

PUBLIC EXPOSE

PT BANK ARTHA GRAHA INTERNASIONAL Tbk
Jakarta, 26 Juni 2024

KINERJA KEUANGAN

PT BANK ARTHA GRAHA INTERNASIONAL Tbk

Kinerja Keuangan

Dalam Miliar Rp



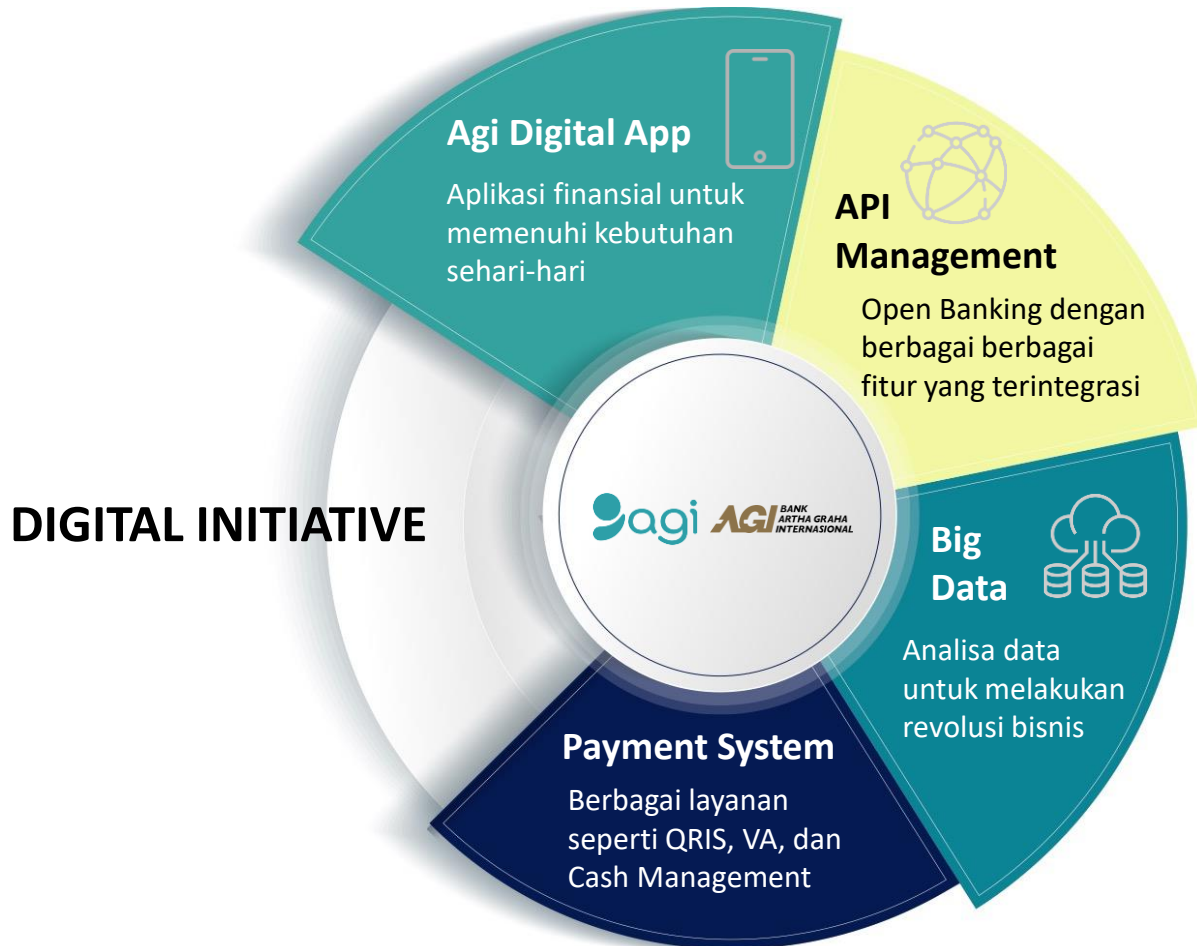
Keterangan	2022 Desember <i>Audited</i>	2023 Desember <i>Audited</i>	2024 Maret Realisasi	2024 Desember Target	YoY 2022 - 2023
ASET	25.438	26.104	26.090	30.220	2,62%
KREDIT	10.230	12.147	10.746	14.082	18,75%
DPK	20.325	20.632	20.636	24.539	1,51%
- Giro	6.758	6.631	6.935	8.047	-1,87%
- Tabungan	1.602	1.518	1.564	2.360	-5,25%
- Deposito	11.966	12.483	12.136	14.132	4,32%
LABA BERSIH	55	147	37	264	166,84%
NPL GROSS	279	211	215	284	-24,30%
TOTAL MODAL	3.708	3.948	4.012	4.443	6,49%

Rasio Keuangan

Rasio	2022 Desember <i>Audited</i>	2023 Desember <i>Audited</i>	2024 Maret Realisasi	2024 Desember Target	YoY 2022 - 2023
CAR	23,31%	24,96%	25,16%	29,89%	1,65%
ROA	0,25%	0,60%	0,58%	0,93%	0,35%
ROE	1,63%	4,24%	4,10%	6,59%	2,61%
NIM	4,79%	5,58%	4,61%	4,03%	0,79%
NPL <i>Gross</i>	2,73%	1,74%	2,00%	2,02%	-0,99%
NPL <i>Nett</i>	0,41%	0,31%	0,50%	0,47%	-0,10%
BOPO	96,26%	90,11%	91,98%	87,51%	-6,15%
RIM	54,92%	58,03%	67,38%	78,40%	3,11%
CASA	41,13%	39,50%	41,19%	42,41%	-1,63%

DIGITAL BANKING

PT BANK ARTHA GRAHA INTERNASIONAL Tbk



Manage

Segala informasi rekening untuk membantu mengatur dan monitor pengeluaranmu



Life

Beragam fitur baru untuk memenuhi gaya hidupmu

Home

Penambahan fitur serta biller baru untuk memenuhi segala transaksi finansial & nonfinansial

User Mngt

1. Level otorisator (user, supervisor, releaser)
2. Kategori level OR, AND
3. Akses 1 CIF, MultiCIF
4. Add, Edit, User
5. Inquiry user
6. Limit trx per Company, per user
7. Grup user (limit, menu akses, hak akses rek)

Transfer

1. Pemindahbukuan
2. Transfer SKN
3. Transfer RTGS
4. Transfer online
5. BI FAST
6. Bulk Transfer(PB, online)
7. Payroll (coming soon)

Information

1. Inquiry balance (IDR, Multicurrency)
2. History trx (IDR, Multicurrency)
3. History transaksi internet banking

Sweep Account

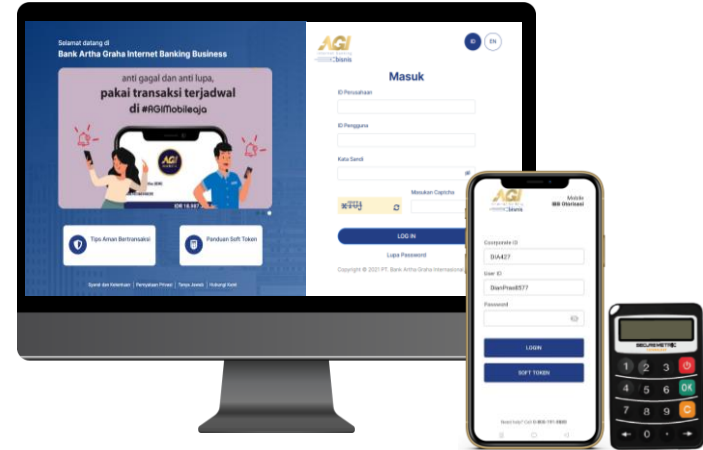
1. Sweep in
2. Sweep out
3. Sweep balance

Billers

1. Pembelian pulsa
2. Tagihan telepon
3. Listrik
4. PDAM
5. TV Berbayar
6. Internet
7. PBB

Token

- | Soft Token | Hard Token |
|---------------------|------------|
| 1. Cek Mutasi | |
| 2. Cek Saldo | |
| 3. Approval PIN | |
| 4. History Approval | |



HUMAN CAPITAL

PT BANK ARTHA GRAHA INTERNASIONAL Tbk



TERIMA KASIH