bpd
bersama membangun indonesia

BSG
Torang Pe Bank

MENGAKSELERASI POTENSI PERTUMBUHAN

ACCELERATING GROWTH POTENTIAL

Company Profile
Semester 1

2026

Daftar Isi
Table of Content

BSG
Torang Pe Bank

01

ABOUT BSG


BSG
BSG QRIS

Quick Facts


bersama membangun indonesia
@BankSulutGo
@BankSulutGo
Bank SulutGo
www.banksulutgo.co.id
Penguatan Tata Kelola, Ekspansi Bisnis yang Berkualitas dan Optimalisasi Biaya
Strengthening Governance, Quality Business Expansion, and Cost Optimization
Kredit 2,46% dan Aset 0,41%
Loan Growth 2.46% and Assets 0.41%
Periode s.d JUNI 2026
Reporting Period Up to June 2026
Total Kredit
Total Loans
Rp16.590 Miliar
IDR16,590 Billion
Tumbuh 2,46% (yoy)
Growth 2.46% (yoy)
Dana Pihak Ketiga
Third-Party Funds (DPK)
Rp15.335 Miliar
IDR15,335 Billion
Kredit UMKM
MSME Loans
Rp1.444 Miliar
IDR1,444 Billion
Total Aset
Total Assets
Rp22.176 Miliar
IDR22,176 Billion
Tumbuh 0,41% (yoy)
Growth 0.41% (yoy)
Kredit Non UMKM
Non-MSME Loans
Rp15.145 Miliar
IDR15,145 Billion
Laba Bruto
Gross Profit
Rp215 Miliar
IDR215 Billion
Tumbuh -6,31% (yoy)
Growth -6.31% (yoy)
Modal Inti (BSG Resmi ber-KUB dengan PT Mega Corpora)
Core Capital (BSG officially joined the KUB ecosystem)
Rp 1.648 Miliar
IDR Billion
Bank SulutGo terdaft

CALL CENTER 1500-659

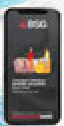
BSG
Torang Pe Bank

Rasio Keuangan
Financial Ratios

CAR	ROE	ROA
16,17%	20,21%	1,95%

LDR	NPL
108,18%	3,92%

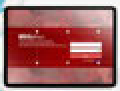
Inovasi Digital & Dukungan Terhadap Percepatan dan Perluasan Digitalisasi Daerah
Digital Innovation & Support for Accelerating and Expanding Regional Digitalization



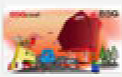
BSGtouch
280.167 User

BSGqris
48.852 User
3.259 Merchant

BSGsms
66.635 User

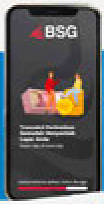


BSGdirect
1.822 User



BSGcash
4.810 User

BSGtouch menjadi aplikasi unggulan mobile banking BSG dan telah digunakan oleh 280.167 user yang tersebar di Sulawesi Utara, Gorontalo, DKI Jakarta, dan Jawa Timur
BSGtouch has become BSG flagship mobile banking application and has been used by more than 280.167 users across North Sulawesi, Gorontalo, DKI Jakarta, and East Java.



Aplikasi Pendukung Pemerintah Daerah
Regional Government Supporting Applications

Kasda SIPD, Kasda SKPD, BSGsamsat, BSGpbb & BSGe-sptpd, Kartu Kredit Pemerintah Daerah (KKPD)
Regional Government Credit Card (KKPD)

...ar dan diawasi oleh Otoritas Jasa Keuangan

Profil Singkat BSG
Brief Profile of BSG

Nama Perusahaan | Company's Name
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo

Nama Panggilan | Call Name
BSG

Bidang Usaha | Business Sector
Perbankan Umum
Commercial Banking

Tanggal Pendirian | Establishment Date
3 Juni 1961
June 3, 1961

Status Bank | Bank's Status
KBMI - 1

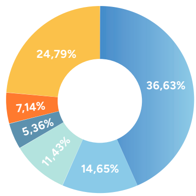
Status Badan Hukum | Legal Entity's Status
Perseroan Terbatas
Limited Liability Company

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
Rp1.453.841.600.000
IDR1,453,841,600,000

Kepemilikan Saham | Shareholding



- Pemerintah Daerah Provinsi Sulawesi Utara (36,63%)
  North Sulawesi Province Regional Government (36.63%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Sulawesi Utara (14,65%)
  Regency and City Regional Governments of North Sulawesi Province (14.65%)
- Pemerintah Daerah Provinsi Gorontalo (5,36%)
  Gorontalo Province Regional Government (5.36%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Gorontalo (11,43%)
  Regency and City Regional Governments of Gorontalo Province (11.43%)
- Koperasi Karyawan BSG (7,14%)
  BSG Employee Cooperatives (7.14%)
- PT Mega Corpora (24,79%)
  PT Mega Corpora (24.79%)

Nomor Induk Berusaha (NIB) | Single Business Number (NIB)
9120201871462

NPWP | NPWP
01.148.694.1.821-000

Nama KBLI | KBLI Name
Penanaman Modal Dalam Negeri (PMDN)
Domestic Investment (PMDN)

Kode KBLI | KBLI Code
64123

Sekretaris Perusahaan | Corporate Secretary
corsec@banksulutgo.co.id

Alamat Kantor Pusat | Head Office Address
Kompleks Marina Plaza
Jl. Pierre Tendean No. 100 - Manado 95111
Telp/Phone : (0431) 888659
Fax/Fac : (0431) 854522

Kontak Alamat | Contact Address
Sekretaris Perusahaan
Corporate Secretary
Kompleks Marina Plaza
Jl. Pierre Tendean No. 100 - Manado 95111
Telp/Phone : (0431) 888659
Fax/Fac : (0431) 854522
E-mail : corsec@banksulutgo.co.id

Jumlah Karyawan | Total Employee
2.064 orang/people

***Call Center* | Call Center**
1500-659

***Website* | Website**
www.banksulutgo.co.id

Media Sosial | Social Media
@BankSulutGo
@BankSulutGo
BankSulutGo

Jaringan Kantor | Office Network

1 Kantor Pusat
Head Office

1 Kantor Wilayah
Regional Office

1 Kantor Cabang Utama
Main Branch Office

25 Kantor Cabang
Branch Offices

25 Kantor Cabang Pembantu
Sub-Branch Offices

63 Kantor Cabang Pembantu Layanan Kas*
Cash Service Sub-Branch Offices*

296 ATM & CRM
ATMs & CRMs

*) Mengalami proses perubahan status jenis jaringan sesuai POJK Nomor 12/POJK.03/2021 tentang Bank Umum
*) Subject to process of changes in the status of network type under POJK Number 12/POJK.03/2021 on Commercial Banks

Riwayat Singkat BSG

A Brief History of BSG

1961-1964

- 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.
- Bank SulutGo 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.
- PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, also referred to as "Bank SulutGo" or "BSG", was established under the name Bank Pembangunan Daerah Sulawesi Utara Tengah pursuant to Deed Number 88 dated March 17, 1961, by Raden Hadiwido, acting as a substitute for Raden Kadiman, Notary in Jakarta. This deed was subsequently amended by Deed of Amendment to the Articles of Association Number 22 dated August 4, 1961, by Raden Kadiman, Notary in Jakarta, and Deed of Amendment to the Articles of Association Number 46 dated October 10, 1961, by Raden Hadiwido, acting as a substitute for Raden Kadiman, Notary in Jakarta. These founding documents received formal approval from the Minister of Justice of the Republic of Indonesia through Decree Number J.A.5/109/6 dated October 13, 1961.
- Bank SulutGo was officially established as a Regional Government-Owned Enterprise of Bank Pembangunan Daerah Sulawesi Utara in accordance with the Regional Regulation dated June 2, 1964. This transition followed the enactment of Law Number 13 of 1964, which, among other provisions, mandated the formation of the Level I Province of North Sulawesi.

1990-1999

- Melepas Obligasi I & II Bank Pembangunan Daerah Sulawesi Utara.
- 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.
- Perubahan 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%.
- Bank Pembangunan Daerah Sulawesi Utara issued Bonds I & II.
- The legal status of Bank Pembangunan Daerah Sulawesi Utara transitioned from a Regional Government-Owned Enterprise to a Limited Liability Company (PT). Following this incorporation, the establishment of Bank Sulut was formalized under Deed Number 7 dated April 14, 1999.
- This amendment was officially published in the State Gazette of the Republic of Indonesia Number 63 dated August 6, 1999, and Supplement to the State Gazette of the Republic of Indonesia Number 4772. At that time, the Authorized Capital was set at IDR100 billion, with ownership held by the provincial, regency, and municipal governments.
- The change in Bank Sulut's legal status was a mandatory requirement to qualify for the Bank Recapitalization Program. During that period, Bank Sulut encountered a risk where its Capital Adequacy Ratio (CAR) fell below the 8% minimum requirement.

2004-2009

- Pemerintah Indonesia mendivestasi seluruh saham negara pada Bank Sulut.
- Membuka cabang di Jakarta.
- Melepas Obligasi III Bank Pembanguna Daerah Sulawesi Utara.
- The Government of Indonesia divested its entire shareholding in Bank Sulut.
- PT Bank Sulut expanded its operations by opening a branch office in Jakarta.
- Bank Pembangunan Daerah Sulawesi Utara issued Bonds III.

2010-2015

- Membuka Cabang di Surabaya.
- Melepas Obligasi IV dan Subordinasi 1.
- Masuknya Investor Strategis Swasta PT Mega Corpora resmi menjadi pemegang saham di Bank SulutGo.
- Meluncurkan Tabungan Bunaken dan menetapkan tahun 2013 sebagai Tahun Pelayanan.
- Bank SulutGo menawarkan Obligasi V tahun 2015 senilai Rp750 miliar.
- PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) berubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo) .
- Meluncurkan Tabungan Bohusami sebagai tabungan sebagai produk berciri khas daerah.
- Meluncurkan unit layanan kredit mikro: Sentra Mitra Sejahtera (SMS) di Manado dan Gorontalo.
- PT Bank Sulut expanded the branch network by opening a branch office in Surabaya.
- PT Bank Sulut issued Bonds IV and Subordinated Debt I.
- PT Mega Corpora, a Private Strategic Investor, officially became a shareholder of Bank SulutGo.
- PT Bank Sulut launched the "Bunaken" Savings product and designated 2013 as the "Year of Service".
- PT Bank Sulut offered Bonds V in 2015, with a total value of IDR750 billion.
- PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) officially changed its name to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo).
- PT Bank SulutGo launched "Bohusami" Savings, a deposit product featuring unique regional characteristics.
- PT Bank SulutGo established Micro-Credit Service Units: Launched "Sentra Mitra Sejahtera" (SMS) in Manado and Gorontalo.

2015-2020

- Modal Inti BSG diatas Rp1 triliun dan menjadi Bank BUKU II.
- *Kick off* BSGdigital sebagai pilar bisnis baru.
- Pengoperasian *Weekend Banking*.
- BSG Deklarasi Anti Gratifikasi.
- Peluncuran Kartu BSG*debit*.
- Kerja sama Penyaluran KUR dengan Kementerian Koperasi dan UKM RI.
- Menerima dana Pemulihan Ekonomi Nasional (PEN) sebesar Rp1 triliun Rupiah dari Pemerintah Pusat.
- BSG successfully increased its Core Capital to over IDR1 trillion, officially elevating its status to a BUKU II Bank category.
- The Bank initiated the "BSGdigital" kick-off, establishing a new strategic business pillar.
- The Bank commenced Weekend Banking operations.
- BSG formally issued an Anti-Gratification Declaration.
- The Bank officially launched the "BSG*debit*" card.
- BSG entered into a strategic partnership with the Ministry of Cooperatives and SMEs of the Republic of Indonesia for the distribution of People's Business Credit (KUR).
- The Company received a placement of IDR1 trillion in National Economic Recovery (PEN) funds from the Central Government.

2021-2024

- *Launching* Kredit Bohusami (Ba-Kobong, Ba-Ternak, Ba-Soma, Ba-Tibo & Perempuan Hebat).
- Penerapan ISO 37001:2016 SMAP.
- Penerbitan Obligasi Berkelanjutan Tahap I sebesar Rp750miliar.
- Bekerjasama dengan Taspen terkait Penyaluran Dana Pensiunan di Sulawesi Utara.
- Menggandeng IBI dan Binus Business School tingkatan kualitas talenta pegawai.
- Pembukaan Kantor Wilayah Gorontalo.
- Peresmian Gedung Kantor Pusat Baru.
- *Launching* QRIS dan Kartu Kredit Pemerintah Daerah.
- BSG Resmi melakukan kerja sama KUB dengan Mega Corpora.
- The Bank officially launched the "Bohusami" Credit line (Ba-Kobong, Ba-Ternak, Ba-Soma, Ba-Tibo, and Perempuan Hebat).
- BSG successfully implemented the ISO 37001:2016 standard.
- The Company successfully issued Phase I of its Shelf-Registered Bonds, totaling IDR750 billion in value.
- The Bank entered into a strategic partnership with Taspen to facilitate the distribution of pension funds throughout the North Sulawesi region.
- BSG collaborated with the Indonesian Bankers Association (IBI) and Binus Business School to elevate the professional quality and competency of its employees.
- The Bank expanded its regional presence by officially opening the Gorontalo Regional Office.
- The Company celebrated the grand opening of its new Head Office building, marking a significant milestone in its corporate infrastructure.
- BSG expanded its digital payment ecosystem by launching QRIS capabilities and the Regional Government Credit Card (KKPD).
- The Bank formally established a Bank Integration Group (KUB) partnership with PT Mega Corpora.

2025-2026

- Peluncuran Tabungan Bohusami *Plan* dan Bohusami *Young*.
- Pemanfaatan aplikasi Kasda *Online* desa yang terintegrasi dengan Sistem Keuangan Desa (Siskeudes).
- Peluncuran fitur *topup e-wallet* pada BSG*qris*.
- Bersinergi dengan Pemerintah Provinsi SulutGo, Kepolisian, Bank Indonesia, dan Bank SulutGo dalam meningkatkan PAD melalui Samsat Digital Nasional.
- Launch of Bohusami Plan Savings and Bohosami Young Savings products.
- Implementation of the Village Online Regional Cash Management (Kasda Online Desa) application integrated with the Village Financial System (Siskeudes).
- Launch of the e-wallet top-up feature on BSG*qris*.
- Strengthened collaboration with the Provincial Governments of North Sulawesi and Gorontalo, the Indonesian National Police, Bank Indonesia, and Bank SulutGo to enhance Regional Original Revenue (PAD) through the National Digital Samsat program.

Visi-Misi dan Nilai Perusahaan

Vision, Mission and Corporate Culture

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

BSG 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.

Review of the Company's Vision and Mission

BSG conducts an annual review of its vision and mission. As stipulated in the Company's Long-Term Plan (RJPP) for the 2017-2021 period, the Board of Commissioners and Board of Directors decided and confirmed that the current vision and mission of the bank are still in line with the Bank's condition in 2021, thereby no changes were made.

Nilai dan Budaya BSG
BSG Values and Culture

Berintegritas
Integrity

- Jujur dan dapat dipercaya
- Disiplin dan menjunjung etika
- Honest and reliable
- Discipline and upholding code of ethics

Standar Kerja Tinggi
High Work Standards

- Kontributif dan memberi nilai tambah
- Kompeten dan berdaya saing tinggi
- Kreatif dan Inovatif
- Contributing and delivering added value
- Competent and highly competitive
- Creative and Innovative

Gotong Royong
Mutual Cooperation

- Sinergitas dalam kerja sama
- Synergy in cooperation

Orientasi Pelanggan
Orientation toward Customer

- Melayani dengan tulus
- Serving in sincere manner

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 undisciplinary 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.

02

WHY BSG


mánádo
BSG
BSG
Transaksi Perbankan Semudah Menyentuh Layar Anda
Kapan saja di mana saja

Kamis, 26 Februari 2026
Thursday, 26 February 2026

Tingkatkan Kesejahteraan Masyarakat Pesisir, Bank SulutGo, BRI, dan OJK Gelar Literasi Keuangan di Darunu Mangrove Park
Enhancing the Welfare of Coastal Communities: Bank SulutGo, BRI, and OJK Conduct Financial Literacy Program at Darunu Mangrove Park

MINAHASA UTARA – Dalam upaya mendorong inklusi keuangan dan pelestarian lingkungan, Bank SulutGo (BSG) bersinergi dengan Bank Rakyat Indonesia (BRI) dan Otoritas Jasa Keuangan (OJK) menggelar kegiatan Literasi Keuangan Masyarakat Pesisir. Kegiatan yang dipusatkan di objek wisata Darunu Mangrove Park ini juga dirangkaikan dengan aksi nyata Gerakan Indonesia ASRI.

North Minahasa – As part of its commitment to promoting financial inclusion and environmental sustainability, Bank SulutGo (BSG), in collaboration with Bank Rakyat Indonesia (BRI) and the Financial Services Authority (OJK), organized a Financial Literacy Program for Coastal Communities. The program, held at Darunu Mangrove Park, was also integrated with the Indonesia ASRI Movement, demonstrating a shared commitment to environmental conservation through tangible action.

Selasa, 03 Maret 2026
Tuesday, 3 March 2026

Dukung UMKM di Bulan Ramadan, Bank SulutGo Gelar "Ngabuburit KUR Fest 2026"
Supporting MSMEs During Ramadan, Bank SulutGo Launches "Ngabuburit KUR Fest 2026"

MANADO – Memasuki awal bulan suci Ramadan 1447 H, PT Bank Sulawesi Utara dan Gorontalo (Bank SulutGo) kembali menunjukkan komitmennya dalam mendukung sektor UMKM sekaligus mempererat silaturahmi dengan masyarakat. Hal ini diwujudkan melalui pembukaan gelaran Ngabuburit KUR Fest 2026 yang resmi dibuka hari ini, Selasa (3/3/2026).

Manado – To mark the beginning of the holy month of Ramadan 1447 H, PT Bank Sulawesi Utara Gorontalo (Bank SulutGo) reaffirmed its commitment to supporting Micro, Small, and Medium Enterprises (MSMEs) while strengthening engagement with the community through the launch of Ngabuburit KUR Fest 2026. Officially inaugurated on Tuesday, 3 March 2026, the event serves as a platform to promote MSME development, expand access to the People's Business Credit (KUR) program, and foster closer relationships with customers and the wider community during the Ramadan season.

GORONTALO – Sebagai wujud komitmen berkelanjutan dalam memberikan kontribusi nyata bagi para pemegang saham dan masyarakat, PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo) secara resmi menyerahkan dividen tahun buku 2025 serta bantuan Tanggung Jawab Sosial (TJS) kepada Pemerintah Kota Gorontalo pada Kamis, 9 April 2026.

Gorontalo – As part of its ongoing commitment to creating sustainable value for shareholders and the community, PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo) officially distributed IDR 5.2 billion in dividends for the 2025 financial year and IDR 626 million in Corporate Social Responsibility (CSR) assistance to the Gorontalo City Government on Thursday, 9 April 2026.

BSG Serahkan Dividen Rp5,2 Miliar dan Bantuan 626 Juta Untuk CSR ke Pemerintah Kota Gorontalo
Bank SulutGo Distributes IDR5.2 Billion in Dividends and IDR 626 Million in CSR Assistance to the Gorontalo City Government

Selasa, 03 Maret 2026
Tuesday, 3 March 2026

Rabu, 15 April 2026
Wednesday, 15 April 2026

Perkuat Inklusi Keuangan di Minahasa Tenggara, OJK Bersama BNI dan BSG Gelar Program GENCARKAN bagi Pelaku UMKM
Strengthening Financial Inclusion in Southeast Minahasa, OJK, BNI, and Bank SulutGo Conduct GENCARKAN Program for MSMEs

RATAHAN - Dalam upaya mewujudkan masyarakat yang melek finansial dan mendukung penguatan sektor usaha mikro, kecil, dan menengah (UMKM), Otoritas Jasa Keuangan (OJK) bersama Bank Negara Indonesia (BNI) dan Bank SulutGo (BSG) menggelar Program GENCARKAN (Gerakan Nasional Cerdas Keuangan) di Kabupaten Minahasa Tenggara.

Ratahan – As part of efforts to promote financial literacy and strengthen the Micro, Small, and Medium Enterprises (MSME) sector, the Financial Services Authority (OJK), in collaboration with Bank Negara Indonesia (BNI) and Bank SulutGo (BSG), conducted the GENCARKAN (National Financial Literacy Movement) Program in Southeast Minahasa Regency.

Bank Pembangunan Daerah Terpercaya

Trusted Regional Development Bank

Jumat, 24 April 2026
Friday, 24 April 2026

Laba bersih Bank SulutGo tumbuh 24,9% menjadi Rp123,80 miliar pada kuartal I/2026, didorong efisiensi operasional dan margin bunga bersih yang kuat
Bank SulutGo Reports 24.9% Growth in Net Profit in the First Quarter of 2026, Driven by Operational Efficiency and Strong Net Interest Margin

Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo) mencatatkan laba bersih sebesar Rp123,80 miliar pada kuartal I/2026, tumbuh 24,9% dibandingkan Rp99,15 miliar pada periode yang sama tahun lalu.

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (Bank SulutGo) recorded a net profit of IDR123.80 billion in the first quarter of 2026, representing a 24.9% year-on-year increase from IDR99.15 billion in the corresponding period of 2025.

HUT ke-65 BSG, Gubernur YSK Beri Pesan Insan Bank SulutGo Jaga Integritas dan Melayani
At Bank SulutGo 65th Anniversary, Governor Yulius Selvanus Encourages Employees to Uphold Integrity and Service Excellence

BSG – Gubernur Sulawesi Utara (Sulut), Yulius Selvanus menghadiri doa syukur HUT ke-65 Bank Sulut Gorontalo (BSG). Perayaan sederhana ini berlangsung di aula lantai sembilan Kantor Pusat BSG, Jl. Pierre Tendean No. 100 - Manado, Rabu, 3 Juni 2026 sore.

Manado – As part of the 65th Anniversary celebration of Bank SulutGo (BSG), North Sulawesi Governor Yulius Selvanus attended a thanksgiving ceremony held at the Bank's Head Office on Wednesday, 3 June 2026. The event took place in the ninth-floor auditorium of the Head Office on Jl. Pierre Tendean No. 100, Manado.

Rabu, 3 Juni 2026
Wednesday, 3 June 2026

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

Salah satu pemegang saham merupakan investor strategis (Mega Corpora)
One of the shareholders is a strategic investor (Mega Corpora)

Pemegang Saham adalah Pemerintah Provinsi dan Pemerintah Kabupaten dan Kota yang ada di Provinsi Sulawesi Utara dan Gorontalo
The shareholders are the Provincial Government and Regency and Municipality Governments in North Sulawesi and Gorontalo Provinces

Terdapat jaringan kantor cabang di seluruh ibukota Kabupaten/Kota di Sulawesi Utara dan Gorontalo
Network of branch offices in all Regency/Municipality capitals in North Sulawesi and Gorontalo

Sebagai pemegang Kas Daerah dan pembayar gaji ASN di seluruh wilayah Sulawesi Utara dan Gorontalo
As regional treasury holder and civil servant salary payer throughout the North Sulawesi and Gorontalo regions

Penghargaan 2025-2026
2025-2026 Awards

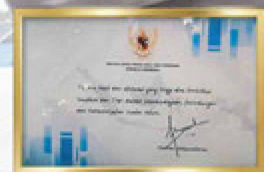
ATM Bersama Awards 2025

Kategori/Peringkat | Category/Rating

ATM Bersama Awards in Service Excellence

Penyelenggara | Organizer

Artajasa



Anugerah Mitra Usaha Mikro 2025

Kategori/Peringkat | Category/Rating

Anugerah Mitra Usaha Ekonomi 2025

Penyelenggara | Organizer

Kementerian UMKM-RI

Ministry of Micro, Small, and Medium Enterprises of the Republic of Indonesia

Kepatuhan dari BPJS Kesehatan | BPJS Kesehatan Compliance

Kategori/Peringkat | Category/Rating

Kepatuhan dalam pendaftaran peserta, penyampaian data yang akurat, serta pembayaran iuran JKN tepat waktu selama periode tahun 2025

Compliance in participant registration, submission of accurate data, and timely JKN premium payments throughout the 2025 period

Penyelenggara | Organizer

BPJS Kesehatan-RI

Paritrana Award 2025

Kategori/Peringkat | Category/Rating

Paritrana Award 2025 untuk kategori Perusahaan Besar

Paritrana Award 2025 for the Large Enterprise Category

Penyelenggara | Organizer

Pemerintah Provinsi Sulawesi Utara

Provincial Government of North Sulawesi

22nd Indonesian Best Bank Service Excellence 2025

Kategori/Peringkat | Category/Rating

The Best Regional Bank in Service Excellence

Penyelenggara | Organizer

Majalah Infobank bekerja sama dengan Marketing Research Indonesia (MRI)

Infobank Magazine in collaboration with Marketing Research Indonesia (MRI)

Komitmen Digitalisasi BSG

BSG Commitment in Digitalization

BSG*digital* dicanangkan
BSG*digital* launched

2016: *Fix the Basic*

- Perbaikan arsitektur dan infrastruktur IT
  Architectural and IT infrastructure improvements
- Penajaman proses bisnis dan organisasi
  Sharpening of business and organizational processes

Des 14

Kerja Sama PBB *Online* pertama: Kota Gorontalo
Cooperation for First Online Tax Payment: Gorontalo City

Feb 26

Transaksi perdana Kasda Desa
First transaction of Kasda Desa

Jun 18

Izin BI untuk Kartu Debit resmi diberikan
BI grants license for official Debit Card

2019: *Implementation*

Des 19

Kerja sama *cash management* institusi pendidikan perdana: Institut Teknologi Minaesa (ITM)
Cooperation for First Cash Management of Educational Institutions: Minaesa Institute of Technology (ITM)

Sep 02

Implementasi e-SPTPD Perdana: Kota Bitung
Implementation of First e-SPTPD: Bitung City

Ags 26

Izin BSG *touch* diberikan OJK
OJK grants license for BSGtouch

Nov 14

Izin BSG *cash* dari Bank Indonesia
BSGcash License from Bank Indonesia

Nov 29

Izin BI *Co-Branding* Kartu Debit Taspen *Smart Card*
BI License for Taspen Smart Card Debit Card Co-Branding

Des 18

Pemasangan EDC Perdana
First EDC Installation

Launching BSG*Qris*

2023

Implementasi Produk BSG*edc*
BSGedc Product Implementation

2024

2025

Penambahan fitur dan integrasi baru pada produk digital yang sudah berjalan:
- Integrasi SIPD & LKPP pada Kasda *Online*
- Integrasi SIPLah
- Implementasi BI-FAST PRM

Enhancement of features and new integrations on existing digital products:
- Integration of SIPD & LKPP with Kasda Online
- SIPLah integration
- Implementation of BI-FAST PRM

2026

- Peluncuran fitur *topup e-wallet* pada BSG*qris*
- Bersinergi dengan Pemerintah Provinsi SulutGo, Kepolisian, Bank Indonesia, dan Bank SulutGo dalam meningkatkan PAD melalui Samsat Digital Nasional
- Launched the e-wallet top-up feature on BSGQRIS, providing customers with a more seamless and convenient digital payment experience.
- Collaborated with the Provincial Governments of North Sulawesi and Gorontalo, the Indonesian National Police, and Bank Indonesia to enhance Regional Original Revenue (PAD) collection through the National Digital Samsat program.

2017: *Enrichment*

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

Jan 04
Aplikasi BSG*sms* diluncurkan
BSG*sms* app launched

Jun 09
Kerja sama Samsat Sulut
Cooperation with Samsat of North Sulawesi

Okt 01
Kerja sama iuran pendidikan pertama: SMK Parna Raya
Cooperation for first school payment : SMK Parna Raya

2018: *Electronification*

Feb 19
Kasda *Online* BUD perdana
Kasda Online BUD premiere

Jul 21
PKS SAMSAT *Online* Provinsi Gorontalo
Cooperation Agreement for SAMSAT Online of Gorontalo Province

Des 01
USSD *Banking*
USSD Banking

2021: *Commercialization*

Jan 07
Pemprov Gorontalo bergabung ke BSG
Gorontalo Provincial Government joins BSG

Feb 07
Implementasi Kasda *Online* terkoneksi Simda Keuangan Rilis 14
Implementation of Kasda Online Connected Simda Finance Release 14

Sep 07
Izin OJK untuk EDC
OJK License for EDC

Nov 20
Implementasi Alat Perekam Pajak 275 titik di 5 kota/kabupaten
Implementation of 275-point Tax Recording Equipment in 5 cities/regencies

Des 11
Izin BI BSG*direct*
BI Licence for BSGdirect

Jan 29
Izin BI BSG*touch*
BI Licence for BSGtouch

2021

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

2022

Jaringan Terluas Sulawesi Utara & Gorontalo

The Widest Banking Network Across North Sulawesi And Gorontalo

99%

Total kecamatan di Sulawesi Utara dan Gorontalo telah dijangkau oleh jaringan kantor BSG
Total of sub-districts in North Sulawesi and Gorontalo have been covered by the BSG office network.

2 Cabang
Branches

Wilayah kepulauan (Cabang Siau dan Cabang Melonguane) yang merupakan wilayah perbatasan menjadi kas titipan Bank Indonesia
Island regions (Siau Branch and Melonguane Branch), which are border areas, serve as Bank Indonesia cash distribution points.

1 Kantor Pusat
Main Office

Satu-satunya Bank yang beroperasi di pulau kabaruan (salah satu pulau terluar) dalam mendukung program wilayah 3T (terluar, terdepan & tertinggal)
The only bank operating on Kabaruan Island, one of Indonesia's outermost islands, supporting the Government's 3T (Frontier, Outermost, and Disadvantaged Areas) development program by expanding access to inclusive financial services.

1 **Kantor Wilayah**
Regional Office

1 **Kantor Cabang Utama**
Main Branch Office

25 **Kantor Cabang**
Branch Office

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

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

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

Provinsi Province	Kabupaten/Kota Regency/City	KEC SD	KC BO	KCP SBO	KCP-LK CS-SBO	ATM	CRM
Sulawesi Utara North 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 Main Bolaang Mongondow	15	1	1	3	10	-
	Bolaang Mongondow Timur East Bolaang Mongondow	7	1	-	3	7	-
	Bolaang Mongondow Utara North Bolaang Mongondow	6	1	-	2	8	-
	Bolaang Mongondow Selatan 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	-
Total Sulawesi Utara North Sulawesi 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	-
Total Gorontalo Gorontalo Total		77	6	7	16	82	1
Jawa Java	Jakarta	-	1	3	-	4	-
	Surabaya	-	1	-	-	1	-
	Malang	-	1	-	-	1	-
Total Jawa Java Total		-	3	3	-	6	-
Jumlah **Total**		**248**	**26**	**25**	**63**	**292**	**4**

Jaringan Kantor/ATM Branch Offices/ATM	Wilayah Region	Jumlah Total
Kantor Cabang/Branch Offices	Sulawesi Utara/North Sulawesi	17
	Gorontalo	6
	Jawa/Java	3
Jumlah/Total		**26**
Kantor Cabang Pembantu/Sub-branch Offices	Sulawesi Utara/North Sulawesi	15
	Gorontalo	7
	Jawa/Java	3
Jumlah/Total		**25**
KCP-LK/Sub-branch Office – Micro Services	Sulawesi Utara/North Sulawesi	47
	Gorontalo	16
	Jawa/Java	0
Jumlah/Total		**63**
ATM	Sulawesi Utara/North Sulawesi	204
	Gorontalo	82
	Jawa/Java	6
Jumlah/Total		**292**
CRM	Sulawesi Utara/North Sulawesi	3
	Gorontalo	1
	Jawa/Java	0
Jumlah/Total		**4**
Kantor Pusat/Head Office	Sulawesi Utara/North Sulawesi	1
Kantor Wilayah/Regional Office	Gorontalo	1

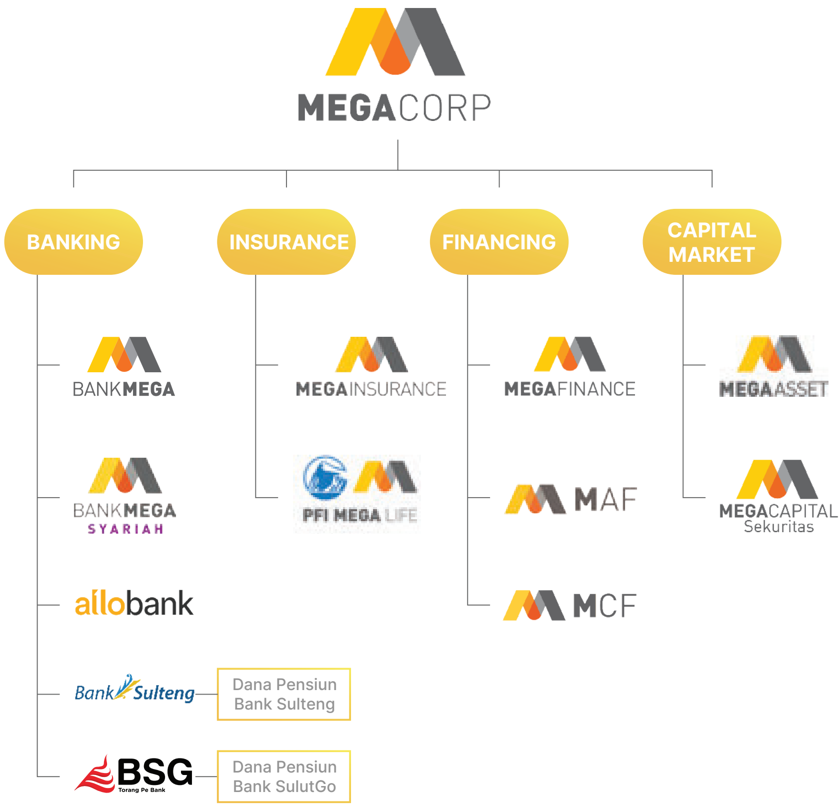
Informasi jaringan kantor BSG per 30 Juni 2026 selengkapnya dapat diakses pada:
www.banksulutgo.co.id/network/list/6/kantor-pusat-wilayah.html
Comprehensive information regarding BSG network as of June 30, 2026, can be accessed at:
www.banksulutgo.co.id/network/list/6/kantor-pusat-wilayah.html

Sinergi Dalam Kelompok Usaha Bank (KUB)

Synergy within the Banking Business Group (KUB)

Sebagai bagian dari implementasi Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor POJK 30/2024 tentang Konglomerasi Keuangan, maka Bank SulutGo resmi ber-KUB (Kelompok Usaha Bank) dengan PT Mega Corpora. Adapun struktur KUB Mega Corpora adalah sebagai Berikut:

As part of the implementation of Financial Services Authority (OJK) Regulation No. 12/POJK.03/2020 dated 16 March 2020 concerning the Consolidation of Commercial Banks, and Financial Services Authority (OJK) Regulation No. 30 of 2024 concerning Financial Conglomerates, Bank SulutGo officially joined the Banking Business Group (Kelompok Usaha Bank/ KUB) under PT Mega Corpora. The organizational structure of the PT Mega Corpora Banking Business Group (KUB) is presented below:



PT. Mega Corpora merupakan Perusahaan Induk Konglomerasi Keuangan (PIKK) adalah “badan hukum yang dimiliki oleh Pemegang Saham Pengendali (PSP) dan/atau Pemegang Saham Pengendali Terakhir (PSPT) untuk mengendalikan, mengonsolidasikan, dan bertanggung jawab terhadap seluruh aktivitas Konglomerasi Keuangan.

PIKK memiliki peran strategis dalam memastikan tata kelola, keberlanjutan, dan pencapaian kinerja Konglomerasi Keuangan melalui penetapan arah strategis jangka menengah dan panjang, penyelarasan rencana bisnis anggota dengan strategi korporasi, penetapan target keuangan dan nonkeuangan, konsolidasi serta pengawasan kinerja keuangan, penyelesaian permasalahan anggota, pengawasan implementasi kebijakan dan prinsip kehati-hatian, optimalisasi keuangan dan permodalan, penetapan kebijakan dividen yang mendukung pertumbuhan, serta penguatan koordinasi dan sinergi antaranggota guna meningkatkan nilai tambah dan daya saing Konglomerasi Keuangan secara berkelanjutan.

PT Mega Corpora, as the Financial Conglomerate Holding Company (Perusahaan Induk Konglomerasi Keuangan/PIKK), is a legal entity owned by the Controlling Shareholder (PSP) and/or the Ultimate Controlling Shareholder (PSPT) to oversee, consolidate, and assume responsibility for the overall activities of the Financial Conglomerate.

The Holding Company plays a strategic role in ensuring sound governance, sustainable growth, and the achievement of the performance of the Financial Conglomerate performance objectives. Its key responsibilities include establishing the Group’s medium- and long-term strategic direction; aligning member institutions’ business plans with the Group’s corporate strategy; setting financial and non-financial performance targets; consolidating and overseeing financial performance; addressing issues affecting member institutions; supervising the implementation of policies and prudent banking principles; optimizing financial and capital management; establishing dividend policies that support sustainable growth; and strengthening coordination and collaboration among member institutions to enhance the Financial Conglomerate’s long-term value creation and competitiveness.

03
OUR BUSINESS


BSG
BSG
Tabungan
BOHUSAMI

Produk dan Layanan

Products and Services

Produk Simpanan
Saving Products

Tabungan PNS

Tabungan Pensiunan

TabunganKu

Tabungan Bunaken

Tabungan Bunaken Extra

Tabungan Bohusami

Tabungan Bohusami Plan

Tabungan Bohusami Young

Tabungan SimPel

Tabungan Simpeda

Deposito Berjangka
Time Deposits

Giro
Current Account

Fasilitas Kredit
Credit Facilities

Komersial / Commercial

Kredit Usaha Rakyat (KUR) Bohusami
Bohusami People's Business Credit (KUR)

Kredit Investasi
Investment Loan

Kredit Sindikasi
Syndicated Loan

Kredit Modal Kerja
Working Capital Loan

Kredit Pemerintah Daerah
Regional Government Loan

Kredit Lembaga Agama
Religious Institution Loan

Konsumer/ Consumer

Kredit PNS
Civil Servant (PNS) Loan

Kredit Pegawai Pemerintah
Government Employee Loan

Kredit Pra Purnabakti
Pre-Retirement Loan

Kredit Pensiunan PNS
Pensioner Loan

Kredit Konsumtif Umum
General Consumer Loan

Kredit Pemilikan Rumah
Mortgages (KPR)

Transaksi Perbankan

Banking Transaction

Transfer

Safe Deposit Box

Payroll

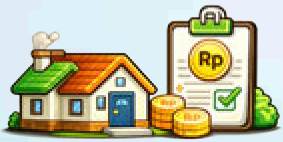
Cash Pickup Service

Weekend Banking

Kliring

BSGsamsat

BSGpbb



BSGbilling

BSGva

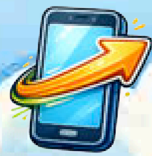
BSGe-sptpd

BSGpayroll

BI SKN

BI RTGS

BI FAST

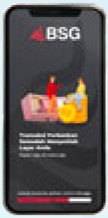


Produk Digital

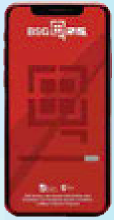
Digital Products

BSGsms

BSGtouch



BSGqris

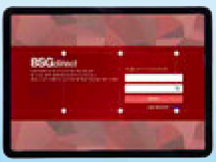


BSGcash

BSGatm

BSGdebit

BSGdirect



BSGkasda

BSGedc

04

PERFORMANCE AT A GLANCE

BSG
Tabungan
BOHUSAMI
Young
BSG
GPN

Posisi Keuangan
Financial Position

dalam jutaan rupiah
in millions of rupiah

Uraian Description	Juni 2026 June 2026	2025	2024	2023	2022
Aset Assets					
Kas Cash	169.190	269.239	282.627	222.862	350.495
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	2.430.523	1.042.788	1.400.554	1.488.629	2.396.302
Giro pada Bank Lain Current Accounts with Other Banks	-	627	8.915.	15.471	7.402
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	13.917	804.468	150.000	650.000	1.350.000
Surat-surat Berharga Marketable Securities	1.223.831	2.575.085	1.853.277	964.933	555.115
Surat Berharga yang dijual dengan Janji untuk Dibeli Kembali (REPO) Securities Purchased under Resale Agreements (REPO)	1.050.000	148.723	292.963	281.844	-
Tagihan Atas Surat Berharga dengan Janji untuk Dijual Kembali Receivables from Securities Sold under Repurchase Agreements	-	1.462.269	447.605	1.861.907	1.693.168
Kredit yang Diberikan Loans	16.589.735	16.766.825	16.130.663	14.850.716	13.501.560
Penyertaan Investments	1.186	1.186	978	978	978
Aset Tetap Fixed Assets	827.582	926.859	848.661	784.403	655.869
Aset Pajak Tangguhan Deferred Tax Assets	37.646	37.646	33.290	30.880	26.901
Aset Lain-lain Other Assets	285.167	139.873	125.417	181.134	110.324
Jumlah Aset Total Assets	**22.176.284**	**23.676.397**	**21.119.115**	**20.859.580**	**20.172.214**
Liabilitas Liabilities					
Liabilitas Segera Due Immediately Liabilities	186.295	239.448	188.417	205.868	218.716
Simpanan Nasabah Customer Deposits	15.335.045	18.206.818	15.039.012	15.515.781	16.188.293
Simpanan dari Bank Lain Deposits from Other Banks	369.552	252.460	725.439	490.209	473.592

dalam jutaan rupiah
in millions of rupiah

Uraian Description	Juni 2026 June 2026	2025	2024	2023	2022
Liabilitas surat berharga yang dijual dengan janji dibeli kembali (REPO) Securities Sold under Repurchase Agreements (REPO)	1.001.479	149.494	292.412	283.091	-
Surat Berharga yang Diterbitkan Securities Issued	750.000	749.392	748.480	747.567	746.655
Pinjaman Diterima Borrowings	2.050.000	1.600.000	1.850.000	1.350.000	500.000
Utang Pajak Taxes Payable	47.406	29.609	15.304	19.533	25.176
Liabilitas Lainnya Other Liabilities	337.591	72.156	68.198	130.961	68.009
Jumlah Liabilitas **Total Liabilities**	**20.077.368**	**21.470.494**	**19.078.580**	**18.883.377**	**18.342.717**
Ekuitas Equity					
Modal Saham Share Capital	1.453.842	1.400.068	1.327.118	1.261.022	1.097.523
Tambahan Modal Disetor Additional Paid-in Capital	11,966	11.966	11.966	11.966	76.091
Modal Disetor Lainnya Other Paid-in Capital	4.324	53.775	14.951	30.024	11.966
Komponen Ekuitas Lainnya Other Equity Components					
» Keuntungan/(Kerugian) yang Belum Direalisasikan atas Efek-efek Tersedia untuk Dijual Unrealized Gains/(Losses) on Available-for-Sale Securities	-	-	-	-	-
» Keuntungan/(Kerugian) Aktuarial Program Manfaat Pasti Actuarial Gains/(Losses) on Defined Benefit Plans	(116,459)	(116.459)	(111.260)	(109.455)	(91.235)
Keuntungan (Kerugian) Revaluasi Aset Tetap Revaluation Surplus of Fixed Assets	189,192	189.192	189.192	189.192	189.192
Saldo Laba Retained Earnings					
Telah Ditentukan Penggunaannya Appropriated	387.976	386.357	384.477	343.445	304.558
Belum Ditentukan Penggunaannya Unappropriated	168.075	281.002	224.120	250.008	241.402
Jumlah Ekuitas **Total Equity**	**2.098.916**	**2.205.901**	**2.040.565**	**1.976.203**	**1.829.497**
Jumlah Liabilitas dan Ekuitas **Total Liability and Equity**	**22.176.284**	**23.676.396**	**21.119.145**	**20.859.580**	**20.172.214**

Laba–Rugi
Profit or Loss

dalam jutaan rupiah
in millions of rupiah

Uraian Description	Juni 2026 June 2026	2025	2024	2023	2022
Pendapatan Bunga Interest Income	1.151.889	2.407.485	2.320.408	2.178.029	2.027.058
Beban Bunga Interest Expense	(448.785)	(1.045.024)	(1.038.945)	(830.176)	(710.725)
Pendapatan Bunga Bersih Net Interest Income	703.104	1.362.461	1.281.463	1.347.853	1.316.333
Pendapatan Operasional Lainnya Other Operating Income	77.412	168.055	204.622	141.334	114.616
CKPN Aset Produktif (+/-) Allowance for Impairment Losses on Earning Assets (+/–)	(65.600)	(22.043)	29.755	21.197	49.900
Beban Operasional Lainnya Other Operating Expenses	(489.285)	(1.121.693)	(1.140.805)	(1.102.482)	(1.077.429)
Pendapatan Operasional Bersih Net Operating Income	211.405	386.779	375.035	407.903	403.420
Pendapatan Non Operasional Non-Operating Income	1.478	6.744	831	2.334	6.190
Beban Non Operasional Non-Operating Expenses	(11.630)	(12.927)	(75.238)	(76.715)	(82.382)
Pendapatan/Beban Non Operasional Bersih Net Non-Operating Income/(Expenses)	(10.151)	(6.183)	(74.407)	(74.381)	(76.192)
Laba Sebelum Pajak Profit Before Tax	215.480	380.596	300.628	333.521	327.228
Pajak Penghasilan Income Tax Expense	47.406	(99.594)	(76.508)	(83.513)	(85.826)
Laba Bersih Periode Berjalan Net Profit for the Year	168.075	281.002	224.120	250.008	241.402

Rasio Keuangan dan Kepatuhan

Financial and Compliance Ratios

dalam %
in %

Uraian Description	Juni 2026 June 2026	2025	2024	2023	2022
Capital Adequacy Ratio (CAR)	16,17	17,94	19,44	20,40	18,51
Return On Assets (ROA)	1,95	1,68	1,40	1,68	1,65
Return On Equity (ROE)	20,21	15,21	12,91	15,07	16,50
Loan to Funding Ratio (LFR)	94,39	84,48	95,57	87,58	81,69
Loan to Deposit Ratio (LDR)	108,02	92,09	107,26	95,71	83,40
Rasio Intermediasi Makroprudensial (RIM) Macroprudential Intermediation Ratio (RIM)		88,25	91,37	91,56	92,98
Cost to Income Ratio (CIR)	62,69	73,29	76,77	74,03	75,29
Biaya Operasional dan Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	81,65	84,98	85,32	82,57	81,59
Net Interest Margin (NIM)	7,11	6,74	6,68	7,71	7,68
Non Performing Loan (NPL) *Net*	2,85	1,88	1,32	1,61	1,52
Non Performing Loan (NPL) *Gross*	3,92	2,97	2,41	2,70	2,90
Pelanggaran Batas Maksimum Pemberian Kredit (BMPK) Breach of Legal Lending Limit (BMPK)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Pelampauan Batas Maksimum Pemberian Kredit (BMPK) Exceedance of the Maximum Lending Limit (BMPK)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Giro Wajib Minimum (GWM) Statutory Reserves (GWM)	20,79	10,43	10,82	11,65	5,24
Net Profit Margin (NPM)	13,67	10,91	8,77	10,68	11,27
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)	248,00	139,86	-	-	-
Net Stable Funding Ratio (NSFR)	108,99	107,01	-	-	-

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05

CORPORATE INFORMATION


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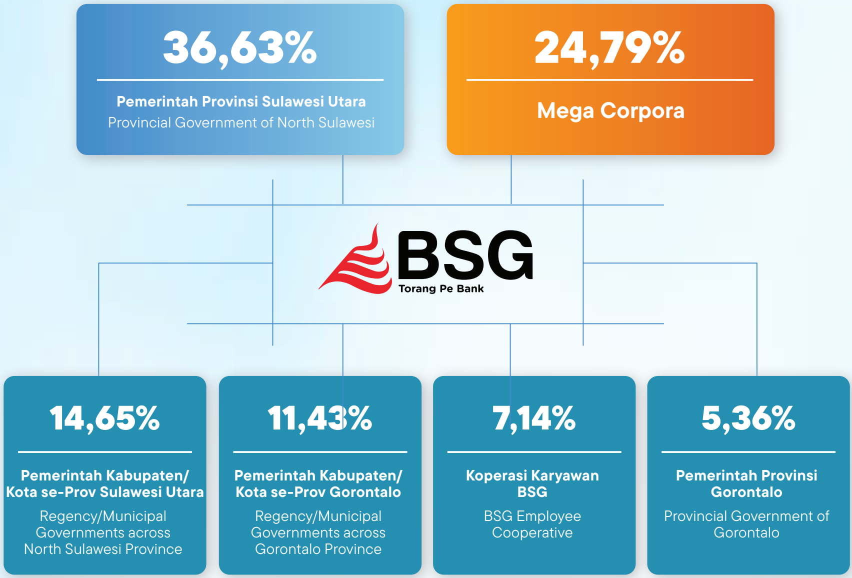
Komposisi Pemegang Saham

Shareholder Composition



Pemegang Saham Pengendali 1 (PSP-1)
Controlling Shareholder 1

Pemegang Saham Pengendali 2 (PSP-2)
Controlling Shareholder 2

Pemegang Saham Shareholder	**Persentase (%)** Ownership (%)
Pemerintah Provinsi Sulawesi Utara North Sulawesi Provincial Government	36,63%
PT Mega Corpora	24,79%
Pemerintah Kabupaten/Kota se-Provinsi Sulawesi Utara Regency and Municipal Governments across North Sulawesi Province	14,65%
Pemerintah Kabupaten/Kota se-Provinsi Gorontalo Regency and Municipal Governments across Gorontalo Province	11,43%
Koperasi Karyawan Bank SulutGo Bank SulutGo Employees Cooperative	7,14%
Pemerintah Provinsi Gorontalo Gorontalo Provincial Government	5,36%

Pemegang Saham Shareholder	Juni 2026 June 2026		
	Jumlah Saham Share Capital	Lembar Saham Number of Shares	Share %
1 Pemerintah Provinsi Sulut Government of North Sulawesi Province	532.471.100.000	5.324.711	36,63 %
2 PT Mega Corpora	360.430.900.000	3.604.309	24,79 %
3 Kopkar Bank Sulut Bank Sulut Employees' Cooperative	103.807.800.000	1.038.078	7,14 %
4 Pemerintah Provinsi Gorontalo Gorontalo Provincial Government	77.978.500.000	779.785	5,36 %
5 Pemerintah Kabupaten Boalemo Boalemo Regency Government	48.161.200.000	481.612	3,31 %
6 Pemerintah Kota Manado Manado City Government	38.003.000.000	380.030	2,61 %
7 Pemerintah Kota Gorontalo Gorontalo City Government	35.024.300.000	350.243	2,41 %
8 Pemerintah Kabupaten Minahasa Minahasa Regency Government	27.433.600.000	274.336	1,89 %
9 Pemerintah Kabupaten Gorontalo Gorontalo Regency Government	25.838.600.000	258.386	1,78 %
10 Pemerintah Kota Tomohon Tomohon City Government	24.854.700.000	248.547	1,71 %
11 Pemerintah Kota Bitung Bitung City Government	24.804.300.000	248.043	1,71 %
12 Pemerintah Kabupaten Gorontalo Utara North Gorontalo Regency Government	24.699.600.000	246.996	1,70 %
13 Pemerintah Kabupaten Bolaang Mongondow Bolaang Mongondow Regency Government	23.441.100.000	234.411	1,61 %
14 Pemerintah Kabupaten Pohuwato Pohuwato Regency Government	18.458.500.000	184.585	1,27 %
15 Pemerintah Kabupaten Bone Bolango Bone Bolango Regency Government	14.015.400.000	140.154	0,96 %
16 Pemerintah Kabupaten Sangihe Sangihe Islands Regency Government	11.848.300.000	118.483	0,82 %
17 Pemerintah Kota Kotamobagu Kotamobagu City Government	10.252.800.000	102.528	0,71 %
18 Pemerintah Kabupaten Bolaang Mongondow Timur East Bolaang Mongondow Regency Government	8.001.400.000	80.014	0,55 %
19 Pemerintah Kabupaten Minahasa Selatan South Minahasa Regency Government	7.710.200.000	77.102	0,53 %
20 Pemerintah Kabupaten Minahasa Utara North Minahasa Regency Government	7.657.800.000	76.578	0,53 %
21 Pemerintah Kabupaten Minahasa Tenggara Southeast Minahasa Regency Government	7.501.000.000	75.010	0,52 %
22 Pemerintah Kabupaten Bolaang Mongondow Utara North Bolaang Mongondow Regency Government	6.023.400.000	60.234	0,41 %
23 Pemerintah Kabupaten Talaud Talaud Islands Regency Government	5.734.700.000	57.347	0,39 %
24 Pemerintah Kabupaten Sitaro Sitaro Islands Regency Government	5.717.000.000	57.170	0,39 %
25 Pemerintah Kabupaten Bolaang Mongondow Selatan South Bolaang Mongondow Regency Government	3.972.400.000	39.724	0,27 %
Jumlah | Total	**1.453.841.600.000**	**14.538.416**	**100,00 %**

Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors

Dewan Komisaris
Board of Commissioner

Rania Riris Ismail*
Komisaris Independen
Independent Commissioner

Max R.M. Kembuan
Komisaris
Commissioner

Diane ND*
Komisaris
Commissioner

Godbless Sofcar Vicky Lumentut*
Komisaris Utama
President Commissioner

Jaclyn Ivana Koloay
Komisaris Independen
Independent Commissioner

Djafar Alkatiri
Komisaris Independen
Independent Commissioner

*Masih dalam proses *fit and proper test*
*Currently undergoing the fit and proper test process

Direksi
Board of Director

Rudiyanto Katili*
Direktur Dana dan Trisuri
Funds and Treasury Director of

Mutesa Holdin*
Direktur Kepatuhan
Compliance Director

Revino M. Pepah
Direktur Utama
President Director

Joubert Rosano Jacobus Dondokambey
Direktur Umum
General Director

Esther Caesarina Rampengan**
Direktur Kredit
Credit Director

Louisa J. Parengkuan
Direktur Operasional
Operational Director

Pemimpin Grup, Divisi, Departemen/ Unit, Cabang Dan Cabang Pembantu

Head of Groups, Divisions, Departments/Units, Branches and Sub-Branches

Pemimpin Grup | Head of Groups

Iskandar Modjo
Pemimpin
Grup Pemasaran
Head of Marketing Group

Nolvy Kilanta
Pemimpin
Grup Operasional
Head of Operations Group

Pemimpin Divisi/Kantor Wilayah | Head of Division/Regional Office

Audy Thuda
Pemimpin Divisi
Perencanaan & Evaluasi
Planning & Evaluation Division

Oske Kaligis
Satuan Kerja Audit Intern
Internal Audit Unit

Heince J. Rumende
Sekretaris Perusahaan
Corporate Secretary

Daniel J. Rompas
Pemimpin Divisi
Kepatuhan
Compliance Division

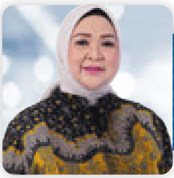
Sepriyono Kadir
Pemimpin Divisi
Manajemen Risiko
Risk Management Division

Jimmy R. Mailangkay
Pemimpin Divisi
Human Capital
Human Capital Division

Pemimpin Divisi/Kantor Wilayah | Head of Division/Regional Office

Noldy P. Dandel
Pemimpin Divisi Umum
General Affairs Division

Firman
Pemimpin Divisi Pengendalian Keuangan
Financial Control Division



Junikesumawati Paputungan
Pemimpin Divisi Pemasaran Dana
Funding Business Division

Wenda W. Rumambi
Pemimpin Divisi Kredit Konsumer
Consumer Credit Division

Jerry Tuuk
Pemimpin Divisi Kredit Komersial
Commercial Credit Division

Golda A. Eman
Pemimpin Divisi Trisuri
Treasury Division

Jimmy J. Alexander
Pemimpin Divisi Pengembangan Bisnis dan Jaringan
Business Development and Network Division

Nasrudin Herlambang
Pemimpin Divisi Operasional dan Layanan
Operations and Services Division

John W. Koilam
Pemimpin Divisi Teknologi Informasi
Information Technology Division

Rudiyanto Katili
Pemimpin Kantor Wilayah Gorontalo
Head of Gorontalo Regional Office

Pemimpin Departemen/Unit

Head of Department/Unit

No.	Nama Name	Unit Kerja Work Unit
1	Reynoldi Muchsin	Departemen Administrasi & Laporan Kredit Administration & Credit Report Department
2	Irma F. Modjepe	Departemen *Special Asset Management* Special Asset Management Department
3	Otniel Palar	Departemen Kebijakan Strategi & Riset Strategy Policy & Research Department
4	Hendra R. Bororing	Departemen Perencanaan & Kinerja Korporat Planning & Corporate Performance Department
5	Meisye J. Rumbayan	Departemen *Anti Fraud* Anti Fraud Department
6	Verna Donny Mamoto	Departemen Inspeksi Inspection Department
7	Natalie C. Pontororing	Departemen Audit TI IT Audit Department
8	Temmy A. Kandou	Departemen *Quality Assurance* Quality Assurance Department
9	Meity Sinjal	Departemen Sekretariat Secretariat Department
10	Ivone D. Goni	Departemen *Public Relation* Public Relations Department
11	Rady A. Langkun	Departemen Kepatuhan Compliance Department
12	Meilie F. Sondakh	Departemen Hukum Legal Department
13	Nancy E. L. Sumaa	Departemen Manajemen Risiko Bidang Kredit Credit Risk Management Department
14	Cynthia Wohon	Departemen Kebijakan & Prosedur Risiko Risk Policy & Procedure Department
15	Lusiawati I. Parengkuan	Departemen Rekrutmen & Manajemen Karir Recruitment & Career Management Department
16	Hendly M. Raintung	Departemen Remunerasi & Manajemen Kinerja Remuneration & Performance Management Department
17	Diane I K Kindangen	Departemen Pelatihan & Pengembangan Training & Development Department
18	Yudy G. Worang	Departemen Pengadaan Procurement Department
19	Rommy M. Gerungan	Departemen Pengelolaan & Pemeliharaan Aset Fisik Physical Asset Management & Maintenance Department
20	Chandra V. Manabung	Departemen Pelayanan Umum Public Service Department
21	Jane I. Pangemanan	Departemen Akuntansi Accounting Department

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

Pemimpin Kantor Cabang

Head of Branch Offices

No.	Nama Name	Kantor Cabang Branch Office Head
1	Risy J. Tumiwa	Cabang Utama Main Branch
2	Elisa Mokoginta**	Cabang Kotamobagu Kotamobagu Branch
3	Tomy Gobel	Cabang Gorontalo Gorontalo Branch
4	Fernando F. Mamahit	Cabang Tahuna Tahuna Branch
5	James J. Lumintang	Cabang Bitung Bitung Branch
6	Threisye Najoan	Cabang Kawangkoan Kawangkoan Branch
7	-	Cabang Limboto Limboto Branch
8	Laurensia D. Sumeysey	Cabang Tondano Tondano Branch
9	Lidya T.N. Dondokambey	Cabang Tomohon Tomohon Branch
10	Zulhijas A. Rasyid	Cabang Marisa Marisa Branch
11	Broery Jacobus	Cabang Calaca Calaca Branch
12	Meifie M Runtulalo	Cabang Amurang Amurang Branch
13	Cheryl L. Humiang	Cabang Siau Siau Branch
14	Endah Bahnan	Cabang Tilamuta Tilamuta Branch
15	Jeanette V. S Rampi	Cabang Jakarta Jakarta Branch
16	Maykel R. Rantung	Cabang Airmadidi Airmadidi Branch
17	Sri Wahyuni Wantogia	Cabang Suwawa Suwawa Branch
18	Kamaludin Zees	Cabang Kwandang Kwandang Branch
19	Stanly Manangka	Cabang Boroko Boroko Branch

No.	Nama Name	Kantor Cabang Branch Office Head
20	Jeane Y. Arina	Cabang Ratahan Ratahan Branch
21	Noebel Tambajong	Cabang Surabaya Surabaya Branch
22	-	Cabang Malang Malang Branch
23	Faisal Ambarak	Cabang Tutuyan Tutuyan Branch
24	Michael Tangoy	Cabang Molibagu Molibagu Branch
25	Aswin Paputungan	Cabang Lolak Lolak Branch
26	Stevie P. Maringka	Cabang Melonguane Melonguane Branch

Pemimpin Kantor Cabang Pembantu
Sub-Branch Managers

No.	Nama Name	Kantor Cabang Pembantu Sub-Branch Office Head
1	Christin Y. Pelle	Cabang Pembantu Lirung Lirung Sub Branch
2	Lisdawaty Simatupang	Cabang Pembantu Kelapa Gading Kelapa Gading Sub Branch
3	Reintje A. Keintjem	Cabang Pembantu Cempaka Putih Cempaka Putih Sub Branch
4	Andrew Walukow	Cabang Pembantu Mangga Dua Mangga Dua Sub Branch
5	Hendra J. Monoarfa	Cabang Pembantu Popayato Popayato Sub Branch
6	Yan K. Puspa	Cabang Pembantu Pasar Sentral Pasar Sentral Sub Branch
7	Vemy Bogar	Cabang Pembantu Tagulandang Tagulandang Sub Branch
8	Jeany N. Dumondor	Cabang Pembantu Tuminting Tuminting Sub Branch
9	Steven M. Kawengian	Cabang Pembantu Likupang Likupang Sub Branch

No.	Nama Name	Kantor Cabang Pembantu Sub-Branch Office Head
10	Nicky I G Laoh	Cabang Pembantu Paal Dua Paal Dua Sub Branch
11	Tessy F. Gobel	Cabang Pembantu Paguat Paguat Sub Branch
12	Joice S Moniaga	Cabang Pembantu Motoling Motoling Sub Branch
13	Rozilda M. Maramis	Cabang Pembantu Manembo-Nembo Manembo-Nembo Sub Branch
14	Kemal Sukarta	Cabang Pembantu Randangan Randangan Sub Branch
15	Suud Alhasni	Cabang Pembantu Tolangohula Tolangohula Sub Branch
16	Noldy A. Mende	Cabang Pembantu Bahu Bahu Sub Branch
17	Clief A. Mamusung	Cabang Pembantu Ranotana Ranotana Sub Branch
18	Freyser R. Samandi	Cabang Pembantu Tamako Tamako Sub Branch
19	Ilvana Stevani	Cabang Pembantu Paguyaman Paguyaman Sub Branch
20	Frangklin F. J. Nelwan	Cabang Pembantu Langowan Langowan Sub Branch
21	Clifford Rondonuwu	Cabang Pembantu Sam Ratulangi Sub Branch Sam Ratulangi
22	Tonny M. Rumimper	Cabang Pembantu Beo Beo Sub Branch
23	Ade T. Iksan	Cabang Pembantu Telaga SMS Telaga SMS Sub Branch
24	Novy V. Lumunon	Cabang Pembantu Mopuya Mopuya Sub Branch
25	Jefta A. I. Kaligis	Cabang Pembantu Modoinding Modoinding Sub Branch

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Kantor Pusat Bank SulutGo

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