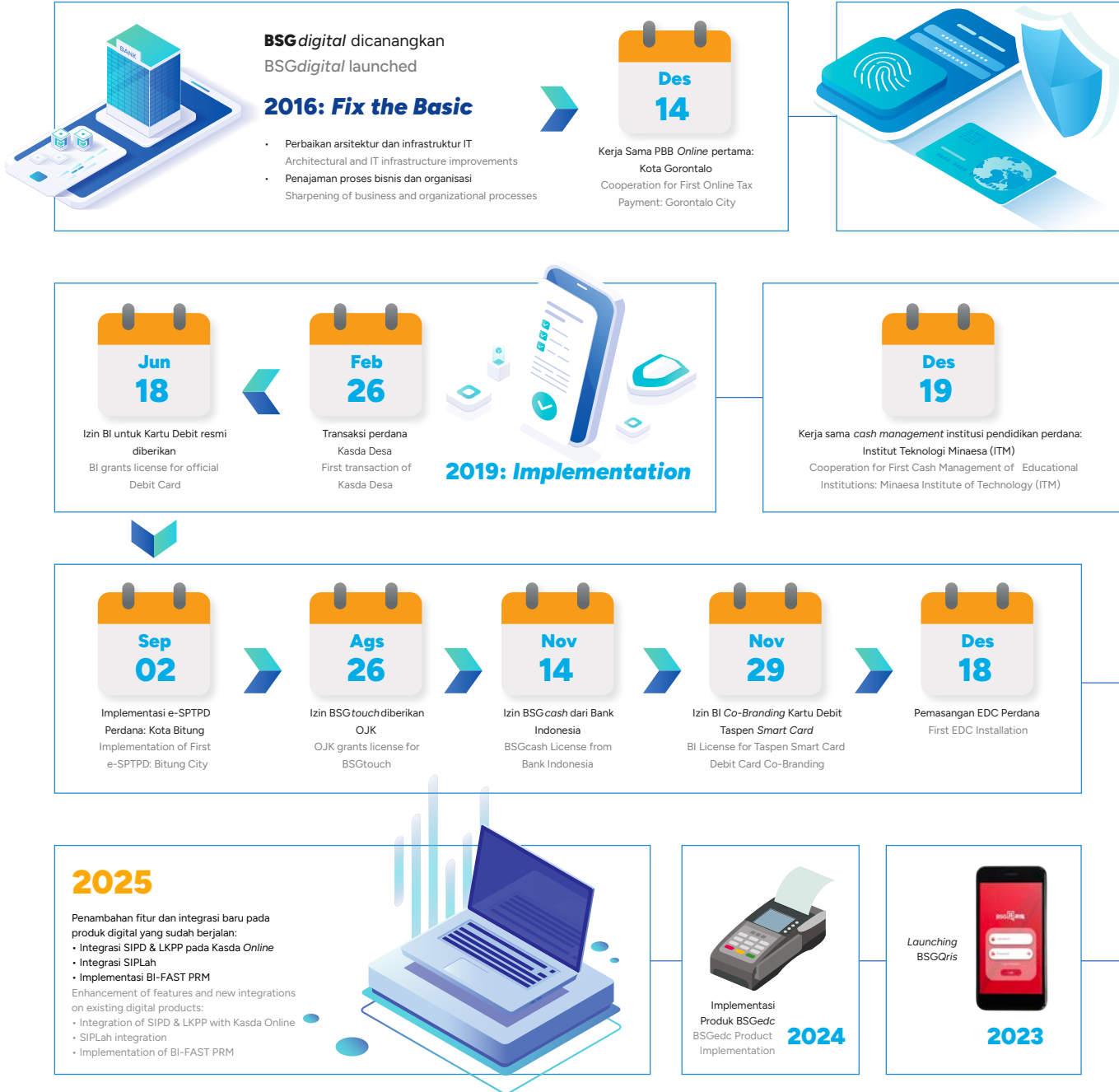
Virtual account provision service to facilitate customers who have many members to receive and distribute funds.





# Komitmen Digitalisasi BSG

## BSG Commitment In Digitalization





## 2017: Enrichment

- Penambahan fitur transaksi  
Add transaction features
- Penyediaan aplikasi  
Provide application



Aplikasi BSGsms diluncurkan  
BSGsms app launched



Kerja sama Samsat Sulut  
Cooperation with Samsat of North Sulawesi



Kerja sama iuran pendidikan pertama: SMK Parna Raya  
Cooperation for first school payment : SMK Parna Raya



USSD Banking  
USSD Banking



PKS SAMSAT Online Provinsi Gorontalo  
Cooperation Agreement for SAMSAT Online of Gorontalo Province



Kasda Online BUD perdana  
Kasda Online BUD premiere



## 2018: Electronification

## 2021: Commercialization



Pemprov Gorontalo bergabung ke BSG  
Gorontalo Provincial Government joins BSG



Implementasi Kasda Online terkoneksi Simda Keuangan Rilis 14  
Implementation of Kasda Online Connected Simda Finance Release 14



Izin OJK untuk EDC  
OJK License for EDC



Kartu Kredit Pemerintah Daerah (KKPD)  
Regional Government Credit Cards (KKPD)



2022



Izin BI BSGtouch  
BI Licence for BSGtouch

2021



Izin BI BSGdirect  
BI Licence for BSGdirect



Implementasi Alat Perekam Pajak 275 titik di 5 kota/kabupaten  
Implementation of 275-point Tax Recording Equipment in 5 cities/regencies



# Peta Jaringan Kantor Bank SulutGo

## Bank SulutGo Office Network Map



### Jaringan Kantor Office Network

| Kantor<br>Office                                                     | 2025 | 2024 | 2024 | 2022 | 2021 |
|----------------------------------------------------------------------|------|------|------|------|------|
| Kantor Pusat<br>Head Office                                          | 1    | 1    | 1    | 1    | 1    |
| Kantor Wilayah<br>Regional Office                                    | 1    | 1    | 1    | -    | -    |
| Kantor Cabang Utama<br>Main Branch Office                            | 1    | 1    | 1    | 1    | 1    |
| Kantor Cabang<br>Branch Office                                       | 25   | 25   | 25   | 25   | 25   |
| Kantor Cabang Pembantu<br>Sub-Branch Office                          | 25   | 25   | 25   | 25   | 25   |
| Kantor Cabang Pembantu Layanan Kas<br>Cash Service Sub-Branch Office | 63   | 63   | 62   | 62   | 65   |
| ATM & CRM<br>ATMs & CRMs                                             | 296  | 293  | 291  | 279  | 266  |



## Persebaran Jaringan Usaha Bank SulutGo

### Distribution of Bank SulutGo Business Network

| Provinsi<br>Province                   | Kabupaten/Kota<br>Regency/City                       | KEC<br>SD  | KC<br>BO  | KCP<br>SBO | KCP-LK<br>CS-SBO | ATM        | CRM      |
|----------------------------------------|------------------------------------------------------|------------|-----------|------------|------------------|------------|----------|
| Sulawesi<br>Utara<br>North<br>Sulawesi | Manado                                               | 11         | 2         | 5          | 10               | 66         | 3        |
|                                        | Bitung                                               | 8          | 1         | 1          | 3                | 10         | -        |
|                                        | Tomohon                                              | 5          | 1         | -          | 2                | 8          | -        |
|                                        | Minahasa                                             | 25         | 2         | 1          | 3                | 17         | -        |
|                                        | Minahasa Utara/North Minahasa                        | 10         | 1         | 1          | 4                | 14         | -        |
|                                        | Minahasa Selatan/South Minahasa                      | 17         | 1         | 2          | 4                | 11         | -        |
|                                        | Minahasa Tenggara/Southeast Minahasa                 | 12         | 1         | -          | 3                | 8          | -        |
|                                        | Kotamobagu                                           | 4          | 1         | -          | 3                | 10         | -        |
|                                        | Bolaang Mongondow Induk<br>Main Bolaang Mongondow    | 15         | 1         | 1          | 3                | 10         | -        |
|                                        | Bolaang Mongondow Timur<br>East Bolaang Mongondow    | 7          | 1         | -          | 3                | 7          | -        |
|                                        | Bolaang Mongondow Utara<br>North Bolaang Mongondow   | 6          | 1         | -          | 2                | 8          | -        |
|                                        | Bolaang Mongondow Selatan<br>South Bolaang Mongondow | 7          | 1         | -          | 1                | 5          | -        |
|                                        | Sitaro                                               | 10         | 1         | 1          | 2                | 9          | -        |
|                                        | Sangihe                                              | 15         | 1         | 1          | 2                | 9          | -        |
|                                        | Talaud                                               | 19         | 1         | 2          | 2                | 12         | -        |
| Sub Jumlah<br>Sub Total                |                                                      | 171        | 17        | 15         | 47               | 204        | 3        |
| Gorontalo                              | Kota Gorontalo / Gorontalo City                      | 9          | 1         | 1          | 2                | 25         | 1        |
|                                        | Kabupaten Gorontalo / Gorontalo Regency              | 19         | 1         | 2          | 4                | 18         | -        |
|                                        | Boalemo                                              | 7          | 1         | 1          | 2                | 8          | -        |
|                                        | Bone Bolango                                         | 18         | 1         | -          | 2                | 11         | -        |
|                                        | Gorontalo Utara / North Gorontalo                    | 11         | 1         | -          | 3                | 8          | -        |
|                                        | Pohuwato                                             | 13         | 1         | 3          | 3                | 12         | -        |
| Sub Jumlah<br>Sub Total                |                                                      | 77         | 6         | 7          | 16               | 82         | 1        |
| Jawa<br>Java                           | Jakarta                                              | -          | 1         | 3          | -                | 4          | -        |
|                                        | Surabaya                                             | -          | 1         | -          | -                | 1          | -        |
|                                        | Malang                                               | -          | 1         | -          | -                | 1          | -        |
| Sub Jumlah<br>Sub Total                |                                                      | -          | 3         | 3          | -                | 6          | -        |
| <b>Jumlah<br/>Total</b>                |                                                      | <b>248</b> | <b>26</b> | <b>25</b>  | <b>63</b>        | <b>292</b> | <b>4</b> |



**Kantor Pusat**  
**Main Office**

**1** Kantor  
Office



**Kantor Wilayah**  
**Regional Office**

**1** Kantor  
Office



**Kantor Cabang Utama**  
**Main Branch Office**

**1** Kantor  
Office



**Kantor Cabang**  
**Branch Office**

**25** Kantor  
Offices



**Kantor Cabang Pembantu**  
**Sub-Branch Office**

**25** Kantor  
Offices



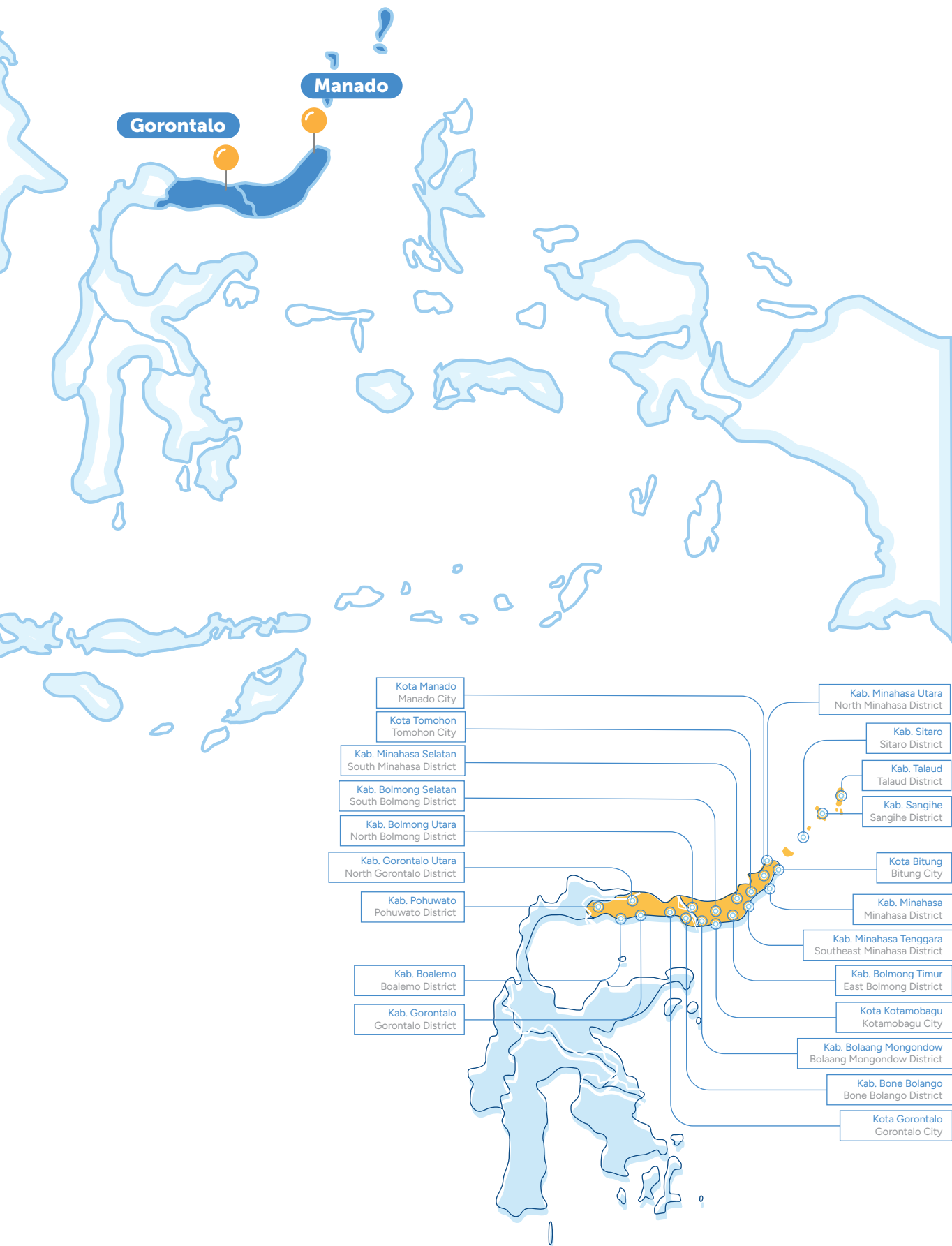
**Kantor Cabang Pembantu**  
**Layanan Kas**  
**Cash Service Sub-Branch Office**

**63** Kantor  
Offices



**TPE (ATM-CRM)**  
**TPE (ATM-CRM)**

**296** Unit  
Units





03

***Highlight Kinerja Keuangan***  
Financial Performance Highlights











## **Highlight Kinerja Keuangan** **Financial Performance Highlights**

**Jumlah Aset**  
Total Assets

**Rp**  
**IDR**

**23,68** triliun  
trillion



**Liabilitas**  
Liability

**Rp**  
**IDR**

**21,5** triliun  
trillion

**Ekuitas**  
Equity

**Rp**  
**IDR**

**2,21** triliun  
trillion

**Dana Pihak Ketiga**  
Third Party Funds

Rp  
IDR **18,21** triliun  
trillion

**Kredit yang Diberikan**  
Loans

Rp  
IDR **16,77** triliun  
trillion



**Laba Tahun Berjalan**  
Net Income

Rp  
IDR **281,02** miliar  
billion

**Pendapatan Bunga Bersih**  
Net Interest Income

Rp  
IDR **1,36** triliun  
trillion



## Ikhtisar Keuangan Financial Highlights



### Total Aset Total Assets

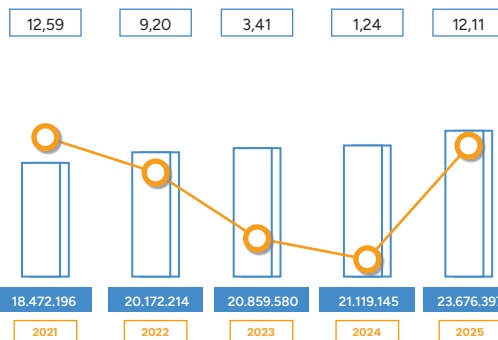
dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description    | 2021        | 2022        | 2023       | 2024       | 2025        | Rata-rata<br>Average |
|--------------------------|-------------|-------------|------------|------------|-------------|----------------------|
| Jumlah Aset/Total Assets | 18.472.196  | 20.172.214  | 20.859.580 | 21.119.145 | 23.676.397  |                      |
| Perubahan/Changes (+/-)  | ▲ 2.065.765 | ▲ 1.700.018 | ▲ 687.366  | ▲ 259.565  | ▲ 2.557.252 | ▲ 1.453.993          |
| Growth (%)               | ▲ 12,59     | ▲ 9,20      | ▲ 3,41     | ▲ 1,24     | ▲ 12,11     | ▲ 7,71               |

### Total Aset Total Assets

dalam Rp juta | in IDR million

○ Growth (%)  
● Total Aset  
Total Assets





## Dana Pihak Ketiga Third Party Funds

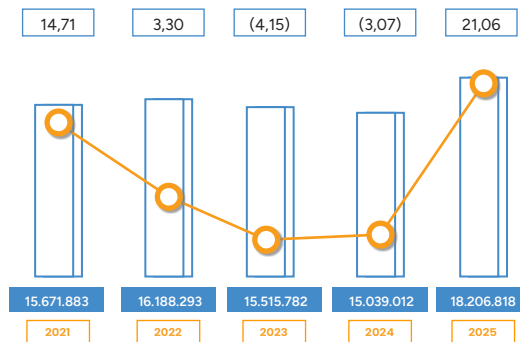
dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description                   | 2021        | 2022       | 2023        | 2024        | 2025        | Rata-rata<br>Average |
|-----------------------------------------|-------------|------------|-------------|-------------|-------------|----------------------|
| Dana Pihak Ketiga/<br>Third Party Funds | 15.671.883  | 16.188.293 | 15.515.782  | 15.039.012  | 18.206.818  |                      |
| Perubahan/Changes (+/-)                 | ▲ 2.009.515 | ▲ 516.410  | ▼ (672.511) | ▼ (476.770) | ▲ 3.167.806 | ▲ 908.890            |
| Growth (%)                              | ▲ 14,71     | ▲ 3,30     | ▼ (4,15)    | ▼ (3,07)    | ▲ 21,06     | ▲ 6,37               |

### Dana Pihak Ketiga Third Party Funds

dalam Rp juta | in IDR million

○ Growth (%)  
● Total DPK  
Total of Third Party Funds



## Kredit yang Diberikan Loans

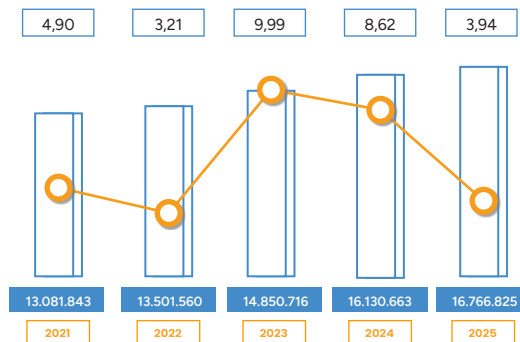
dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description       | 2021       | 2022       | 2023        | 2024        | 2025       | Rata-rata<br>Average |
|-----------------------------|------------|------------|-------------|-------------|------------|----------------------|
| Kredit yang Diberikan/Loans | 13.081.843 | 13.501.560 | 14.850.716  | 16.130.663  | 16.766.825 |                      |
| Perubahan/Changes (+/-)     | ▲ 611.465  | ▲ 419.717  | ▲ 1.349.156 | ▲ 1.279.947 | ▲ 636.162  | ▲ 859.289            |
| Growth (%)                  | ▲ 4,90     | ▲ 3,21     | ▲ 9,99      | ▲ 8,62      | ▲ 3,94     | ▲ 6,13               |

### Kredit yang Diberikan Loans

dalam Rp juta | in IDR million

○ Growth (%)  
● Kredit yang Diberikan  
Loans





## Pendapatan Bunga Bersih Net Interest Income

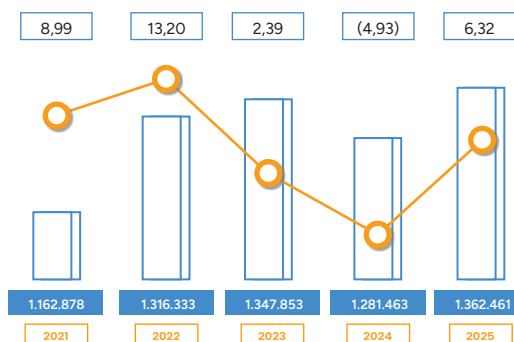
dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description                           | 2021      | 2022      | 2023      | 2024       | 2025      | Rata-rata<br>Average |
|-------------------------------------------------|-----------|-----------|-----------|------------|-----------|----------------------|
| Pendapatan Bunga Bersih/<br>Net Interest Income | 1.162.878 | 1.316.333 | 1.347.853 | 1.281.463  | 1.362.461 |                      |
| Perubahan/Changes (+/-)                         | ▲ 95.954  | ▲ 153.454 | ▲ 31.521  | ▼ (66.390) | ▲ 80.998  | ▲ 59.107             |
| Growth (%)                                      | ▲ 8,99    | ▲ 13,20   | ▲ 2,39    | ▼ (4,93)   | ▲ 6,32    | ▲ 5,20               |

### Pendapatan Bunga Bersih Net Interest Income

dalam Rp miliar | in IDR billion

- Growth (%)
- Pendapatan Bunga Bersih  
Net Interest Income



## Pendapatan Fee Based Fee Based Income

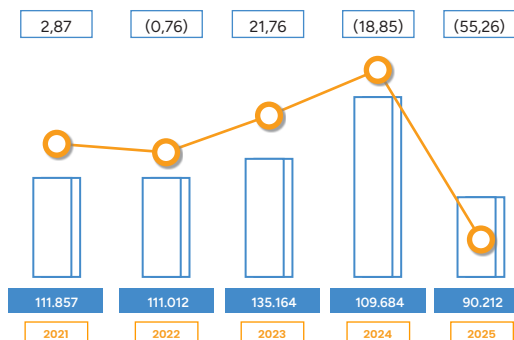
dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description                     | 2021    | 2022     | 2023     | 2024     | 2025        | Rata-rata<br>Average |
|-------------------------------------------|---------|----------|----------|----------|-------------|----------------------|
| Pendapatan Fee Based/<br>Fee Based Income | 111.857 | 111.012  | 135.164  | 201.638  | 90.212      |                      |
| Perubahan/Changes (+/-)                   | ▲ 3.118 | ▼ (845)  | ▲ 24.152 | ▲ 66.474 | ▼ (111.426) | ▼ (3.705)            |
| Growth (%)                                | ▲ 2,87  | ▼ (0,76) | ▲ 21,76  | ▲ 49,18  | ▼ (55,26)   | ▲ 3,56               |

### Pendapatan Fee Based Fee Based Income

dalam Rp miliar | in IDR billion

- Growth (%)
- Pendapatan Fee Based  
Fee Based Income



## Laba Bruto Gross Profit

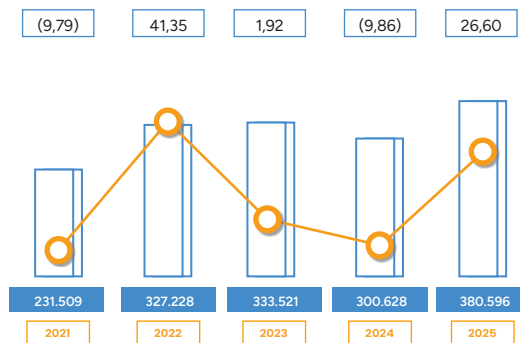
dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description   | 2021         | 2022     | 2023    | 2024       | 2025     | Rata-rata<br>Average |
|-------------------------|--------------|----------|---------|------------|----------|----------------------|
| Laba Bruto/Gross Profit | 231.509      | 327.228  | 333.521 | 300.628    | 380.596  |                      |
| Perubahan/Changes (+/-) | ▼ (25.126) ▲ | 95.719 ▲ | 6.293 ▼ | (32.893) ▲ | 79.968 ▲ | 24.792               |
| Growth (%)              | ▼ (9,79) ▲   | 41,35 ▲  | 1,92 ▼  | (9,86) ▲   | 26,60 ▲  | 10,04                |

### Laba Bruto Gross Profit

dalam Rp miliar | in IDR billion

○ Growth (%)  
● Laba Bruto  
Gross Profit



## Laba Bersih Net Profit

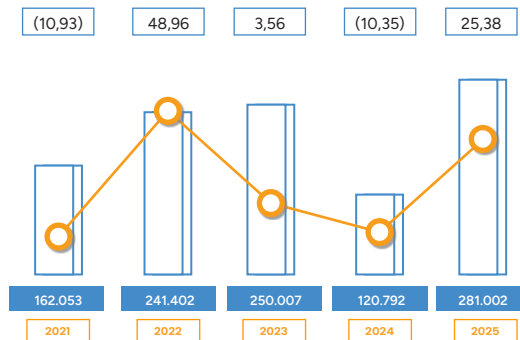
dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description   | 2021         | 2022     | 2023    | 2024        | 2025     | Rata-rata<br>Average |
|-------------------------|--------------|----------|---------|-------------|----------|----------------------|
| Laba Bersih/Net Profit  | 162.053      | 241.402  | 250.007 | 120.792     | 281.002  |                      |
| Perubahan/Changes (+/-) | ▼ (19.888) ▲ | 79.349 ▲ | 8.606 ▼ | (129.216) ▲ | 56.882 ▲ | 19.812               |
| Growth (%)              | ▼ (10,93) ▲  | 48,96 ▲  | 3,56 ▼  | (10,35) ▲   | 25,38 ▲  | 11,32                |

### Laba Bersih Net Profit

dalam Rp miliar | in IDR billion

○ Growth (%)  
● Laba Bersih  
Net Profit





## Modal Inti Core Capital

dalam miliar Rupiah | in Billion Rupiah

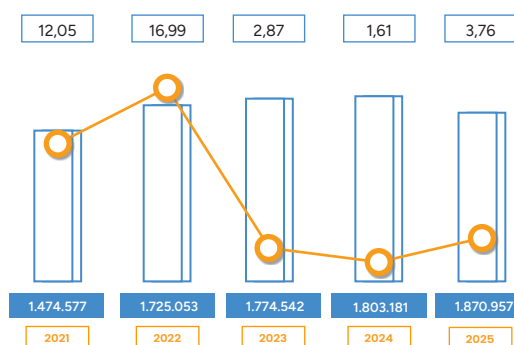
| Uraian<br>Description   | 2021        | 2022      | 2023      | 2024      | 2025      | Rata-rata<br>Average |
|-------------------------|-------------|-----------|-----------|-----------|-----------|----------------------|
| Modal Inti/Core Capital | 1.474.577   | 1.725.053 | 1.774.542 | 1.803.181 | 1.870.957 |                      |
| Perubahan/Changes (+/-) | ▼ (106.929) | ▲ 158.563 | ▲ 250.476 | ▲ 49.490  | ▲ 67.776  | ▲ 83.875             |
| Growth (%)              | ▲ 12,05     | ▲ 16,99   | ▲ 2,87    | ▲ 1,61    | ▲ 3,76    | 7,46                 |

### Modal Inti Core Capital

dalam Rp miliar | in IDR billion

○ Growth (%)

● Modal Inti  
Core Capital



## Capital Adequacy Ratio (CAR) Capital Adequacy Ratio (CAR)

dalam persen | in percentage

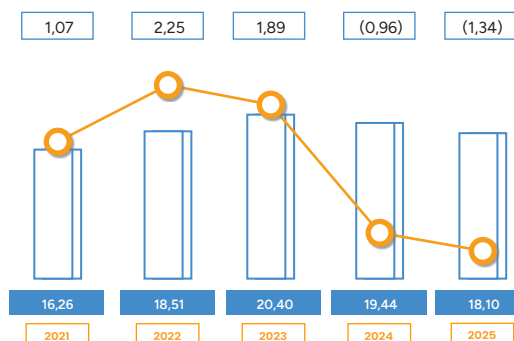
| Uraian<br>Description   | 2021   | 2022   | 2023   | 2024     | 2025     | Rata-rata<br>Average |
|-------------------------|--------|--------|--------|----------|----------|----------------------|
| Modal Inti/Core Capital | 16,26  | 18,51  | 20,40  | 19,44    | 18,10    |                      |
| Perubahan/Changes (+/-) | ▼ 1,07 | ▲ 2,25 | ▲ 1,89 | ▼ (0,96) | ▼ (1,34) | ▲ 0,58               |

### Capital Adequacy Ratio (CAR) Capital Adequacy Ratio (CAR)

dalam persen | in percentage

○ Growth (%)

● Capital Adequacy Ratio (CAR)  
Capital Adequacy Ratio (CAR)

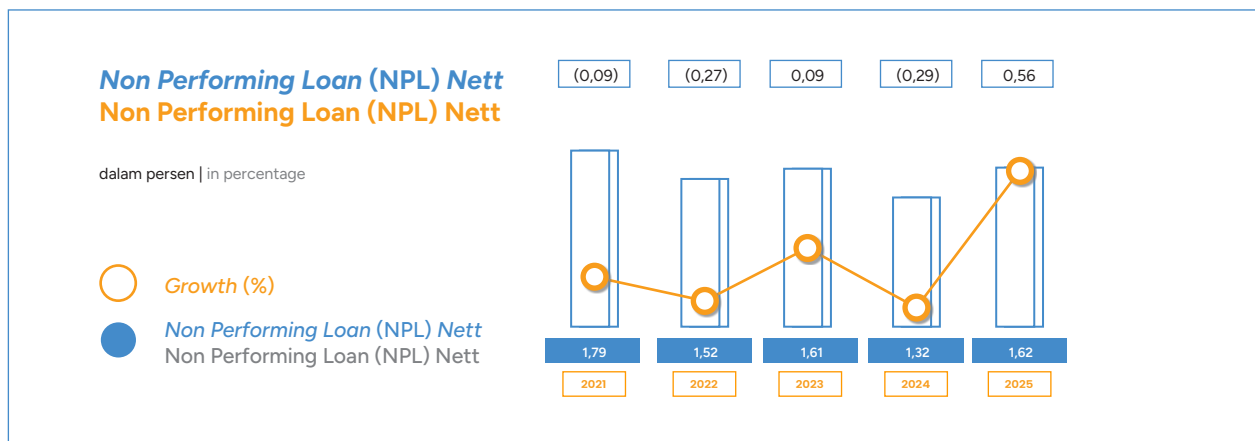


## Non Performing Loan (NPL) Nett

### Non Performing Loan (NPL) Nett

dalam persen | in percentage

| Uraian<br>Description          | 2021     | 2022     | 2023   | 2024     | 2025   | Rata-rata<br>Average |
|--------------------------------|----------|----------|--------|----------|--------|----------------------|
| Non Performing Loan (NPL) Nett | 1,79     | 1,52     | 1,61   | 1,32     | 1,62   |                      |
| Perubahan/Changes (+/-)        | ▼ (0,09) | ▼ (0,27) | ▲ 0,09 | ▼ (0,29) | ▲ 0,56 | ▲ 1,57               |

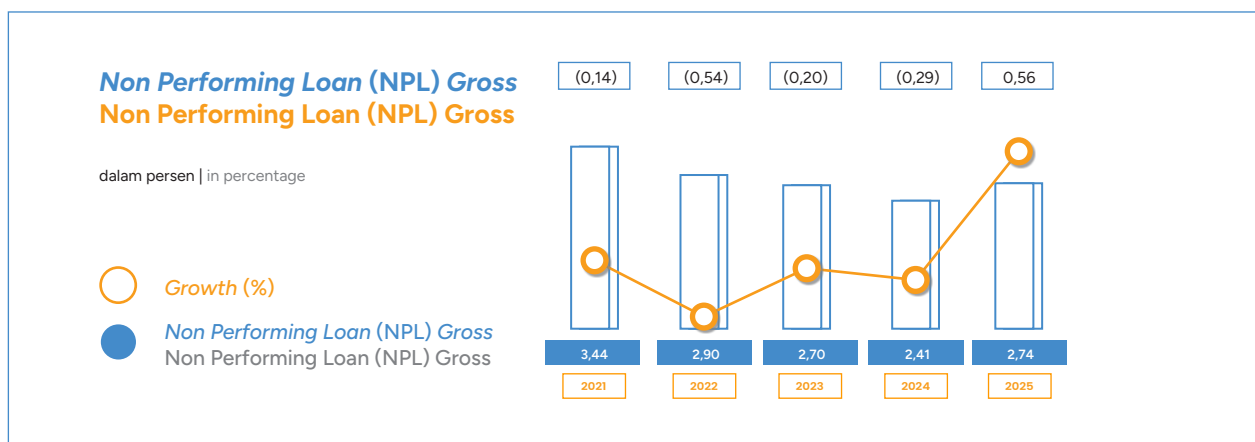


## Non Performing Loan (NPL) Gross

### Non Performing Loan (NPL) Gross

dalam persen | in percentage

| Uraian<br>Description           | 2021     | 2022     | 2023     | 2024     | 2025   | Rata-rata<br>Average |
|---------------------------------|----------|----------|----------|----------|--------|----------------------|
| Non Performing Loan (NPL) Gross | 3,44     | 2,90     | 2,70     | 2,41     | 2,74   |                      |
| Perubahan/Changes (+/-)         | ▼ (0,14) | ▼ (0,54) | ▼ (0,20) | ▼ (0,29) | ▲ 0,56 | ▼ (0,12)             |







## Loan to Funding Ratio (LFR)

### Loan to Funding Ratio (LFR)

dalam persen | in percentage

| Uraian<br>Description       | 2021     | 2022     | 2023   | 2024   | 2025      | Rata-rata<br>Average |
|-----------------------------|----------|----------|--------|--------|-----------|----------------------|
| Loan to Funding Ratio (LFR) | 81,70    | 81,69    | 87,58  | 95,57  | 86,41     |                      |
| Perubahan/Changes (+/-)     | ▼ (9,58) | ▼ (0,01) | ▲ 5,89 | ▲ 7,99 | ▼ (11,09) | ▼ (1,36)             |

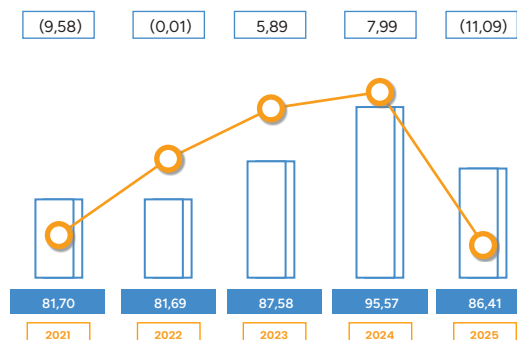
### Loan to Funding Ratio (LFR)

### Loan to Funding Ratio (LFR)

dalam persen | in percentage

○ Growth (%)

● Loan to Funding Ratio (LFR)  
Loan to Funding Ratio (LFR)



## Net Interest Margin (NIM)

### Net Interest Margin (NIM)

dalam persen | in percentage

| Uraian<br>Description     | 2021     | 2022   | 2023   | 2024     | 2025   | Rata-rata<br>Average |
|---------------------------|----------|--------|--------|----------|--------|----------------------|
| Net Interest Margin (NIM) | 7,23     | 7,68   | 7,71   | 6,68     | 6,79   |                      |
| Perubahan/Changes (+/-)   | ▼ (0,19) | ▲ 0,45 | ▼ 0,03 | ▲ (1,03) | ▼ 0,06 | ▼ (0,14)             |

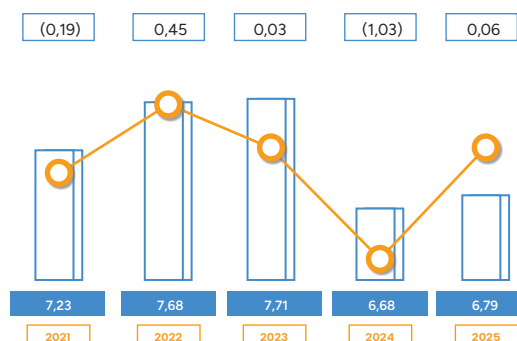
### Net Interest Margin (NIM)

### Net Interest Margin (NIM)

dalam persen | in percentage

○ Growth (%)

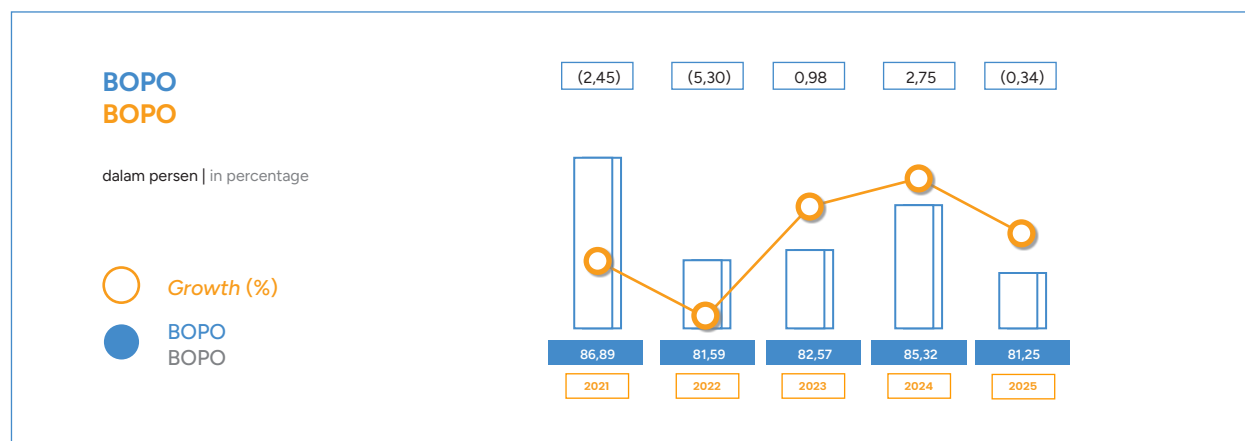
● Net Interest Margin (NIM)  
Net Interest Margin (NIM)



## BOPO

dalam persen | in percentage

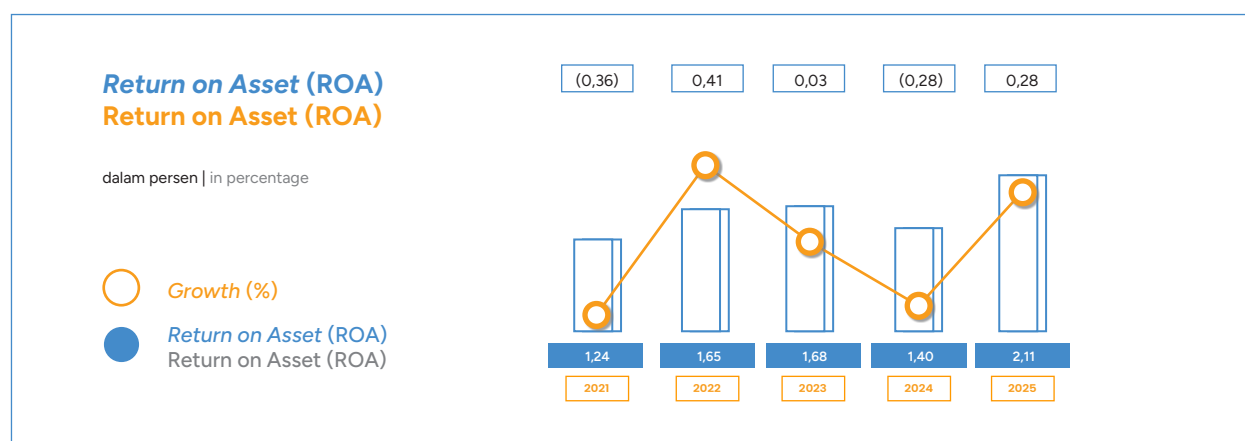
| Uraian<br>Description   | 2021     | 2022     | 2023   | 2024   | 2025     | Rata-rata<br>Average |
|-------------------------|----------|----------|--------|--------|----------|----------------------|
| BOPO                    | 86,89    | 81,59    | 82,57  | 85,32  | 81,25    |                      |
| Perubahan/Changes (+/-) | ▼ (2,45) | ▼ (5,30) | ▲ 0,98 | ▲ 2,75 | ▼ (0,34) | ▼ (0,87)             |



## Return on Asset (ROA)

dalam persen | in percentage

| Uraian<br>Description   | 2021     | 2022   | 2023   | 2024     | 2025   | Rata-rata<br>Average |
|-------------------------|----------|--------|--------|----------|--------|----------------------|
| Return on Asset (ROA)   | 1,24     | 1,65   | 1,68   | 1,40     | 2,11   |                      |
| Perubahan/Changes (+/-) | ▼ (0,36) | ▲ 0,41 | ▲ 0,03 | ▼ (0,28) | ▲ 0,28 | ▲ 0,02               |





## Return on Equity (ROE) Return on Equity (ROE)

dalam persen | in percentage

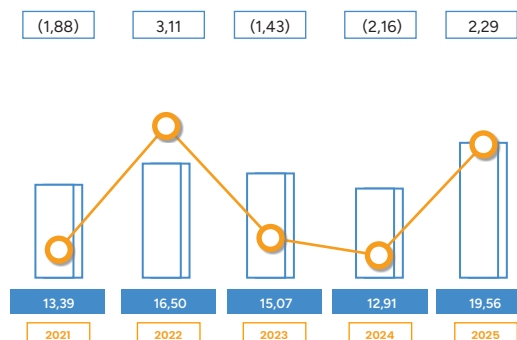
| Uraian<br>Description   | 2021     | 2022   | 2023     | 2024     | 2025   | Rata-rata<br>Average |
|-------------------------|----------|--------|----------|----------|--------|----------------------|
| Return on Equity (ROE)  | 13,39    | 16,50  | 15,07    | 12,91    | 19,56  |                      |
| Perubahan/Changes (+/-) | ▼ (1,88) | ▲ 3,11 | ▼ (1,43) | ▼ (2,16) | ▲ 2,29 | ▼ (0,01)             |

### Return on Equity (ROE) Return on Equity (ROE)

dalam persen | in percentage

○ Growth (%)

● Return on Equity (ROE)  
Return on Equity (ROE)



## Giro Wajib Minimum (GWM) Statutory Current Account

dalam persen | in percentage

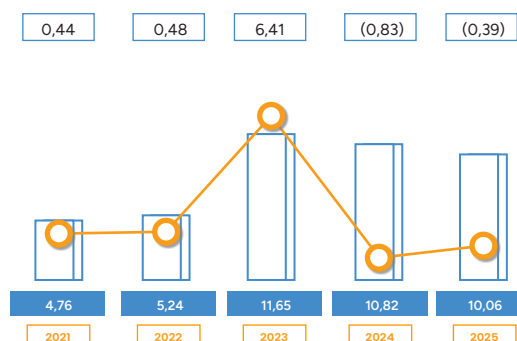
| Uraian<br>Description                                  | 2021   | 2022   | 2023   | 2024     | 2025     | Rata-rata<br>Average |
|--------------------------------------------------------|--------|--------|--------|----------|----------|----------------------|
| Giro Wajib Minimum (GWM)/<br>Statutory Current Account | 4,76   | 5,24   | 11,65  | 10,82    | 10,06    |                      |
| Perubahan/Changes (+/-)                                | ▲ 0,44 | ▲ 0,48 | ▲ 6,41 | ▼ (0,83) | ▼ (0,39) | ▲ 1,22               |

### Giro Wajib Minimum (GWM) Statutory Current Account

dalam persen | in percentage

○ Growth (%)

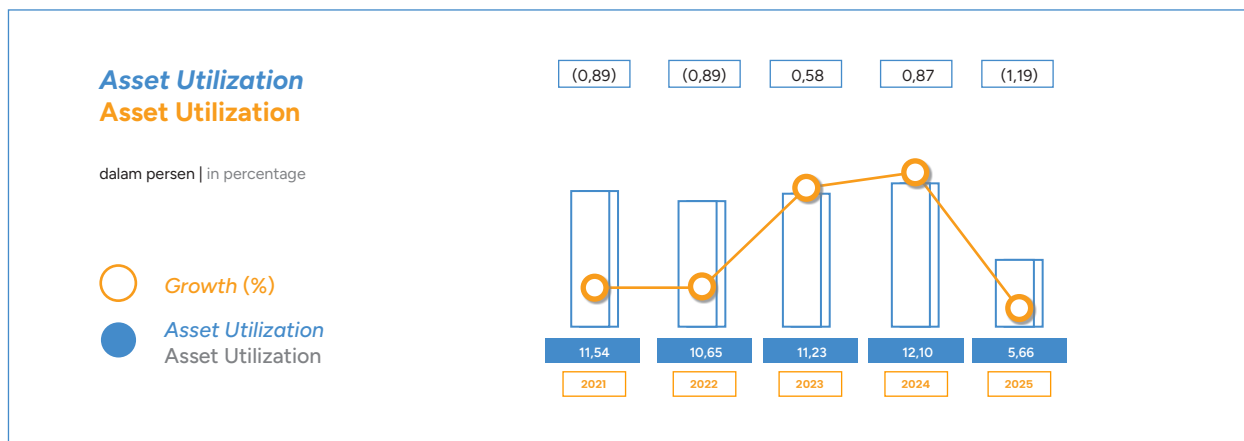
● Giro Wajib Minimum (GWM)  
Statutory Current Account



## Asset Utilization

dalam persen | in percentage

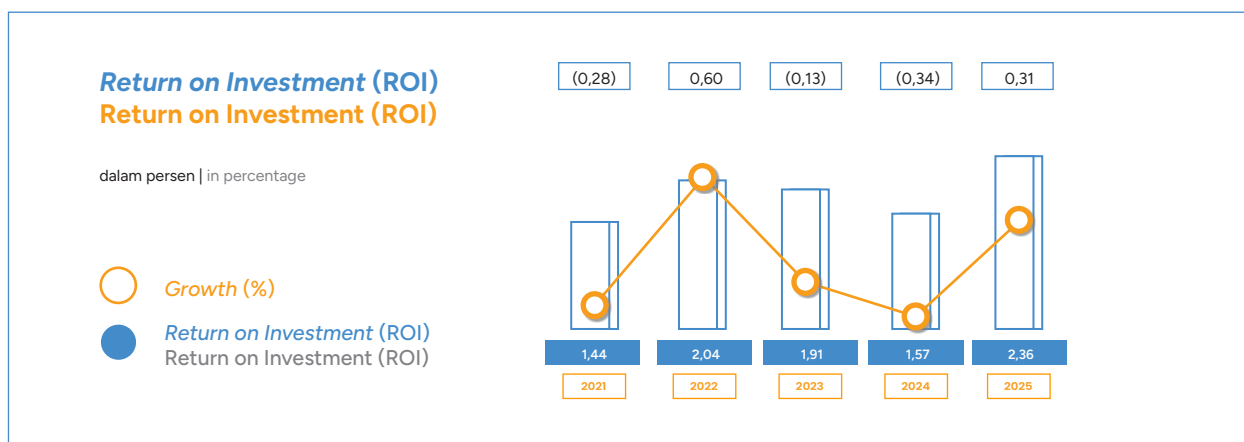
| Uraian<br>Description   | 2021     | 2022     | 2023   | 2024   | 2025     | Rata-rata<br>Average |
|-------------------------|----------|----------|--------|--------|----------|----------------------|
| Asset Utilization       | 11,54    | 10,65    | 11,23  | 12,10  | 5,66     |                      |
| Perubahan/Changes (+/-) | ▼ (0,89) | ▼ (0,89) | ▲ 0,58 | ▲ 0,87 | ▼ (1,19) | ▼ (0,30)             |



## Return on Investment (ROI)

dalam persen | in percentage

| Uraian<br>Description      | 2021     | 2022   | 2023     | 2024     | 2025   | Rata-rata<br>Average |
|----------------------------|----------|--------|----------|----------|--------|----------------------|
| Return on Investment (ROI) | 1,44     | 2,04   | 1,91     | 1,57     | 2,36   |                      |
| Perubahan/Changes (+/-)    | ▼ (0,28) | ▲ 0,60 | ▼ (0,13) | ▼ (0,34) | ▲ 0,31 | ▲ 0,03               |





## Primary Ratio Primary Ratio

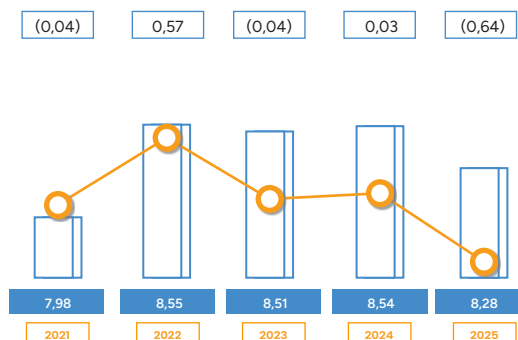
dalam persen | in percentage

| Uraian<br>Description   | 2021     | 2022   | 2023     | 2024   | 2025     | Rata-rata<br>Average |
|-------------------------|----------|--------|----------|--------|----------|----------------------|
| Primary Ratio           | 7,98     | 8,55   | 8,51     | 8,54   | 8,28     |                      |
| Perubahan/Changes (+/-) | ▼ (0,04) | ▲ 0,57 | ▼ (0,04) | ▲ 0,03 | ▼ (0,64) | ▼ (0,02)             |

### Primary Ratio Primary Ratio

dalam persen | in percentage

- Growth (%)
- Primary Ratio  
Primary Ratio



## Gross Profit Margin (GPM) Gross Profit Margin (GPM)

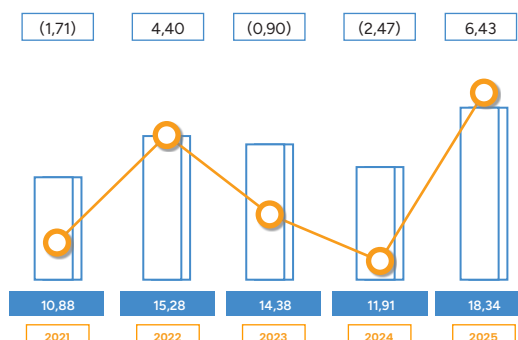
dalam persen | in percentage

| Uraian<br>Description     | 2021     | 2022   | 2023     | 2024     | 2025   | Rata-rata<br>Average |
|---------------------------|----------|--------|----------|----------|--------|----------------------|
| Gross Profit Margin (GPM) | 10,88    | 15,28  | 14,38    | 11,91    | 18,34  |                      |
| Perubahan/Changes (+/-)   | ▼ (1,71) | ▲ 4,40 | ▼ (0,90) | ▼ (2,47) | ▲ 6,43 | ▲ 14,16              |

### Gross Profit Margin (GPM) Gross Profit Margin (GPM)

dalam persen | in percentage

- Growth (%)
- Gross Profit Margin (GPM)  
Gross Profit Margin (GPM)

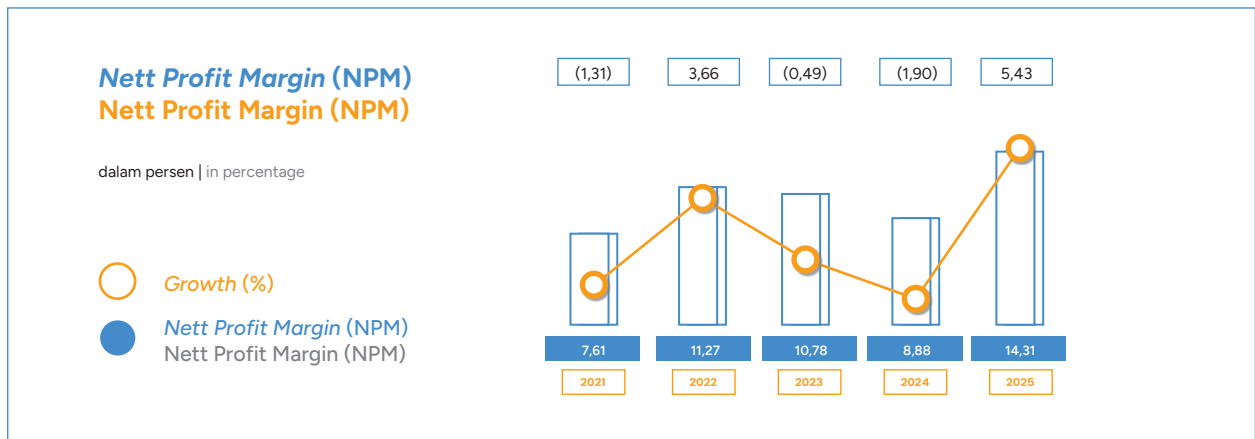




## **Nett Profit Margin (NPM)** **Nett Profit Margin (NPM)**

dalam persen | in percentage

| Uraian<br>Description    | 2021     | 2022   | 2023     | 2024     | 2025   | Rata-rata<br>Average |
|--------------------------|----------|--------|----------|----------|--------|----------------------|
| Nett Profit Margin (NPM) | 7,61     | 11,27  | 10,78    | 8,88     | 14,31  |                      |
| Perubahan/Changes (+/-)  | ▼ (1,31) | ▲ 3,66 | ▼ (0,49) | ▼ (1,90) | ▲ 5,43 | 61,15                |



## **Overhead Cost terhadap Total Aset (OCTA)** **Overhead Cost to Total Asset (OCTA)**

dalam persen | in percentage

| Uraian<br>Description                                                         | 2021     | 2022   | 2023   | 2024 | 2025     | Rata-rata<br>Average |
|-------------------------------------------------------------------------------|----------|--------|--------|------|----------|----------------------|
| Overhead Cost terhadap Total Aset (OCTA)/ Overhead Cost to Total Asset (OCTA) | 5,31     | 5,34   | 5,47   | 5,47 | 2,24     |                      |
| Perubahan/Changes (+/-)                                                       | ▼ (0,05) | ▲ 0,03 | ▲ 0,12 | 0,00 | ▼ (0,39) | (0,06)               |





## Modal Disetor Paid in Capital

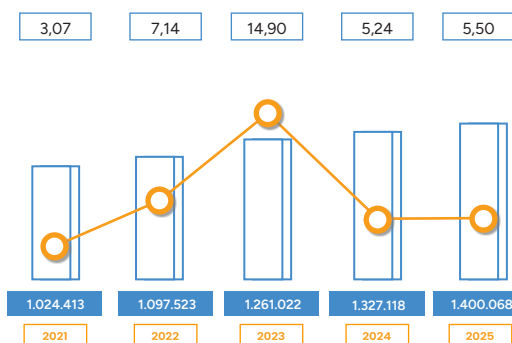
dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description         | 2021      | 2022      | 2023      | 2024      | 2025      | Rata-rata<br>Average |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|----------------------|
| Modal Disetor/Paid in Capital | 1.024.413 | 1.097.523 | 1.261.022 | 1.327.118 | 1.400.068 |                      |
| Perubahan/Changes (+/-)       | ▲ 30.500  | ▲ 73.110  | ▲ 163.499 | ▲ 66.095  | ▲ 72.950  | ▲ 81.231             |
| Growth (%)                    | ▲ 3,07    | ▲ 7,14    | ▲ 14,90   | ▲ 5,24    | ▲ 5,50    | ▲ 7,17               |

### Modal Disetor Paid in Capital

dalam Rp juta | in IDR million

- Growth (%)
- Modal Disetor Paid in Capital



## Ratio Intermediation Makroprudential (RIM) Ratio Intermediation Makroprudential (RIM)

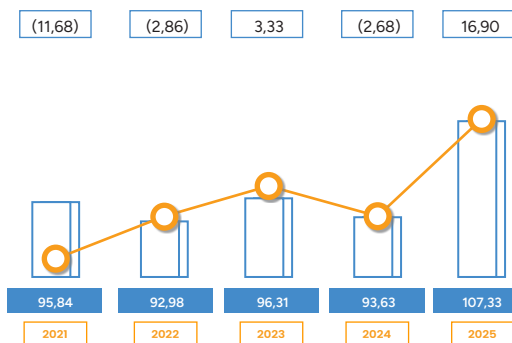
dalam persen | in percentage

| Uraian<br>Description                      | 2021      | 2022     | 2023   | 2024     | 2025    | Rata-rata<br>Average |
|--------------------------------------------|-----------|----------|--------|----------|---------|----------------------|
| Ratio Intermediation Makroprudential (RIM) | 95,84     | 92,98    | 96,31  | 93,63    | 107,33  |                      |
| Perubahan/Changes (+/-)                    | ▼ (11,68) | ▼ (2,86) | ▲ 3,33 | ▼ (2,68) | ▲ 16,90 | ▲ 0,60               |

### Ratio Intermediation Makroprudential (RIM) Ratio Intermediation Makroprudential (RIM)

dalam persen | in percentage

- Growth (%)
- Ratio Intermediation Makroprudential (RIM)



## Total Liabilitas

### Total Liabilities

dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description              | 2021        | 2022        | 2023       | 2024       | 2025        | Rata-rata<br>Average |
|------------------------------------|-------------|-------------|------------|------------|-------------|----------------------|
| Total Liabilitas/Total Liabilities | 16.895.519  | 18.342.717  | 18.883.377 | 19.078.580 | 21.470.495  |                      |
| Perubahan/Changes (+/-)            | ▲ 2.010.286 | ▲ 1.447.198 | ▲ 540.660  | ▲ 195.203  | ▲ 2.391.915 | ▲ 921.840            |
| Growth (%)                         | ▲ 13,51     | ▲ 8,57      | ▲ 2,95     | ▲ 1,03     | ▲ 12,54     | ▲ 7,72               |

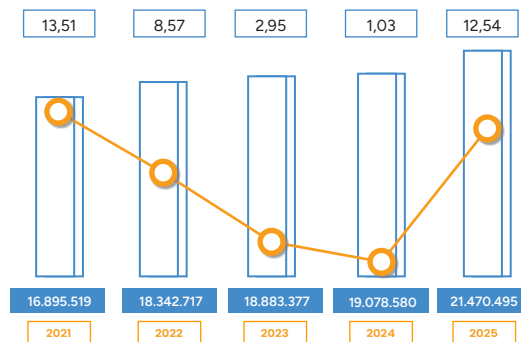
### Total Liabilitas

#### Total Liabilities

dalam Rp miliar | in IDR billion

○ Growth (%)

● Total Liabilitas  
Total Liabilities



## Total Ekuitas

### Total Equity

dalam miliar Rupiah | in Billion Rupiah

| Uraian<br>Description      | 2021      | 2022      | 2023      | 2024      | 2025      | Rata-rata<br>Average |
|----------------------------|-----------|-----------|-----------|-----------|-----------|----------------------|
| Total Ekuitas/Total Equity | 1.576.676 | 1.829.497 | 1.976.203 | 2.040.565 | 2.205.902 |                      |
| Perubahan/Changes (+/-)    | ▲ 55.480  | ▲ 252.820 | ▲ 146.705 | ▲ 64.362  | ▲ 165.337 |                      |
| Growth (%)                 | ▲ 3,65    | ▲ 16,04   | ▲ 8,02    | ▲ 3,26    | ▲ 8,10    | ▲ 7,81               |

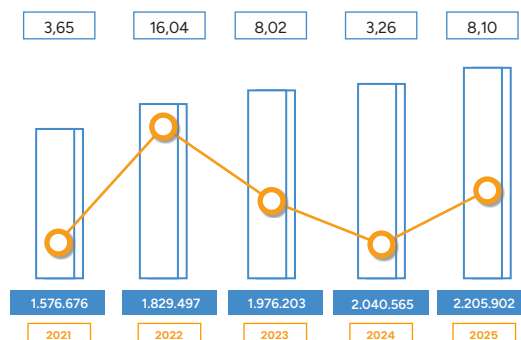
### Total Ekuitas

#### Total Equity

dalam Rp miliar | in IDR billion

○ Growth (%)

● Total Ekuitas  
Total Equity





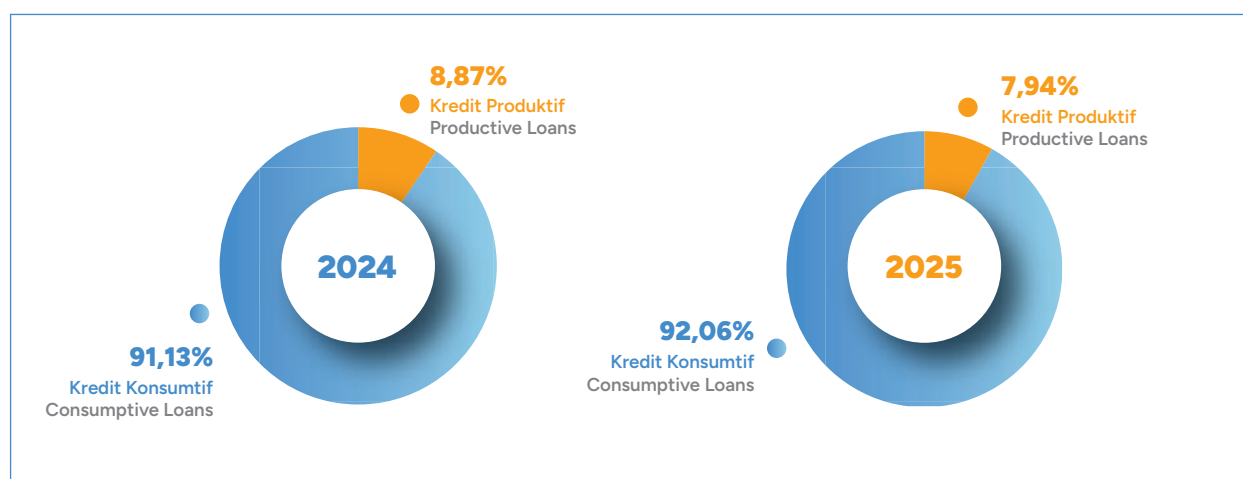
## Ikhtisar Operasional Operational Highlights



### Komposisi Kredit Loans Composition

dalam miliar Rupiah | in billion Rupiah

| Uraian<br>Description                 | Nominal    |            | Persen (%)<br>Percent (%) |       |
|---------------------------------------|------------|------------|---------------------------|-------|
|                                       | 2024       | 2025       | 2024                      | 2025  |
| Kredit Produktif<br>Productive Loans  | 1.431.156  | 1.330.532  | 8,87                      | 7,94  |
| Kredit Konsumtif<br>Consumptive Loans | 14.699.506 | 15.436.293 | 91,13                     | 92,06 |

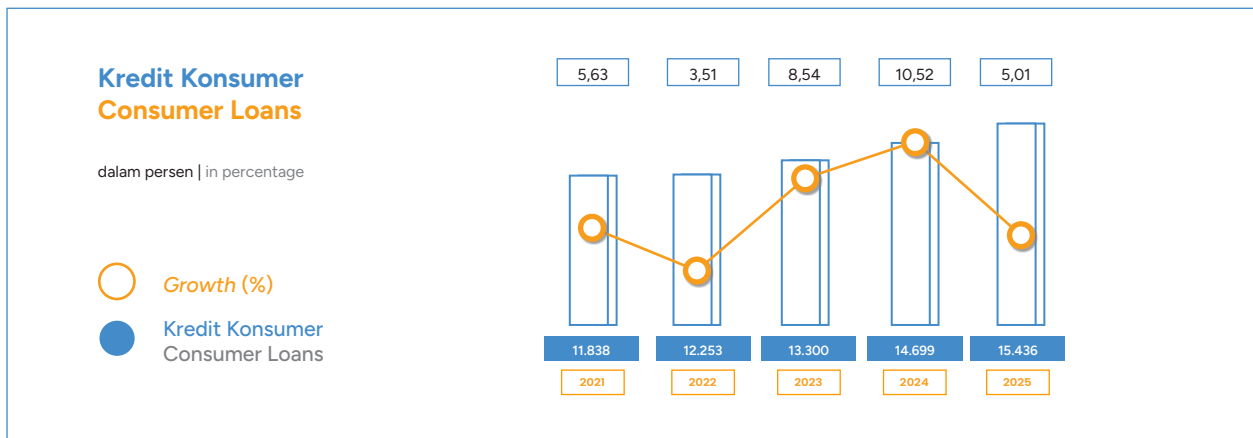




## Kredit Konsumer Consumer Loans

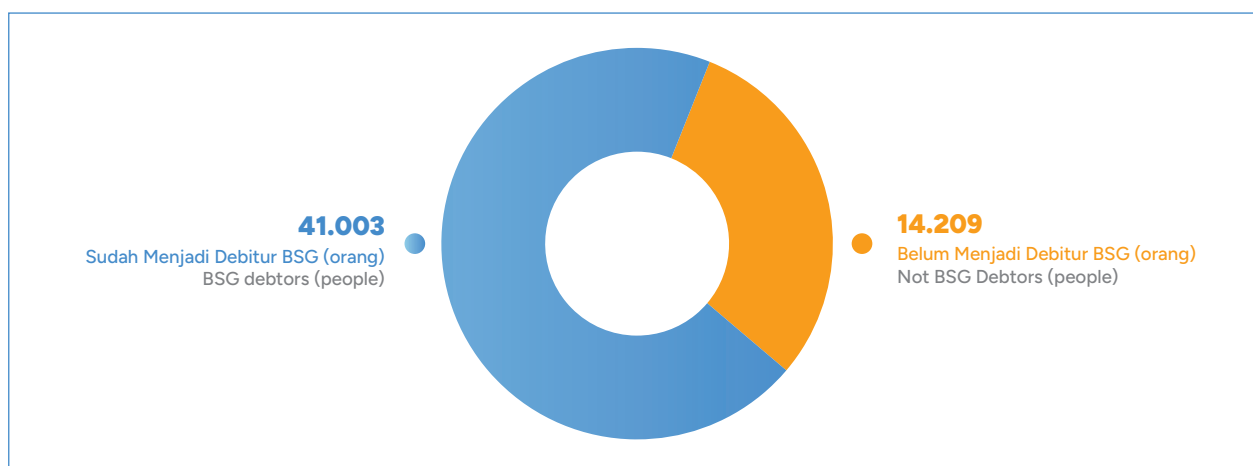
dalam persen | in percentage

| Uraian<br>Description             | 2021   | 2022   | 2023   | 2024   | 2025   | Rata-rata<br>Average |
|-----------------------------------|--------|--------|--------|--------|--------|----------------------|
| Kredit Konsumer<br>Consumer Loans | 11.838 | 12.253 | 13.300 | 14.699 | 15.436 |                      |
| Growth (%)                        | 5,63   | 3,51   | 8,54   | 10,52  | 5,01   | 6,64                 |



## Market Share Kredit PNS Sulawesi Utara Market Share of North Sulawesi Civil Servants Loans

| Uraian<br>Description                                         | 2021   | 2022   | 2023   | 2024   | 2025   |
|---------------------------------------------------------------|--------|--------|--------|--------|--------|
| Jumlah ASN (orang)<br>Total Civil Servants (people)           | 59.359 | 56.186 | 58.455 | 51.728 | 55.212 |
| Sudah Menjadi Debitur BSG (orang)<br>BSG debtors (people)     | 42.101 | 40.824 | 42.893 | 34.678 | 41.003 |
| Belum Menjadi Debitur BSG (orang)<br>Not BSG Debtors (people) | 17.258 | 15.362 | 15.562 | 17.050 | 14.209 |
| Market Share %                                                | 70,93  | 72,66  | 73,38  | 67,04  | 74,26  |



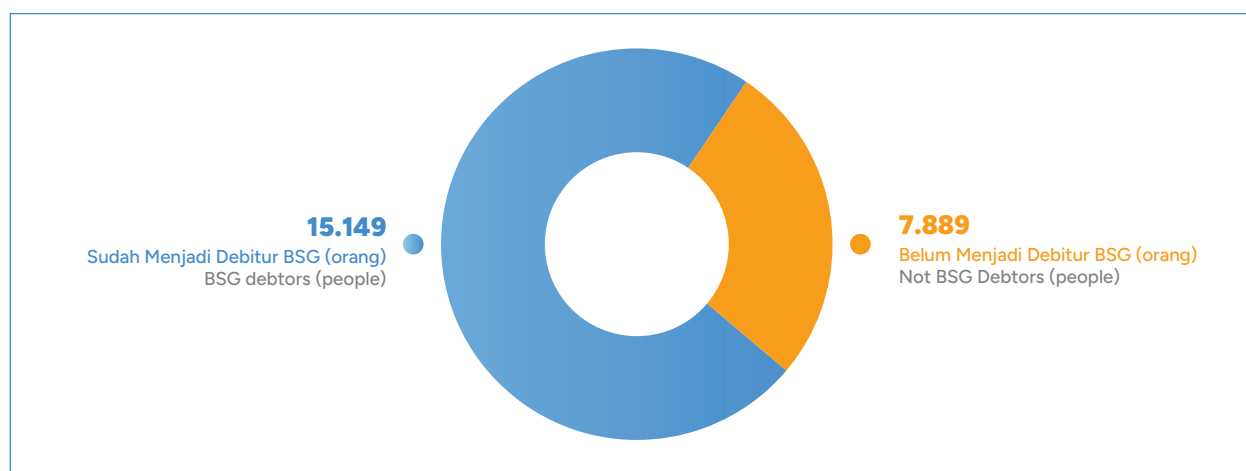




## Market Share Kredit PNS Gorontalo

### Market Share of Gorontalo Civil Servants Loans

| Uraian<br>Description                                         | 2021   | 2022   | 2023   | 2024   | 2025   |
|---------------------------------------------------------------|--------|--------|--------|--------|--------|
| Jumlah ASN (orang)<br>Total Civil Servants (people)           | 30.283 | 27.088 | 28.879 | 24.368 | 23.038 |
| Sudah Menjadi Debitur BSG (orang)<br>BSG debtors (people)     | 15.388 | 13.836 | 15.836 | 16.417 | 15.149 |
| Belum Menjadi Debitur BSG (orang)<br>Not BSG Debtors (people) | 14.895 | 13.252 | 13.043 | 7.951  | 7.889  |
| Market Share %                                                | 50,81  | 51,08  | 54,84  | 67,37  | 65,76  |



## Kredit Konsumer

### Consumer Loans

dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description                                                                                   | Nominal   |           | Kenaikan (Penurunan)<br>Increase (Decrease) |         |
|---------------------------------------------------------------------------------------------------------|-----------|-----------|---------------------------------------------|---------|
|                                                                                                         | 2024      | 2025      | Nominal                                     | %       |
| KK Biasa/KK - Common                                                                                    | 9.290.985 | 9.416.708 | 125.723                                     | 1,35    |
| KK KPR Bank SULUT/KK KPR SULUT Bank                                                                     | 234       | 234       | 0                                           | 0,00    |
| KK Lainnya/Other KK                                                                                     | 510.070   | 461.227   | (48.843)                                    | (9,58)  |
| KK Cash Collateral/KK - Cash Collateral                                                                 | 13.799    | 2.586     | (11.213)                                    | (81,25) |
| Kredit Pensiunan ASN (KPS)/KK - Pension of ASN                                                          | 1.330.524 | 1.402.229 | 71.705                                      | 5,39    |
| Kredit Konsumtif Umum (KSU)<br>General Consumer Credit                                                  | 55.740    | 64.106    | 8.366                                       | 15,01   |
| Kredit Pejabat Publik/Anggota Dewan (KPPA)<br>Credit for Public Officials/Members of the Council (KPPA) | 351.398   | 329.450   | (21.948)                                    | (6,25)  |
| KASN Pra Purnabakti/Pre-Retired KASN                                                                    | 2.099.731 | 2.249.697 | 149.966                                     | 7,14    |
| KASN Pra Tunjangan Hari Tua<br>KASN Pre Old Age Allowance                                               | 12.306    | 17.040    | 4.734                                       | 38,46   |
| KSU untuk Tokoh Lembaga Agama<br>KSU for figure of Religious Institution                                | 70.085    | 83.367    | 13.282                                      | 18,95   |



dalam jutaan Rupiah | in million Rupiah

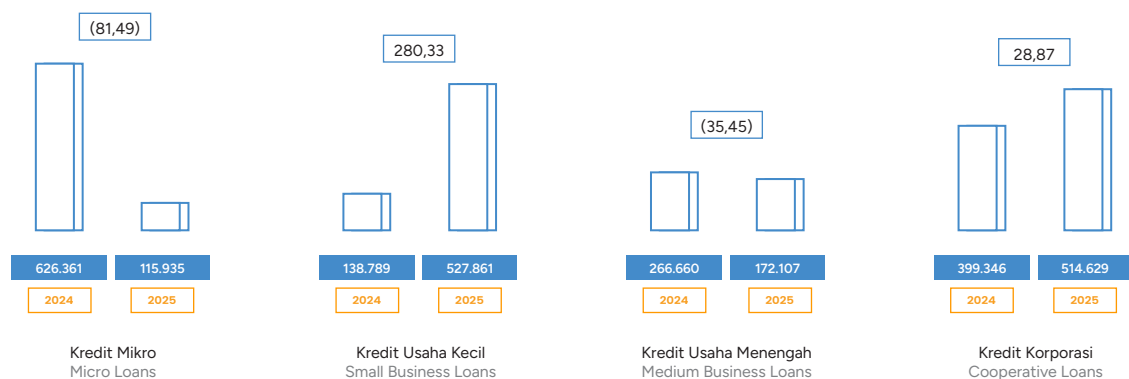
| Uraian<br>Description                                                                                     | Nominal           |                   | Kenaikan (Penurunan)<br>Increase (Decrease) |             |
|-----------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------------------------------|-------------|
|                                                                                                           | 2024              | 2025              | Nominal                                     | %           |
| KSU Perorangan Umum<br>KSU General Individual                                                             | 876               | 855               | (21)                                        | (2,40)      |
| KPNS PP Vertikal/KPNS PP Vertical                                                                         | 333               | 229               | (104)                                       | (31,23)     |
| KSU THL/THL KSU                                                                                           | 91                | 60                | (31)                                        | (34,07)     |
| Kredit Pegawai Pemerintah Dengan Perjanjian Kerja<br>Government Employee Loans With Employment Agreements | 912.284           | 1.350.317         | 438.033                                     | 48,02       |
| KPR FLPP (Fasilitas Likuiditas Pembiayaan Perumahan)<br>KPR FLPP (Housing Financing Liquidity Facility)   | 23.005            | 20.919            | (2.086)                                     | (9,07)      |
| Kredit Holyland dan Umroh/Holyland and Umrah Credit                                                       | 404               | 364               | (40)                                        | (9,90)      |
| KK KPBS Pra Purnabakti/KK KPBS Pre Retirement                                                             | 27.639            | 30.931            | 3.292                                       | 11,91       |
| KPR MLT                                                                                                   | -                 | 2.893             | 2.893                                       | -           |
| PRP MLT                                                                                                   | -                 | 2.374             | 2.374                                       | -           |
| PUMP MLT                                                                                                  | -                 | 654               | 654                                         | -           |
| <b>Jumlah/Total</b>                                                                                       | <b>14.699.506</b> | <b>15.436.293</b> | <b>736.787</b>                              | <b>5,01</b> |

## Kredit Produktif Productive Loans

dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description                          | Nominal          |                  | Kenaikan (Penurunan)<br>Increase (Decrease) |               |
|------------------------------------------------|------------------|------------------|---------------------------------------------|---------------|
|                                                | 2024             | 2025             | Nominal                                     | %             |
| Kredit Mikro/Micro Loans                       | 626.361          | 115.935          | (510.426)                                   | (81,49)       |
| Kredit Usaha Kecil/Small Business Loans        | 138.789          | 527.861          | 389.072                                     | 280,33        |
| Kredit Usaha Menengah<br>Medium Business Loans | 266.660          | 172.107          | (94.553)                                    | (35,45)       |
| Kredit Korporasi/Cooperative Loans             | 399.346          | 514.629          | 115.283                                     | 28,87         |
| <b>Jumlah/Total</b>                            | <b>1.431.156</b> | <b>1.330.532</b> | <b>(100.624)</b>                            | <b>(7,03)</b> |

### Kredit Produktif Productive Loans





## Produk DPK Product of Third Party Funds

dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description                                     | Nominal           |                   | Kenaikan (Penurunan)<br>Increase (Decrease) |              |
|-----------------------------------------------------------|-------------------|-------------------|---------------------------------------------|--------------|
|                                                           | 2024              | 2025              | Nominal                                     | %            |
| Simpanan Giro<br>Current Accounts Savings                 | 1.122.173         | 2.119.490         | 997.317                                     | 88,88        |
| Pihak yang Mempunyai Hubungan Istimewa<br>Related Parties | 594.653           | 1.581.567         | 986.914                                     | 165,96       |
| Pihak Ketiga<br>Third Parties                             | 527.520           | 536.211           | 8.691                                       | 1,65         |
| Simpanan Tabungan<br>Savings                              | 2.732.066         | 2.712.052         | (20.014)                                    | (0,73)       |
| Pihak yang Mempunyai Hubungan Istimewa<br>Related Parties | 111.079           | 46.902            | (64.177)                                    | (57,78)      |
| Pihak Ketiga<br>Third Parties                             | 2.620.986         | 2.665.149         | 44.163                                      | 1,68         |
| Simpanan Deposito<br>Deposit Savings                      | 11.184.773        | 13.376.987        | 2.192.214                                   | 19,60        |
| Pihak yang Mempunyai Hubungan Istimewa<br>Related Parties | 37.084            | 4.533.644         | 4.496.560                                   | 12,124       |
| Pihak Ketiga<br>Third Parties                             | 11.147.688        | 8.843.344         | (2.304.344)                                 | (20,67)      |
| <b>Jumlah / Total</b>                                     | <b>15.039.012</b> | <b>18.184.026</b> | <b>3.145.014</b>                            | <b>20,92</b> |

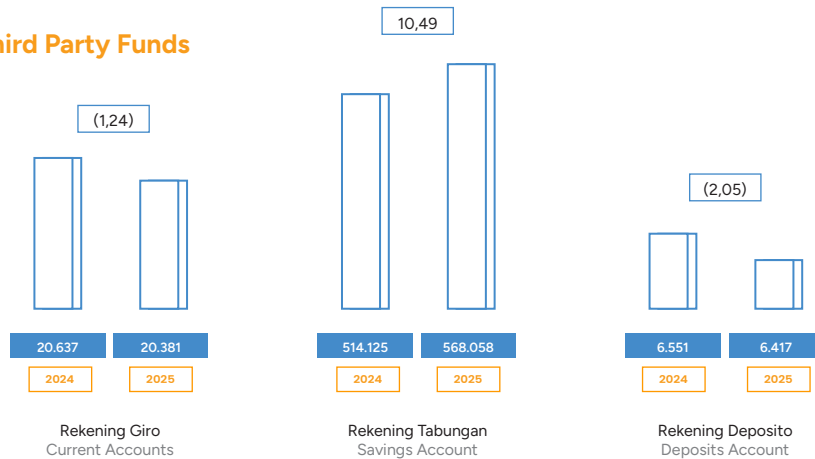
dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description            | Nominal        |                | Kenaikan (Penurunan)<br>Increase (Decrease) |             |
|----------------------------------|----------------|----------------|---------------------------------------------|-------------|
|                                  | 2024           | 2025           | Nominal                                     | %           |
| NOA Giro<br>Current Accounts NOA | 20.637         | 20.381         | (256)                                       | (1,24)      |
| NOA Tabungan<br>Savings NOA      | 514.125        | 568.058        | 53.933                                      | 10,49       |
| NOA Deposito<br>Deposits NOA     | 6.551          | 6.417          | (134)                                       | (2,05)      |
| <b>Jumlah / Total</b>            | <b>541.313</b> | <b>594.856</b> | <b>53.543</b>                               | <b>9,89</b> |



### Produk DPK

#### Product of Third Party Funds



## Kinerja Trisuri

### Treasury Performance

dalam jutaan Rupiah | in million Rupiah

| Uraian<br>Description                                            | Nominal |         | Kenaikan (Penurunan)<br>Increase (Decrease) |       |
|------------------------------------------------------------------|---------|---------|---------------------------------------------|-------|
|                                                                  | 2024    | 2025    | Nominal                                     | %     |
| Pendapatan Trisuri<br>Treasury Income                            | 182.232 | 182.735 | 503                                         | 0,28  |
| Hasil Bunga BI<br>BI Interest Yield                              | 16.845  | 22.317  | 5.472                                       | 32,49 |
| Hasil Bunga Antar Bank<br>Interbank Interest Rates               | 31.081  | 12.162  | (18.919)                                    | 60,87 |
| Hasil Bunga Surat Berharga<br>Securities Yield Interest          | 134.306 | 148.256 | 13.950                                      | 10,39 |
| Kenaikan Nilai SB Diperdagangkan<br>Increase in SB Value Traded  | -       | -       | -                                           | -     |
| Beban Trisuri<br>Treasury Expenses                               | 68.881  | 62.456  | (6.425)                                     | 9,33  |
| Beban Bunga BI<br>BI Interest Expense                            | -       | -       | -                                           | -     |
| Beban Bunga Surat Berharga<br>Securities Interest Expense        | 62.237  | 58.500  | (3.737)                                     | 6,00  |
| Beban Bunga Antar Bank<br>Interbank Interest Expense             | 6.644   | 3.956   | (2.688)                                     | 40,46 |
| Penurunan Nilai SB Diperdagangkan<br>Decrease in SB Value Traded | -       | -       | -                                           | -     |
| Pendapatan-(Beban) Trisuri<br>Income-(Expense) of Treasury       | 113.351 | 120.279 | 6.928                                       | 6,11  |

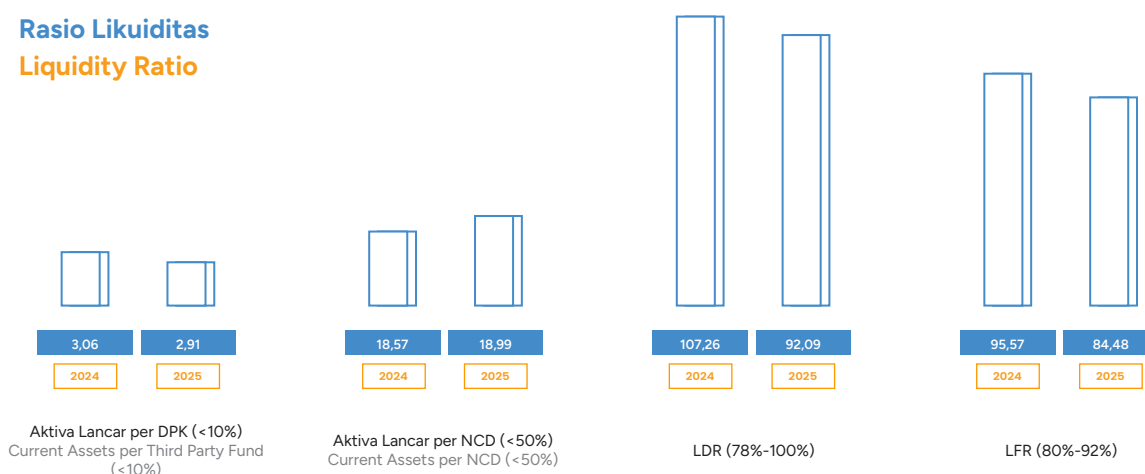


## Rasio Likuiditas Liquidity Ratio

dalam persen | in percentage

| Uraian<br>Description                                                     | Nominal |       |
|---------------------------------------------------------------------------|---------|-------|
|                                                                           | 2024    | 2025  |
| Aktiva Lancar per DPK (<10%) / Current Assets per Third Party Fund (<10%) | 3,06    | 2,91  |
| Aktiva Lancar per NCD (<50%) / Current Assets per NCD (<50%)              | 18,57   | 18,99 |
| LDR (78%-100%)                                                            | 107,26  | 92,09 |
| LFR (80%-92%)                                                             | 95,57   | 84,48 |

### Rasio Likuiditas Liquidity Ratio



## Penyaluran Dana Funds Distribution

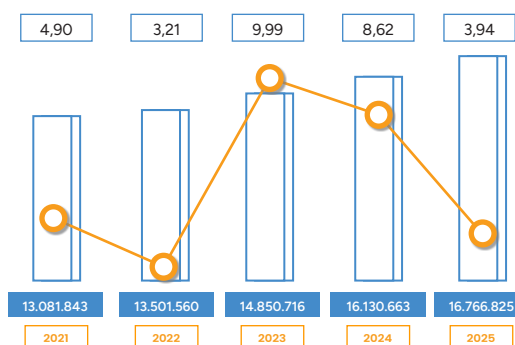
dalam miliar Rupiah | in billion Rupiah

| Uraian<br>Description                | 2021       | 2022       | 2023       | 2024       | 2025       |
|--------------------------------------|------------|------------|------------|------------|------------|
| Penyaluran Dana / Funds Distribution | 13.081.843 | 13.501.560 | 14.850.716 | 16.130.663 | 16.766.825 |
| Growth (%)                           | 4,90       | 3,21       | 9,99       | 8,62       | 3,94       |

### Penyaluran Dana Funds Distribution

dalam Rp miliar | in IDR billion

- Growth (%)
- Penyaluran Dana  
Funds Distribution

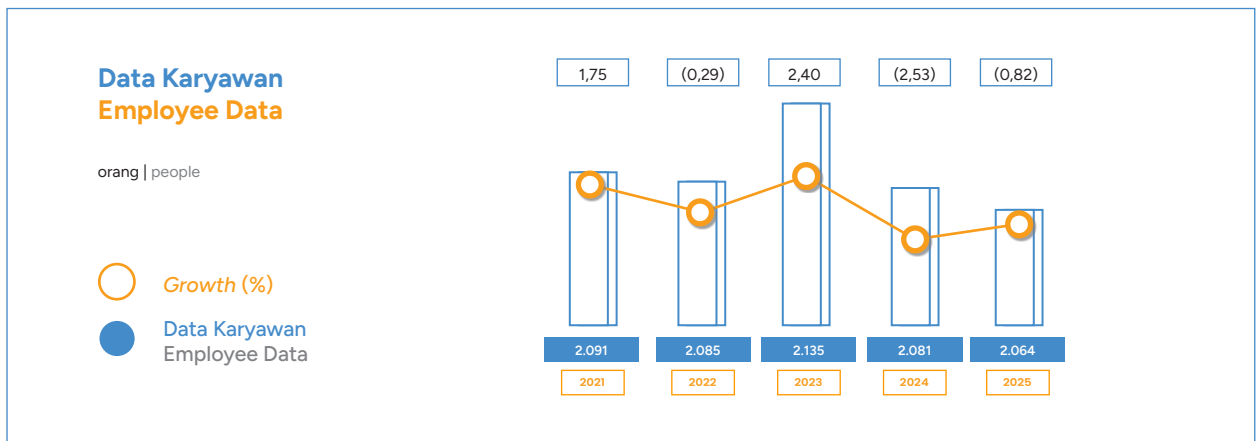




## Data Karyawan Employee Data

Orang | People

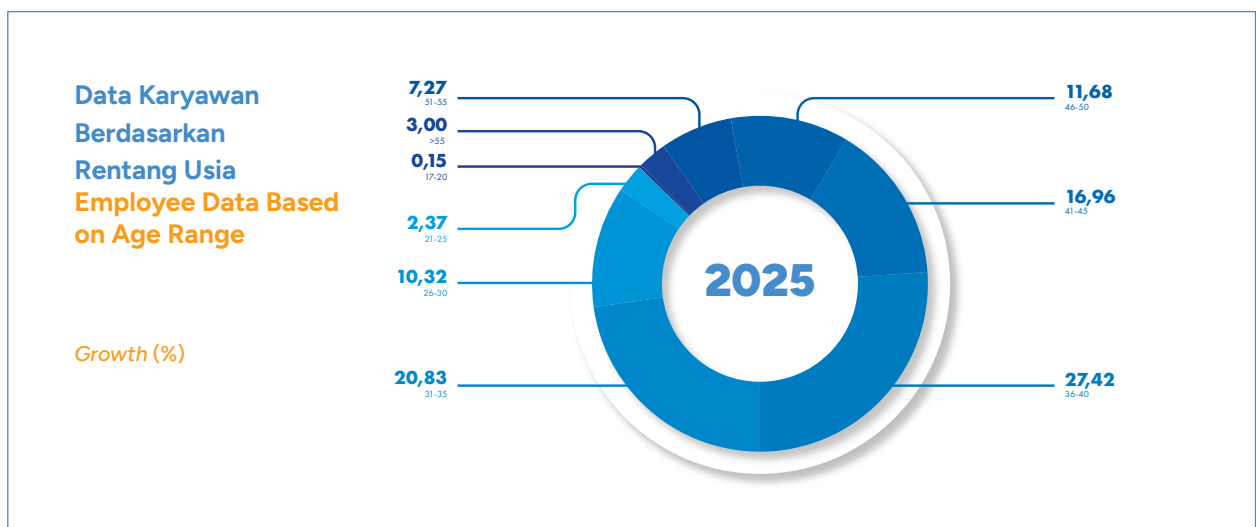
| Uraian<br>Description            | 2021  | 2022   | 2023  | 2024   | 2025   |
|----------------------------------|-------|--------|-------|--------|--------|
| Jumlah Karyawan / Total Employee | 2.091 | 2.085  | 2.135 | 2.081  | 2.064  |
| Growth (%)                       | 1,75  | (0,29) | 2,40  | (2,53) | (0,82) |



## Data Karyawan Berdasarkan Rentang Usia Employee Data Based on Age Range

Orang | People

| Uraian<br>Description                | > 55 | 51 - 55 | 46 - 50 | 41 - 45 | 36 - 40 | 31 - 35 | 26 - 30 | 21 - 25 | 17 - 20 | Jumlah<br>Total |
|--------------------------------------|------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------|
| Jumlah Karyawan<br>Total of Employee | 62   | 150     | 241     | 350     | 566     | 430     | 213     | 49      | 3       | 2.064           |
| Persentase (%)<br>Percentage (%)     | 3,00 | 7,27    | 11,68   | 16,96   | 27,42   | 20,83   | 10,32   | 2,37    | 0,15    | 100             |



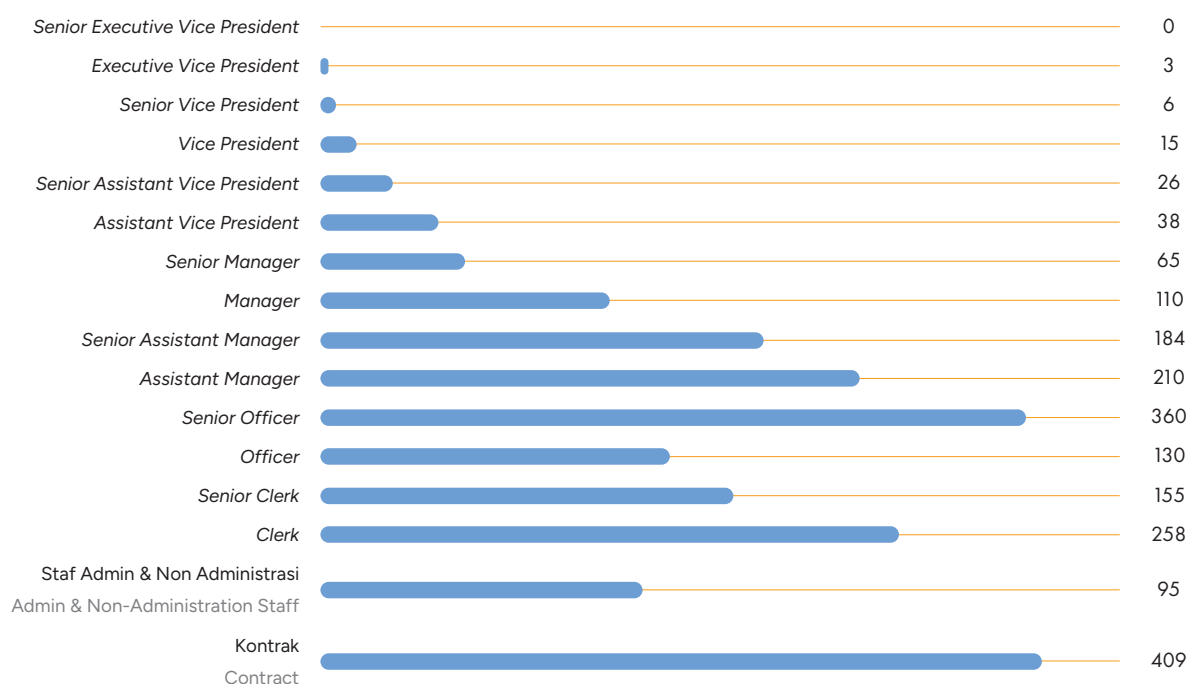


## Jumlah Pegawai Berdasarkan Jenjang Jabatan Total Employees by the Position Level

Orang | People

| Jenjang Jabatan<br>Position Level                               | Jumlah Karyawan 2025<br>Total Employee 2025 | Share %    |
|-----------------------------------------------------------------|---------------------------------------------|------------|
| Senior Executive Vice President                                 | 0                                           | 0          |
| Executive Vice President                                        | 3                                           | 0,15       |
| Senior Vice President                                           | 6                                           | 0,29       |
| Vice President                                                  | 15                                          | 0,73       |
| Senior Assistant Vice President                                 | 26                                          | 1,26       |
| Assistant Vice President                                        | 38                                          | 1,84       |
| Senior Manager                                                  | 65                                          | 3,15       |
| Manager                                                         | 110                                         | 5,33       |
| Senior Assistant Manager                                        | 184                                         | 8,91       |
| Assistant Manager                                               | 210                                         | 10,17      |
| Senior Officer                                                  | 360                                         | 17,44      |
| Officer                                                         | 130                                         | 6,30       |
| Senior Clerk                                                    | 155                                         | 7,51       |
| Clerk                                                           | 258                                         | 12,50      |
| Staf Admin & Non Administrasi /Admin & Non-Administration Staff | 95                                          | 4,60       |
| Kontrak/Contract                                                | 409                                         | 19,82      |
| <b>Jumlah / Total</b>                                           | <b>2.064</b>                                | <b>100</b> |

Orang | People



# Pemegang Saham Desember 2025

## Shareholders December 2025



| No                                                                         | Pemegang Saham<br>Shareholders                                                                            | 2024                                           |                                                                  |                           | 2025                                           |                                                                  |                           |
|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|
|                                                                            |                                                                                                           | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) |
| Kepemilikan Lebih dari 5%<br>More than 5% Shareholding                     |                                                                                                           |                                                |                                                                  |                           |                                                |                                                                  |                           |
| 1                                                                          | Pemerintah Daerah Provinsi Sulawesi Utara<br>North Sulawesi Province Regional Government                  | 4.824.711                                      | 36,36                                                            | 482.471.100.000           | 5.324.711                                      | 38,03                                                            | 532.471.100.000           |
| Kepemilikan Masing-masing Lebih Kecil dari 5%<br>Less than 5% Shareholding |                                                                                                           |                                                |                                                                  |                           |                                                |                                                                  |                           |
| 2                                                                          | Pemerintah Daerah Provinsi Gorontalo<br>Gorontalo Province Regional Government                            | 779.785                                        | 5,88                                                             | 77.978.500.000            | 779.785                                        | 5,57                                                             | 77.978.500.000            |
| 3                                                                          | Pemerintah Daerah Kabupaten/Kota di Sulawesi Utara<br>Regency/City Regional Governments in North Sulawesi |                                                |                                                                  |                           |                                                |                                                                  |                           |
|                                                                            | Kabupaten Minahasa<br>Minahasa Regency                                                                    | 274.336                                        | 2,07                                                             | 27.433.600.000            | 274.336                                        | 1,96                                                             | 27.433.600.000            |
|                                                                            | Kota Manado<br>Manado City                                                                                | 330.030                                        | 2,49                                                             | 33.003.000.000            | 355.030                                        | 2,54                                                             | 35.503.000.000            |



| No | Pemegang Saham<br>Shareholders                                                                                                                          | 2024                                           |                                                                  |                           | 2025                                           |                                                                  |                           |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|
|    |                                                                                                                                                         | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) |
|    | Kota Bitung<br>Bitung City                                                                                                                              | 248.043                                        | 1,87                                                             | 24.804.300.000            | 248.043                                        | 1,77                                                             | 24.804.300.000            |
|    | Kabupaten Bolaang<br>Mongondow<br>Bolaang Mongondow<br>Regency                                                                                          | 234.441                                        | 1,77                                                             | 23.441.100.000            | 234.441                                        | 1,67                                                             | 23.441.100.000            |
|    | Kabupaten Sangihe<br>Sangihe Regency                                                                                                                    | 118.483                                        | 0,89                                                             | 11.848.300.000            | 118.483                                        | 0,85                                                             | 11.848.300.000            |
|    | Kabupaten Bolaang<br>Mongondow Timur<br>East Bolaang<br>Mongondow<br>Regency                                                                            | 80.014                                         | 0,60                                                             | 8.001.400.000             | 80.014                                         | 0,57                                                             | 8.001.400.000             |
|    | Kabupaten Minahasa<br>Selatan<br>South Minahasa<br>Regency                                                                                              | 77.102                                         | 0,58                                                             | 7.710.200.000             | 77.102                                         | 0,55                                                             | 7.710.200.000             |
|    | Kota Kotamobagu<br>Kotamobagu City                                                                                                                      | 102.528                                        | 0,77                                                             | 10.252.800.000            | 102.528                                        | 0,73                                                             | 10.252.800.000            |
|    | Kabupaten Bolaang<br>Mongondow Utara<br>North Bolaang<br>Mongondow<br>Regency                                                                           | 60.234                                         | 0,45                                                             | 6.023.400.000             | 60.234                                         | 0,43                                                             | 6.023.400.000             |
|    | Kota Tomohon<br>Tomohon City                                                                                                                            | 208.547                                        | 1,57                                                             | 20.854.700.000            | 248.547                                        | 1,78                                                             | 24.854.700.000            |
|    | Kabupaten Minahasa<br>Utara<br>North Minahasa<br>Regency                                                                                                | 76.578                                         | 0,58                                                             | 7.657.800.000             | 76.578                                         | 0,55                                                             | 7.657.800.000             |
|    | Kabupaten Minahasa<br>Tenggara<br>Southeast Minahasa<br>Regency                                                                                         | 50.010                                         | 0,38                                                             | 5.001.000.000             | 70.010                                         | 0,54                                                             | 7.501.000.000             |
|    | Kabupaten Siau<br>Tagulandang Biaro<br>Siau Tagulandang<br>Biaro Regency                                                                                | 37.170                                         | 0,28                                                             | 3.717.000.000             | 37.170                                         | 0,27                                                             | 3.717.000.000             |
|    | Kabupaten Bolaang<br>Mongondow Selatan<br>South Bolaang<br>Mongondow<br>Regency                                                                         | 39.724                                         | 0,30                                                             | 3.972.400.000             | 39.724                                         | 0,28                                                             | 3.972.400.000             |
|    | Kabupaten Talaud<br>Talaud Regency                                                                                                                      | 57.347                                         | 0,43                                                             | 5.734.700.000             | 57.347                                         | 0,41                                                             | 5.734.700.000             |
|    | Sub Jumlah<br>Pemerintah Daerah<br>Kabupaten/Kota di<br>Sulawesi Utara<br>Sub-Total<br>of Regency/<br>City Regional<br>Governments in<br>North Sulawesi | 1.994.557                                      | 15,03                                                            | 199.455.700.000           | 1.994.557                                      | 14,90                                                            | 208.455.700.000           |



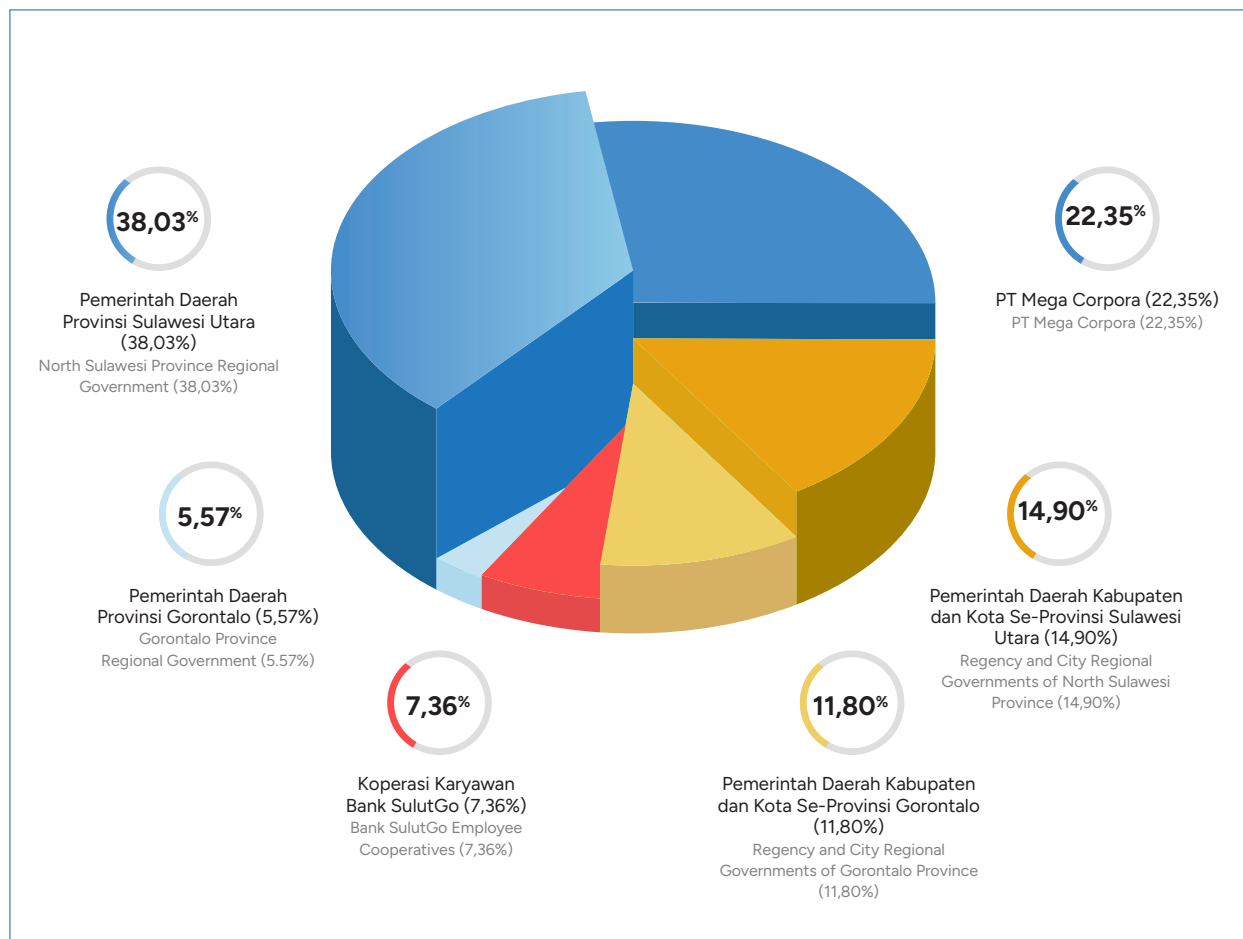
| No | Pemegang Saham<br>Shareholders                                                                                          | 2024                                           |                                                                  |                           | 2025                                           |                                                                  |                           |
|----|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|
|    |                                                                                                                         | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) |
| 4  | Pemerintah Daerah Kabupaten/Kota di Gorontalo<br>Regency/City Regional Governments in Gorontalo                         |                                                |                                                                  |                           |                                                |                                                                  |                           |
|    | Kabupaten Boalemo<br>Boalemo Regency                                                                                    | 481.612                                        | 3,63                                                             | 48.161.200.000            | 481.612                                        | 3,44                                                             | 48.161.200.000            |
|    | Kabupaten Gorontalo<br>Gorontalo Regency                                                                                | 258.386                                        | 1,95                                                             | 25.838.600.000            | 258.386                                        | 1,85                                                             | 25.838.600.000            |
|    | Kota Gorontalo<br>Gorontalo City                                                                                        | 340.243                                        | 2,56                                                             | 34.024.300.000            | 350.243                                        | 2,50                                                             | 35.024.300.000            |
|    | Kabupaten Gorontalo Utara<br>North Gorontalo Regency                                                                    | 236.996                                        | 1,79                                                             | 23.699.600.000            | 236.996                                        | 1,69                                                             | 23.699.600.000            |
|    | Kabupaten Pohuwato<br>Pohuwato Regency                                                                                  | 184.585                                        | 1,39                                                             | 18.458.500.000            | 184.585                                        | 1,32                                                             | 18.458.500.000            |
|    | Kabupaten Bone Bolango<br>Bone Bolango Regency                                                                          | 140.154                                        | 1,06                                                             | 14.015.400.000            | 140.154                                        | 1,00                                                             | 14.015.400.000            |
|    | Sub Jumlah Pemerintah Daerah Kabupaten/Kota di Gorontalo<br>Sub-Total of Regency/City Regional Governments in Gorontalo | 1.631.976                                      | 12,38                                                            | 164.197.600.000           | 1.651.976                                      | 11,80                                                            | 165.197.600.000           |
|    | Swasta dan Koperasi<br>Private and Cooperative                                                                          |                                                |                                                                  |                           |                                                |                                                                  |                           |
| 5  | PT Mega Corpora<br>PT Mega Corpora                                                                                      | 3.129.849                                      | 23,58                                                            | 312.984.900.000           | 3.129.849                                      | 22,35                                                            | 312.984.900.000           |
| 6  | Koperasi Karyawan PT Bank Sulut<br>PT Bank Sulut Employee Cooperative                                                   | 900.298                                        | 6,78                                                             | 90.029.800.000            | 1.029.798                                      | 7,36                                                             | 102.979.800.000           |
|    | Jumlah Total                                                                                                            | 13.271.176                                     | 100.00%                                                          | 1.327.117.600.000         | 14.000.676                                     | 100.00%                                                          | 1.400.067.600.000         |





## Infografik Kepemilikan Saham 2025

### Infographic of Share Ownership 2025





# Komposisi Pemegang Saham Bank SulutGo Berdasarkan Persentase Kepemilikan Per 31 Desember 2025

**Composition of Bank SulutGo Shareholders Based on Percentage of Ownership as of December 31, 2025**

| No                  | Pemegang Saham<br>Shareholders                                                                                                           | 2024                                           |                                                                  |                           | 2025                                           |                                                                  |                           |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|------------------------------------------------|------------------------------------------------------------------|---------------------------|
|                     |                                                                                                                                          | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) | Jumlah Saham (Lembar)<br>Total Stocks (Sheets) | Persentase Kepemilikan Saham (%)<br>Share holding Percentage (%) | Nilai (Rp)<br>Value (IDR) |
| 1                   | Pemerintah Daerah Provinsi Sulawesi Utara<br>North Sulawesi Province Regional Government                                                 | 4.824.711                                      | 36,36                                                            | 482.471.100.000           | 5.324.711                                      | 38,03                                                            | 532.471.100.000           |
| 2                   | Pemerintah Daerah Provinsi Gorontalo<br>Gorontalo Province Regional Government                                                           | 779.785                                        | 5,88                                                             | 77.978.500.000            | 779.785                                        | 5,57                                                             | 77.978.500.000            |
| 3                   | Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Sulawesi Utara<br>Regency/ City Regional Governments throughout North Sulawesi Province | 1.994.557                                      | 15,03                                                            | 199.455.700.000           | 1.994.557                                      | 14,90                                                            | 208.455.700.000           |
| 4                   | Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Gorontalo<br>Regency/ City Regional Governments throughout Gorontalo Province           | 1.631.976                                      | 12,38                                                            | 164.197.600.000           | 1.651.976                                      | 11,80                                                            | 165.197.600.000           |
| 5                   | Koperasi Karyawan Bank SulutGo<br>Bank SulutGo Employee Cooperatives                                                                     | 900.298                                        | 6,78                                                             | 90.029.800.000            | 1.029.798                                      | 7,36                                                             | 102.979.800.000           |
| 6                   | PT Mega Corpora                                                                                                                          | 3.129.849                                      | 23,58                                                            | 312.984.900.000           | 3.129.849                                      | 22,35                                                            | 312.984.900.000           |
| <b>Jumlah Total</b> |                                                                                                                                          | <b>13.271.176</b>                              | <b>100.00%</b>                                                   | <b>1.327.117.600.000</b>  | <b>14.000.676</b>                              | <b>100.00%</b>                                                   | <b>1.400.067.600.000</b>  |



## Perubahan Modal Dasar

### Changes of Authorized Capital



| 1961-1999                                                                        |                                                                                |
|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 7 tanggal 14 April 1999<br>No. 7 dated April 14, 1999                      |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | C-8296.HT.01.01 tanggal 6 Agustus 1999<br>C-8296.HT.01.01 dated August 6, 1999 |
| Modal Dasar<br>Authorized Capital                                                | Rp100.000.000.000<br>IDR100,000,000,000                                        |

| 1999-2008                                                                        |                                                                                        |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 220 tanggal 30 Juni 2008<br>No. 220 dated June 30, 2008                            |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-50588.AH.01.02 tanggal 12 Agustus 2008<br>AHU-50588.AH.01.02 dated August 12, 2008 |
| Modal Dasar<br>Authorized Capital                                                | Rp200.000.000.000<br>IDR200,000,000,000                                                |

| 2008-2009                                                                        |                                                                                           |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 129 tanggal 24 November 2008<br>No. 129 dated November 24, 2008                       |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-AH.01.10-25828 tanggal 30 Desember 2008<br>AHU-AH.01.10-25828 dated December 30, 2008 |
| Modal Dasar<br>Authorized Capital                                                | Rp300.000.000.000<br>IDR300,000,000,000                                                   |



| 2009-2012                                                                        |                                                                                      |
|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 67 tanggal 24 November 2008<br>No. 67 dated November 24, 2008                    |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-37607.AH.01.02 tanggal 4 Agustus 2009<br>AHU-37607.AH.01.02 dated August 4, 2009 |
| Modal Dasar<br>Authorized Capital                                                | Rp500.000.000.000<br>IDR500,000,000,000                                              |

| 2009-2015                                                                        |                                                                                         |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 06 tanggal 1 Oktober 2012<br>No. 06 dated October 1, 2012                           |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-62074.AH.01.02 tanggal 4 Desember 2012<br>AHU-62074.AH.01.02 dated December 4, 2012 |
| Modal Dasar<br>Authorized Capital                                                | Rp1.000.000.000.000<br>IDR1,000,000,000,000                                             |

| 2015-2023                                                                        |                                                                                             |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 16 tanggal 12 Oktober 2015<br>No. 16 dated October 12, 2015                             |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-0943848.AH.01.02 tanggal 13 Oktober 2015<br>AHU-0943848.AH.01.02 dated October 13, 2015 |
| Modal Dasar<br>Authorized Capital                                                | Rp1.500.000.000.000<br>IDR1,500,000,000,000                                                 |

| 2024-Desember 2025/December 2025                                                 |                                                                 |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Akta Notaris<br>Notarial Deed                                                    | No. 11 tanggal 1 Februari 2023<br>No. 11 dated February 1, 2023 |
| Pengesahan Menteri Hukum dan HAM<br>Ratified by Minister of Law and Human Rights | AHU-AH.01.03-0028776<br>AHU-AH.01.03-0028776                    |
| Modal Dasar<br>Authorized Capital                                                | Rp5.000.000.000.000<br>IDR5,000,000,000,000                     |

04

## **Peristiwa Penting** Significant Events









## Peristiwa Penting 2025

### 2025 Event Highlights



3 Juli 2025/July 3, 2025

**Bank SulutGo Salurkan KUR,  
Dorong Ekonomi Unggulan Daerah**  
**Bank SulutGo Distributes KUR, Driving  
Regional Leading Sectors**

Bank SulutGo terus memperkuat perannya sebagai Bank Pembangunan Daerah melalui dukungan nyata terhadap penguatan sektor ekonomi unggulan di Sulawesi Utara dan Gorontalo. Melalui penyaluran Kredit Usaha Rakyat (KUR) dalam kegiatan Rapat Koordinasi Tim Percepatan Akses Keuangan Daerah (TPAKD), Bank SulutGo menunjukkan komitmen dalam memperluas akses pembiayaan bagi pelaku usaha produktif serta mendukung pertumbuhan ekonomi daerah yang inklusif dan berkelanjutan.

Bank SulutGo continues to strengthen its role as a Regional Development Bank through tangible support for strengthening leading economic sectors in North Sulawesi and Gorontalo. Through the distribution of People's Business Credit (KUR) at the Regional Financial Access Acceleration Team (TPAKD) Coordination Meeting, Bank SulutGo demonstrates its commitment to expanding access to financing for productive business actors and supporting inclusive and sustainable regional economic growth.



18 Juli 2025/July 18, 2025

**BSG dan Kabupaten Pohuwato, Perkuat Sinergi Melalui  
Penandatanganan MoU SIPD-RI**  
**BSG and Pohuwato Regency Strengthen Synergy through  
the Signing of the SIPD-RI MoU**

Bank SulutGo bersama Pemerintah Kabupaten Pohuwato memperkuat sinergi melalui penandatanganan Perjanjian Kerja Sama implementasi Sistem Informasi Pemerintahan Daerah Republik Indonesia (SIPD-RI). Kerja sama ini menegaskan peran Bank SulutGo sebagai mitra strategis pemerintah daerah dalam mendukung transparansi, efisiensi, dan akuntabilitas pengelolaan keuangan daerah melalui integrasi layanan perbankan dengan sistem pengelolaan keuangan pemerintah daerah, sekaligus mendukung peningkatan kualitas tata kelola pemerintahan dan pelayanan publik secara berkelanjutan.

Bank SulutGo, together with the Government of Pohuwato Regency, strengthened their synergy through the signing of a Cooperation Agreement for the implementation of the Republic of Indonesia Regional Government Information System (SIPD-RI). This collaboration reaffirms Bank SulutGo's role as a strategic partner of the regional government in supporting transparency, efficiency, and accountability in regional financial management through the integration of banking services with the regional government financial management system, while also enhancing governance quality and sustainable public services.





22 Juli 2025/July 22, 2025

**OJK SulutGoMalut Dorong Ekonomi Daerah Berbasis Komoditas Unggulan Melalui Kolaborasi**  
**OJK SulutGoMalut Encourages Commodity-Based Regional Economic Development through Collaboration**

Otoritas Jasa Keuangan (OJK) Provinsi SulutGoMalut terus memperkuat perannya dalam mendukung pertumbuhan ekonomi daerah yang inklusif dan berkelanjutan. Salah satu inisiatif utama yang sedang digencarkan adalah mendorong pengembangan ekonomi daerah berbasis komoditas unggulan melalui kolaborasi erat dengan pemerintah daerah dan Bank Pembangunan Daerah (BPD), dalam hal ini Bank SulutGo (BSG).

The Financial Services Authority (OJK) of the SulutGoMalut Province continues to strengthen its role in supporting inclusive and sustainable regional economic growth. One of the key initiatives currently being intensified is the promotion of commodity-based regional economic development through close collaboration with regional governments and Regional Development Banks (BPD), in this case Bank SulutGo (BSG).



23 Juli 2025/July 23, 2025

**GENCARKAN Hadir di Bolmong Selatan, Tingkatkan Literasi Keuangan Masyarakat**  
**GENCARKAN Held in South Bolaang Mongondow, Enhancing Community Financial Literacy**

Gerakan Nasional Cerdas Keuangan (GENCARKAN) hari ini sukses diselenggarakan di Kantor Kecamatan Bolaang Uki, Kabupaten Bolaang Mongondow Selatan (Bolmong Selatan). Bank SulutGo menyampaikan berbagai program dan layanan perbankan yang dapat dimanfaatkan masyarakat untuk perencanaan keuangan yang lebih baik.

Gerakan Nasional Cerdas Keuangan (GENCARKAN) was successfully held at the Bolaang Uki Subdistrict Office, South Bolaang Mongondow Regency (South Bolmong). Bank SulutGo presented various banking programs and services that can be utilized by the community to support better financial planning.



8 Agustus 2025/August 8, 2025

**Bank SulutGo Salurkan Kartu Kredit Pemerintah Daerah  
di North Sulawesi Investment Forum 2025**

**Bank SulutGo Distributes Regional Government Credit  
Cards at the North Sulawesi Investment Forum 2025**

Bank SulutGo berharap Tabungan Bohusami Young dapat menjadi solusi keuangan yang inovatif dan relevan, serta mendorong kebiasaan menabung yang lebih baik bagi para generasi muda di Sulawesi Utara dan Gorontalo.

Bank SulutGo hopes that the Bohusami Young Savings product will become an innovative and relevant financial solution, while encouraging better saving habits among the younger generation in North Sulawesi and Gorontalo.



20 Agustus 2025/August 20, 2025

**Bank SulutGo Berpartisipasi Aktif dalam Acara Puncak Hari  
Indonesia Menabung**

**Bank SulutGo Actively Participates in the Peak Event of  
Indonesia Savings Day**

Bank SulutGo turut serta dalam acara puncak Hari Indonesia Menabung, acara ini bertujuan untuk meningkatkan kesadaran masyarakat, terutama generasi muda, akan pentingnya budaya menabung sejak dini. Sebagai bentuk komitmen dalam mendukung inklusi keuangan, Bank SulutGo melakukan pembukaan rekening secara simbolis kepada seorang anak penyandang disabilitas. Selain itu, BSG juga secara simbolis membuka rekening Bohusami Young untuk para mahasiswa Universitas De La Salle. Langkah ini menunjukkan fokus BSG untuk menjangkau semua lapisan masyarakat dan mendorong generasi muda untuk mulai menabung.

Bank SulutGo participated in the peak event of Indonesia Savings Day, which aims to increase public awareness, especially among the younger generation, of the importance of cultivating a saving habit from an early age. As a commitment to supporting financial inclusion, Bank SulutGo symbolically opened an account for a child with disabilities. In addition, BSG also symbolically opened Bohusami Young accounts for students of De La Salle University. This initiative reflects BSG's focus on reaching all segments of society and encouraging the younger generation to start saving.



21 Agustus 2025/August 21, 2025

**SulutGo Kembali Raih Peringkat 'A(idn)' dari Fitch Ratings, Tunjukkan Stabilitas Kinerja**
**SulutGo Reaffirms 'A(idn)' Rating from Fitch Ratings, Demonstrating Performance Stability**

Bank SulutGo kembali menegaskan posisinya sebagai salah satu bank daerah yang solid dengan meraih peringkat yang stabil dari lembaga pemeringkat internasional, *Fitch Ratings*. Penilaian ini membuktikan komitmen dan kinerja Bank Sulutgo yang terus menunjukkan pertumbuhan positif di tengah tantangan ekonomi.

Bank SulutGo once again reaffirmed its position as a solid regional bank by securing a stable rating from the international rating agency, *Fitch Ratings*. This assessment reflects the commitment and performance of Bank SulutGo, which continues to demonstrate positive growth amid economic challenges.



21 September 2025/September 21, 2025

**Bank SulutGo Raih ATM Bersama Awards 2025**
**Bank SulutGo Wins ATM Bersama Awards 2025**

Bank SulutGo kembali menorehkan prestasi gemilang dengan meraih penghargaan *ATM Bersama Awards in Service Excellence* pada acara *Members Meeting ATM Bersama 2025*.

Bank SulutGo once again achieved a notable accomplishment by receiving the *ATM Bersama Awards in Service Excellence* at the *Members Meeting ATM Bersama 2025*.



13 Oktober 2025/October 13, 2025

**Bank SulutGo dan Pemerintah Kabupaten Boalemo Kuatkan Sinergi Ekonomi, Luncurkan KUR Bohusami Bakobong**
**Bank SulutGo and the Government of Boalemo Regency Strengthen Economic Synergy, Launch KUR Bohusami Bakobong**

Bank SulutGo secara resmi meluncurkan program pembiayaan Kredit Usaha Rakyat (KUR) bertajuk "Bohusami Bakobong" yang fokus pada komoditas unggulan Kabupaten Boalemo.

Bank SulutGo officially launched the People's Business Credit (KUR) financing program called "Bohusami Bakobong," focusing on the leading commodities of Boalemo Regency.





16 Oktober 2025/October 16, 2025

**BSG Resmikan Peluncuran KUR Bohusami Baternak,  
Wujudkan Ekonomi Kerakyatan Gorontalo Naik Kelas**  
**BSG Officially Launches KUR Bohusami Baternak,  
Advancing People's Economy in Gorontalo**

Bank SulutGo kembali menunjukkan komitmennya dalam mendukung sektor usaha mikro, kecil, dan menengah (UMKM) daerah dengan meresmikan peluncuran program Kredit Usaha Rakyat (KUR) "Bohusami Baternak". Program KUR Bohusami Baternak merupakan wujud nyata sinergi dan kolaborasi antara Bank SulutGo dan Pemerintah Kabupaten Gorontalo. Inisiatif strategis ini dirancang khusus untuk memberikan solusi permodalan yang mudah, terjangkau, dan bersubsidi bagi para peternak sapi, dengan tujuan utama meningkatkan kesejahteraan dan mendorong pertumbuhan ekonomi kerakyatan di Provinsi Gorontalo.

Bank SulutGo reaffirmed its commitment to supporting regional micro, small, and medium enterprises (MSMEs) by officially launching the People's Business Credit (KUR) program "Bohusami Baternak." The KUR Bohusami Baternak program represents tangible synergy and collaboration between Bank SulutGo and the Government of Gorontalo Regency. This strategic initiative is specifically designed to provide accessible, affordable, and subsidized financing solutions for cattle farmers, with the primary objective of improving welfare and promoting the growth of the people's economy in Gorontalo Province.



08 Desember 2025/December 08, 2025

**Bank SulutGo dan Pemerintah Kabupaten Minahasa  
Launching KUR "Bohusami", Dukung Penuh UMKM Lokal**  
**Bank SulutGo and the Government of Minahasa Regency  
Launch KUR "Bohusami," Fully Supporting Local MSMEs**

Bank SulutGo dalam rangka memperkuat fondasi ekonomi kerakyatan, Bank SulutGo bersama Pemerintah Kabupaten Minahasa secara resmi meluncurkan Kredit Usaha Rakyat (KUR) khusus bertajuk "Bohusami", *Launching KUR Bohusami* turut dirangkaikan dengan kegiatan Edukasi Keuangan GENCARKAN (Gerakan Cerdas Keuangan) yang diinisiasi oleh OJK. Kegiatan ini bertujuan meningkatkan literasi dan inklusi keuangan para pelaku UMKM, agar dapat mengelola pembiayaan dan usahanya dengan lebih optimal.

In strengthening the foundation of the people's economy, Bank SulutGo together with the Government of Minahasa Regency officially launched the special People's Business Credit (KUR) program titled "Bohusami." The launch was also accompanied by the GENCARKAN Financial Education initiative (Gerakan Cerdas Keuangan) initiated by OJK. This activity aims to enhance financial literacy and inclusion among MSME actors to enable them to manage financing and business operations more effectively.



18 Desember 2025/December 18, 2025

### Bank SulutGo Terima “Anugerah Mitra Usaha Ekonomi 2025” dari Menteri UMKM

**Bank SulutGo Receives the “2025 Economic Business Partner Award” from the Minister of MSMEs**

Bank SulutGo menerima penghargaan berupa piagam apresiasi dari Kementerian Usaha Mikro, Kecil, dan Menengah (UMKM) Republik Indonesia. Penghargaan ini merupakan pengakuan nyata atas komitmen dan kerja keras seluruh jajaran Bank SulutGo dalam mendorong pertumbuhan UMKM sebagai tulang punggung ekonomi daerah. Dengan diraihnya penghargaan ini, Bank SulutGo semakin menegaskan perannya sebagai mitra strategis pemerintah, tidak hanya dalam menjalankan fungsi intermediasi keuangan, tetapi juga sebagai katalisator penguatan ekosistem UMKM menuju ekonomi Indonesia yang lebih inklusif dan berkelanjutan.

Bank SulutGo received an appreciation certificate from the Ministry of Micro, Small, and Medium Enterprises (MSMEs) of the Republic of Indonesia. This award represents formal recognition of the commitment and dedication of all Bank SulutGo personnel in driving MSME growth as the backbone of the regional economy. Through this achievement, Bank SulutGo further reinforces its role as a strategic government partner, not only in carrying out its financial intermediation function but also as a catalyst for strengthening the MSME ecosystem toward a more inclusive and sustainable Indonesian economy.

05

**Tanggung  
Jawab Sosial**  
Social Responsibility









# Tanggung Jawab Sosial dan Keuangan Berkelanjutan

## Social Responsibility and Sustainable Finance



Selama lebih dari enam dekade, Bank SulutGo menjalankan perannya tidak hanya sebagai lembaga intermediasi keuangan, tetapi juga sebagai institusi yang berkontribusi aktif terhadap pembangunan ekonomi dan sosial di Sulawesi Utara, Gorontalo, dan Indonesia. Komitmen tersebut sejalan dengan implementasi Keuangan Berkelanjutan sebagaimana diatur dalam POJK No. 51/POJK.03/2017.

Bank SulutGo memandang keberlanjutan sebagai bagian dari strategi bisnis jangka panjang. Kinerja perusahaan tidak hanya diukur dari aspek finansial, tetapi juga dari kontribusi terhadap stabilitas sosial, pertumbuhan ekonomi daerah, serta pelestarian lingkungan hidup. Oleh karena itu, prinsip keberlanjutan diintegrasikan dalam proses pengambilan keputusan, pengelolaan risiko, serta pengembangan bisnis perusahaan.

For more than six decades, Bank SulutGo has carried out its role not only as a financial intermediary institution, but also as an institution that actively contributes to economic and social development in North Sulawesi, Gorontalo, and Indonesia. This commitment is aligned with the implementation of Sustainable Finance as stipulated in POJK No. 51/POJK.03/2017.

Bank SulutGo views sustainability as an integral part of its long-term business strategy. The Company's performance is measured not only by financial aspects, but also by its contribution to social stability, regional economic growth, and environmental preservation. Accordingly, sustainability principles are integrated into decision-making processes, risk management, and the Company's business development.





Pelaksanaan program Tanggung Jawab Sosial dan Keuangan Berkelanjutan (TJS-KB) merupakan bagian dari penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*). Program TJS-KB difokuskan pada penciptaan nilai jangka panjang melalui pendekatan yang terukur, terstruktur, dan selaras dengan prioritas pembangunan daerah serta kebutuhan pemangku kepentingan.

Implementasi program dilaksanakan melalui tiga pilar utama, yaitu sosial, ekonomi, dan lingkungan. Program tersebut mencakup penguatan ekonomi masyarakat melalui pemberdayaan UMKM, dukungan terhadap sektor pendidikan, pelestarian nilai budaya daerah, serta pelaksanaan program yang mendukung pengelolaan lingkungan hidup secara berkelanjutan.

Sebagai Bank Pembangunan Daerah, Bank SulutGo berkomitmen untuk memastikan bahwa seluruh aktivitas usaha berjalan selaras dengan prinsip pembangunan berkelanjutan, serta memberikan manfaat jangka panjang bagi masyarakat dan daerah.

The implementation of the Social Responsibility and Sustainable Finance Program (TJS-KB) forms part of the Bank's commitment to the application of Good Corporate Governance. The TJS-KB program is focused on creating long-term value through measurable and structured approaches that are aligned with regional development priorities and stakeholder needs.

The program is implemented through three main pillars: social, economic, and environmental. It includes strengthening the local economy through MSME empowerment, support for the education sector, preservation of regional cultural values, and initiatives that promote sustainable environmental management.

As a Regional Development Bank, Bank SulutGo is committed to ensuring that all business activities are aligned with sustainable development principles and deliver long-term benefits to the community and the region.



## **Strategi Prioritas TJS-KB** **Priority Strategies for TJS-KB**

Strategi keberlanjutan Bank SulutGo difokuskan pada tiga prioritas utama, yaitu:

1. Pengembangan Kapasitas Internal Perusahaan  
Peningkatan kompetensi sumber daya manusia, penguatan pemahaman prinsip keberlanjutan, serta integrasi aspek *Environmental, Social, and Governance* (ESG) dalam proses bisnis perusahaan.
2. Penyesuaian Organisasi, Manajemen Risiko, dan Tata Kelola

Penguatan struktur organisasi, penyempurnaan sistem manajemen risiko, penguatan tata kelola perusahaan, serta harmonisasi Standar Operasional Prosedur (SOP) dengan prinsip keuangan berkelanjutan.

3. Pengembangan Produk dan Jasa Keuangan Berkelanjutan

Pengembangan produk dan layanan keuangan yang mendukung kegiatan usaha berkelanjutan, termasuk pembiayaan sektor produktif, UMKM, serta sektor ekonomi hijau yang mendukung pembangunan daerah.

Bank SulutGo sustainability strategy is focused on three main priorities:

1. Development of Internal Corporate Capacity  
Enhancing human capital competencies, strengthening the understanding of sustainability principles, and integrating Environmental, Social, and Governance (ESG) aspects into the Company's business processes.
2. Organizational Alignment, Risk Management, and Governance  
Strengthening the organizational structure, refining the risk management system, enhancing corporate governance practices, and harmonizing Standard Operating Procedures (SOP) with sustainable finance principles.
3. Development of Sustainable Financial Products and Services

Developing financial products and services that support sustainable business activities, including financing for productive sectors, MSMEs, and green economy sectors that contribute to regional development.



## Anggaran TJS-KB TJS-KB Budget

Pada Tahun 2026, berdasarkan hasil Rapat Umum Pemegang Saham (RUPS) Tahun Buku 2025 yang dilaksanakan pada Tahun 2026, para Pemegang Saham telah menetapkan alokasi anggaran Tanggung Jawab Sosial dan Keuangan Berkelanjutan (TJS-KB). Alokasi anggaran TJS-KB diperuntukkan bagi pelaksanaan program tanggung jawab sosial di wilayah yang diwakili oleh Pemegang Saham Bank SulutGo. Besaran alokasi anggaran ditetapkan secara proporsional dengan mempertimbangkan komposisi kepemilikan saham masing-masing Pemegang Saham. Pengelolaan anggaran TJS-KB dilaksanakan secara transparan, akuntabel, dan berorientasi pada pencapaian dampak yang terukur, guna memastikan kebermanfaatan program bagi masyarakat serta mendukung pembangunan ekonomi daerah secara berkelanjutan.

Bank SulutGo akan terus memperkuat implementasi Tanggung Jawab Sosial dan Keuangan Berkelanjutan sebagai bagian dari strategi pertumbuhan jangka panjang perusahaan. Melalui penguatan tata kelola, pengelolaan risiko yang prudent, serta pengembangan produk dan layanan yang adaptif terhadap prinsip keberlanjutan, Bank SulutGo berkomitmen untuk menjaga keseimbangan antara kinerja bisnis dan penciptaan nilai bagi masyarakat. Ke depan, Bank SulutGo akan terus mendorong sinergi dengan pemerintah daerah, pelaku usaha, serta seluruh pemangku kepentingan dalam mendukung pembangunan ekonomi daerah yang inklusif dan berkelanjutan. Perseroan juga akan terus meningkatkan kualitas program TJS-KB agar semakin tepat sasaran, terukur, dan memberikan dampak nyata bagi masyarakat. Dengan landasan tata kelola perusahaan yang baik dan komitmen terhadap prinsip keberlanjutan, Bank SulutGo optimis dapat terus tumbuh secara sehat, memperkuat peran sebagai motor penggerak ekonomi daerah, serta memberikan kontribusi positif bagi pembangunan nasional.

In 2026, based on the resolution of the Annual General Meeting of Shareholders (AGMS) for the 2025 financial year held in 2026, the Shareholders approved the allocation of funds for the Social Responsibility and Sustainable Finance Program (TJS-KB). The TJS-KB budget allocation is designated for the implementation of social responsibility programs in regions represented by Bank SulutGo's Shareholders. The allocation amount is determined proportionally by taking into account the share ownership composition of each Shareholder. The management of the TJS-KB budget is carried out in a transparent and accountable manner, and is oriented toward achieving measurable impacts to ensure the program's benefits for the community and to support sustainable regional economic development.

Bank SulutGo will continue to strengthen the implementation of Social Responsibility and Sustainable Finance as part of the Company's long-term growth strategy. Through enhanced governance practices, prudent risk management, and the development of products and services aligned with sustainability principles, Bank SulutGo is committed to maintaining a balance between business performance and value creation for society. Going forward, Bank SulutGo will continue to foster synergy with regional governments, business actors, and all stakeholders in supporting inclusive and sustainable regional economic development. The Company will also continuously improve the quality of its TJS-KB programs to ensure they are more targeted, measurable, and capable of delivering tangible benefits to the community. With a strong foundation of good corporate governance and commitment to sustainability principles, Bank SulutGo remains optimistic about sustaining healthy growth, strengthening its role as a driver of regional economic development, and contributing positively to national development.





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