



INNOVATION AND GOVERNANCE FOR HIGHER LEVEL OF CONVENIENCE BANKING

PT Bank Victoria International Tbk
Laporan Tahunan 2022 Annual Report

SANGGAHAN DAN BATASAN TANGGUNG JAWAB

Disclaimer and Scope of Responsibilities

Laporan Tahunan 2022 PT Bank Victoria International Tbk (yang selanjutnya disebut Bank Victoria atau Bank) ini disusun untuk memenuhi ketentuan pelaporan hasil kinerja Bank pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 kepada regulator dan pemangku kepentingan. Laporan Tahunan ini antara lain disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dengan muatan konten sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan Tahunan ini memuat pernyataan terkait tujuan, kebijakan, rencana, strategi, serta hasil operasi dan keuangan yang disusun berdasarkan data faktual yang dapat dipertanggungjawabkan kebenarannya. Selain itu, Laporan Tahunan ini juga menyajikan informasi terkait proyeksi kerja Bank di tahun selanjutnya yang disusun berdasarkan pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi mendatang Bank, serta lingkungan bisnis yang terkait, sehingga dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Bank mengimbau agar pemangku kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

The 2022 Annual Report of PT Bank Victoria International Tbk (hereinafter referred to as Bank Victoria or Bank) was prepared to meet the requirements of reporting the Bank performance results for the period of 1 January 2022 to 31 December 2022 to the regulator and stakeholders. This Annual Report was compiled based on Financial Services Authority Regulation No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies with contents in accordance with Financial Services Authority Circular No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies.

This Annual Report contains statements related to objectives, policies, plans, strategies, and results of operations and finance compiled based on factual data that is justifiable. In addition, this Annual Report also presents information related to the Bank work projections for the following year compiled based on prospective statements and various assumptions regarding the Bank's future conditions, as well as the related business environment, which may result in actual developments that are materially different from those reported. Therefore, the Bank urges stakeholders to use the information with discretion in their decision making.



2022

Innovation and Governance for Higher Level of Convenience Banking

PT Bank Victoria International Tbk terus menjalankan rencana bisnis yang *prudent* dengan mempertimbangkan skala usaha, tingkat kesehatan keuangan, serta arah pertumbuhan ke depan. Sebagai bentuk perwujudannya, di tahun 2022, Bank melakukan pengembangan secara berkelanjutan terhadap *internet banking* dan *mobile banking* untuk memberikan produk dan layanan yang kompetitif. Diversifikasi pada portfolio kredit juga dilakukan dengan disertai upaya membangun kredit *channeling* dan ekosistem digital *lending* sebagai salah satu pilar utama pertumbuhan operasional dan keuangan yang berkelanjutan. Inovasi yang sejalan dengan penyempurnaan sistem tata kelola yang sedang berjalan ini diyakini akan membawa Bank naik pada posisi yang lebih tinggi di industri perbankan nasional.

PT Bank Victoria International Tbk keeps executing a sensible business strategy while taking into account the size of the company, its level of financial stability, and its projected growth paths. In order to provide customers with competitive goods and services, the Bank continue to improve its internet banking and mobile banking in 2022. The diversification of the credit portfolio has also undertaken along with efforts to create credit channeling and digital lending ecosystems as one of the key foundations of sustainable operational and financial growth. The Bank is expected to leveling up in the national banking sector as a result of this innovation, which is in line with the continual improvement of the governance system.

KESINAMBUNGAN TEMA Theme Sustainability



2021

INNOVATION AND GOVERNANCE FOR HIGHER LEVEL OF CONVENIENCE BANKING

Dalam menghadapi dinamika bisnis dan ketidakpastian ekonomi yang masih berlanjut di tahun 2021, PT Bank Victoria International Tbk mempercepat perubahan dalam memberikan layanan serta menghadirkan produk dan aktivitas baru yang sesuai dengan kebutuhan nasabah. Bank dengan cepat beradaptasi terhadap pola bisnis digital dengan membudayakan *Safe* (keamanan), *Quick* (kecepatan), *Easy* (kemudahan), and *Warm* (kenyamanan dan kedekatan) pada sisi layanan, produk, proses, cara kerja, nuansa, dan lainnya. Transformasi struktural dan fundamental ini disertai dengan upaya mencari sumber pertumbuhan yang sehat dan cepat melalui pengembangan porsi simpanan deposan retail serta peningkatan kualitas kredit pada segmen UKM dan komersial yang dipandang memiliki prospek pertumbuhan yang baik. Strategi ini ditunjang dengan optimalisasi pemanfaatan fitur *Internet Banking and Mobile Banking* (IBMB) serta *Internet Banking Business* (ViBiz) yang telah dimiliki Bank. Seluruh kebijakan dan strategi tersebut diimplementasikan dengan prinsip kehati-hatian serta mempertimbangkan arah pertumbuhan usaha yang berkelanjutan, penerapan tata kelola perusahaan yang baik, serta penciptaan nilai bagi seluruh pemangku kepentingan.

In facing the ongoing business dynamics and economic uncertainty in 2021, PT Bank Victoria International Tbk accelerated its changes in providing services and presenting new products and activities that suit customer needs. The Bank quickly adapts to the digital business patterns by cultivating *Safe* (security), *Quick* (speed), *Easy* (convenience), and *Warm* (comfort and proximity) in terms of services, products, processes, working methods, nuances, and others. This structural and fundamental transformation is supported by efforts to find sources of sound and fast growth through developing retail depositors' portion and improving loan quality in small and medium enterprises and commercial segments which are deemed as having good growth prospects. These strategies are supported by optimizing the utilization of the Bank's *Internet Banking and Mobile Banking* (IBMB) and *Internet Banking Business* (ViBiz) features. All of these policies and strategies are implemented with prudence principles and with due observance to the direction of sustainable business growth, implementation of good corporate governance, and value creation for all stakeholders.



2020

ACCELERATED CHANGES IN THE REINVENTED BANKING

Bank melakukan transformasi digital yang ditunjukkan dengan penyesuaian Nilai-nilai Perusahaan menjadi SQEW (*Safe, Quick, Easy, dan Warm*), yang kemudian diturunkan ke dalam 9 *Digital Culture*. Sesuai dengan Nilai-nilai Perusahaan yang baru tersebut, Bank akan terus membangun dan menyempurnakan platform digital di segala lini, mulai dari *revamping Internet Banking Mobile Banking* (IBMB), *digital onboarding*, pembaruan *middleware* agar dapat masuk ke ekosistem *e-commerce* dan digital lainnya, *loan origination system*, *cash management*, serta berbagai sistem pembayaran yang terdigitalisasi.

The Bank carried out digital transformation as reflected in the adjustment of Company's Values to SQEW (*Safe, Quick, Easy, and Warm*) which was then manifested in 9 *Digital Culture*. According to the Company's new Values, the Bank will continue on developing and improving the digital platform in all lines, starting from *revamping Internet Banking Mobile Banking* (IBMB), *digital onboarding*, renewing *middleware* so that it can enter *e-commerce* or other digital ecosystem, *loan origination system*, *cash management*, and various digitalized payment system.

**2019**

TOWARDS STRONGER, RESILIENT AND BALANCED GROWTH

Bank Victoria menerapkan berbagai strategi untuk meraih pertumbuhan usaha. Hal ini dilakukan untuk menguatkan struktur permodalan, mengembangkan budaya perusahaan dan budaya pelayanan perbankan yang berbasis teknologi digital, serta mengutamakan pertumbuhan kredit yang sehat dan hati-hati. Fleksibilitas dalam penerapan strategi dilakukan agar pertumbuhan Bank tetap solid di tengah tekanan ekonomi makro dan industri perbankan, baik pertumbuhan dari sisi ekonomi (profitabilitas), maupun pertumbuhan manfaat bagi lingkungan dan sosial.

The Bank implemented various strategies to gain business growth. This was carried out in order to strengthen the capital structure, to develop corporate culture and digitech banking service culture, and to prioritize a sound and prudent credit growth. The strategy is implemented in a flexible manner so that the Bank's growth remains solid in the midst of macroeconomic and banking industry pressures, in terms of economic growth (profitability), and environmental and social benefit growth.

**2018**

ENHANCING BANKING SERVICE OF EXCELLENCE

Bank Victoria melakukan transformasi bisnis dengan tujuan untuk meningkatkan layanan keunggulan Bank yang dilakukan melalui 4 (empat) pendekatan, yaitu Budaya Kerja, Kualitas Aset, Pertumbuhan, Berkesinambungan, serta Aliansi dan Transaksi Perbankan.

Bank Victoria performed business transformation with the intention of enhancing the Bank's predominant services, which is carried out through 4 (four) approaches, ie. Work Culture, Assets Quality, Growth, Sustainability, and Banking Alliance and Transaction.

**2017**

CONTINUOUS IMPROVEMENT TOWARDS SUSTAINABLE GROWTH

Mengupayakan pertumbuhan secara hati-hati dan kompetitif yang didukung oleh perluasan segmen bisnis perbankan yang dijalankan, yakni dengan beroperasinya Bank Victoria sebagai bank devisa.

Pursuing prudent and competitive growth supported by the expansion of the course of banking business segment, namely through Bank Victoria's operational as a foreign exchange bank.

PENCAPAIAN PENTING BANK VICTORIA DI TAHUN 2022

Significant Achievement of Bank Victoria in 2022



Bank meraih beberapa penghargaan dari pihak eksternal, sebagai bukti dan pengakuan pemangku kepentingan terhadap kinerja Bank Victoria.

The Bank won several awards from external parties, as the stakeholders' evidence and recognition towards Bank Victoria's performance.

**PERINGKAT BANK VICTORIA TAHUN 2022 IDA- (SINGLE A MINUS; STABLE OUTLOOK)
DARI PT PEMERINGKAT EFEK INDONESIA (PEFINDO)**

Bank Victoria's 2022 Rating idA- (Single A Minus; Stable Outlook)
by PT Pemeringkat Efek Indonesia (Pefindo)

MENJADI BANK PERSEPSI
Became a Perception Bank

Melalui berbagai inovasi, Bank Victoria menangkap berbagai peluang dan membukukan pertumbuhan transaksi berbasis digital.
Through various innovations, Bank Victoria captured various opportunities and recorded growth in digital-based transactions.

MOBILE BANKING



Jumlah Transaksi
Total Transactions



Nilai Transaksi
Transaction Value



INTERNET BANKING



Jumlah Transaksi
Total Transactions



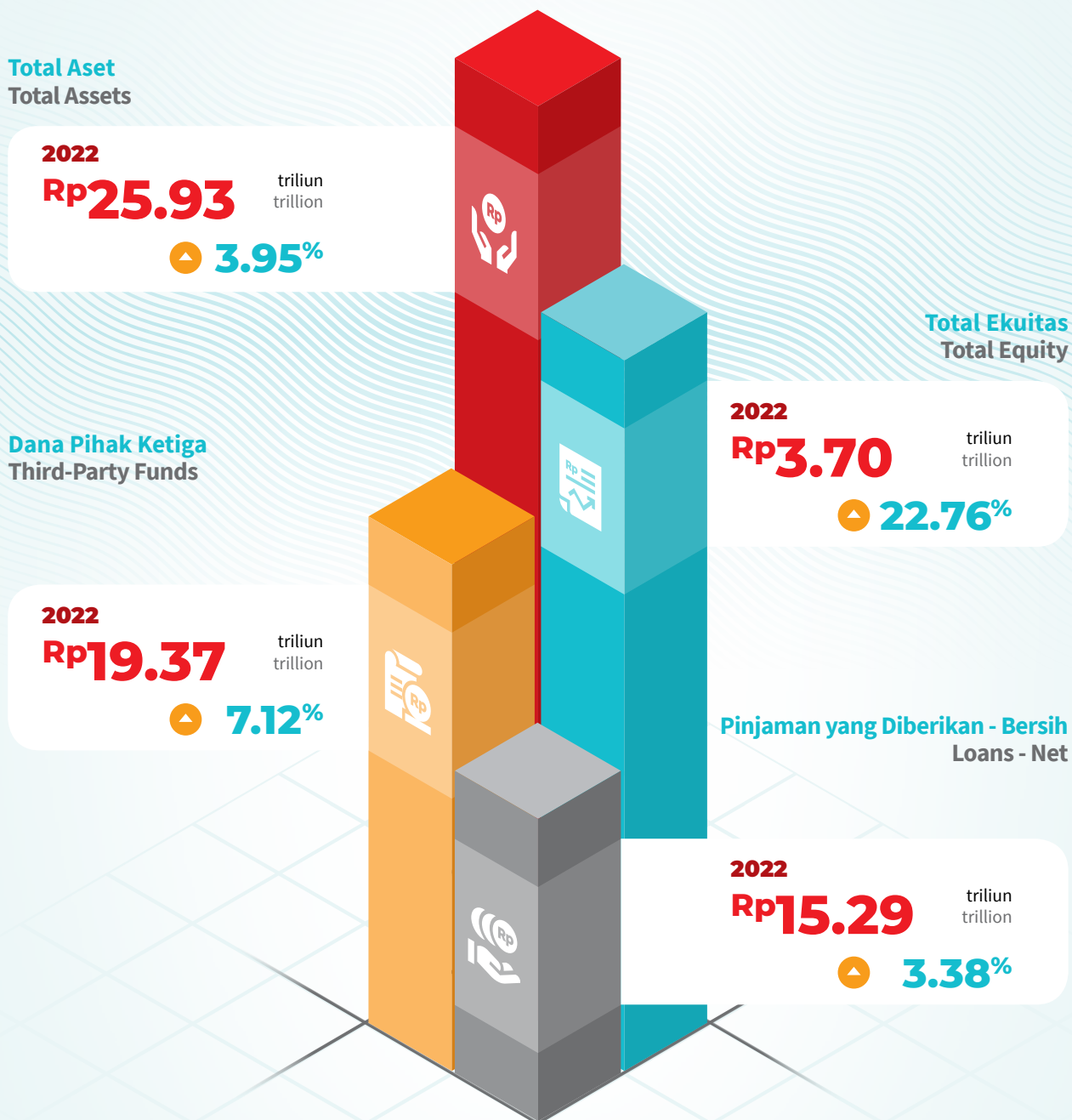
Nilai Transaksi
Transaction Value



Merupakan angka PT Bank Victoria International Tbk. / This figure refers to PT Bank Victoria International Tbk.

Pertumbuhan bisnis Bank di tahun 2022 yang cukup menjanjikan akan menjadi fondasi yang kuat bagi Bank untuk dapat terus mengoptimalkan potensi dan meraih capaian terbaik di masa-masa mendatang.

The promising growth of the Bank's business in 2022 became a strong foundation for the Bank to continue optimizing its potential and achieving best results in the future.



Merupakan angka PT Bank Victoria International Tbk. / This figure refers to PT Bank Victoria International Tbk.



KEUNGGULAN KOMPETITIF COMPETITIVE ADVANTAGES

1. Memiliki Jaringan Kantor Operasional yang Berfokus pada Penetrasi Pasar Having Operational Office Network that Focuses on Market Penetration

Sampai dengan saat ini, Bank Victoria telah melakukan ekspansi di beberapa wilayah di Indonesia, terutama Jabotabek, Bandung, Surabaya, Manado, Makassar, Bali, Semarang, dan Solo. Hal ini merupakan bentuk maksimalisasi perluasan bisnis dan jaringan Bank Victoria.

Until now, Bank Victoria has expanded in several regions in Indonesia, especially Jabotabek, Bandung, Surabaya, Manado, Makassar, Bali, Semarang, and Solo. This is a form of maximizing Bank Victoria's business and network expansion.



2. Memiliki Tingkat Kecukupan Modal yang Kuat Having Strong Capital Adequacy

Bank Victoria memiliki tingkat kecukupan modal (*capital adequacy ratio/CAR*) yang kuat, sehingga mampu menopang pertumbuhan portofolio kredit yang berkualitas. Bank Victoria juga meningkatkan CAR secara berkala untuk menjaga dan mengelola permodalan agar tetap sehat.

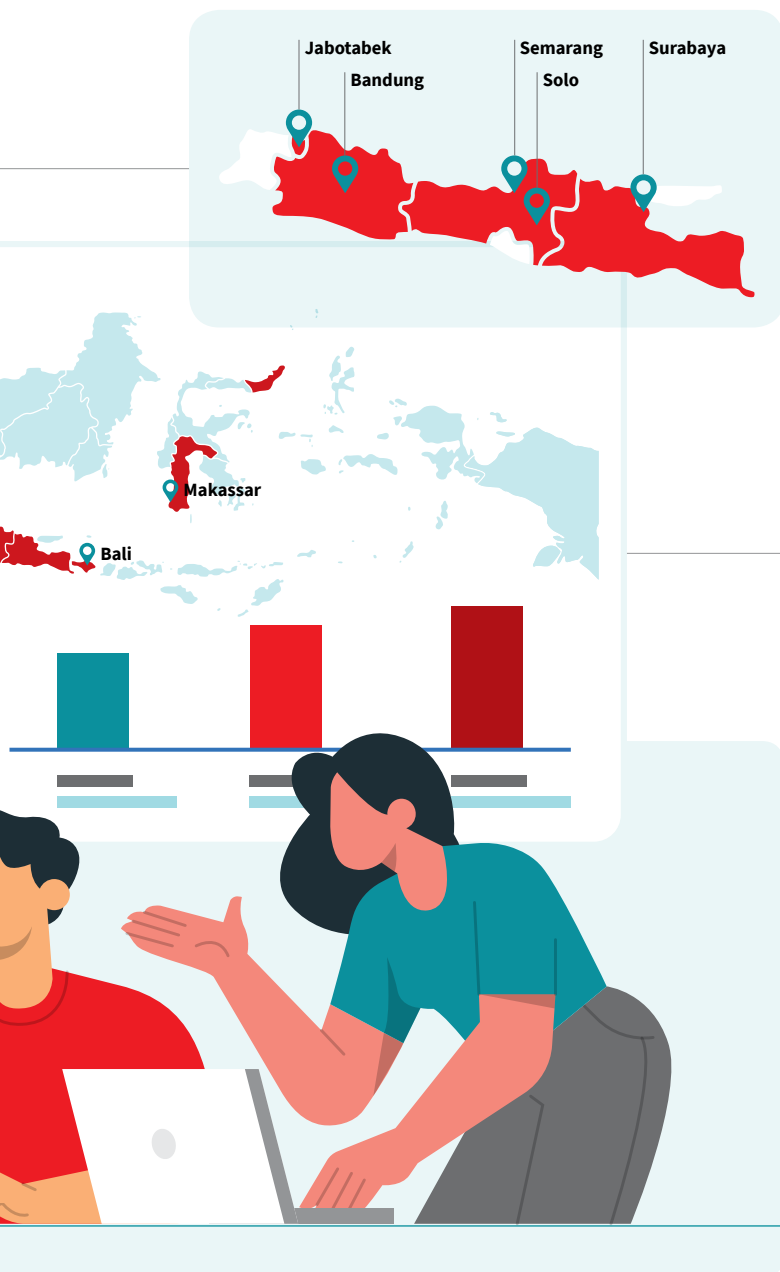
Bank Victoria has strong capital adequacy ratio/CAR, and therefore, can support quality growth of credit portfolio. Bank Victoria also increases its CAR periodically to maintain and manage its capital to be in a sound level.



3. Memiliki Potensi Sinergi dan Saling Menguntungkan dengan Seluruh Grup Usaha Potential Synergy and Mutual Benefits with All Business Groups

Bank Victoria terus melakukan inovasi produk dan layanan finansial bagi nasabah melalui kerja sama dengan perusahaan saudara dalam Grup Victoria. Pada tahun 2022, Bank Victoria meluncurkan produk dan pengembangan aktivitas baru yang beragam untuk mendukung ekspansi bisnis, khususnya *retail banking*.

Bank Victoria keeps making product innovation and financial services for customers through cooperation with its sister companies within the Victoria Group. In 2022, Bank Victoria launched various new products and development to support the business expansion, especially in retail banking.



4. Menerapkan Good Personal Customer Relation Approach (Relationship Banking) Implementing the Good Personal Customer Relation Approach (Relationship Banking)

Kepuasan nasabah menjadi faktor penting bagi Bank Victoria. Hal ini diharapkan dapat menjadi pendorong utama, sehingga mempunyai *customer base loyal*, yang pada akhirnya mampu memberikan dampak yang positif dan berpengaruh signifikan bagi kelangsungan usaha Bank Victoria, baik dalam jangka pendek maupun panjang. Customer satisfaction is an important factor for Bank Victoria. This matter is expected to be the main driver, to have a loyal customer base, which eventually can give a positive impact and a significant effect on Bank Victoria's business continuity, both in the short and long term.

5. Manajemen yang Kuat, Berpengalaman dan Berdedikasi dengan Visi dan Misi Baru, serta Memiliki Komitmen Tinggi pada Peningkatan Penerapan GCG Strong, Experienced, and Dedicated Management with New Vision and Mission, as well as High Commitment on Improving GCG implementation

Bank Victoria membangun manajemen yang kuat dalam mendukung Visi dan Misi Bank untuk menjadi bank pilihan nasabah yang terpercaya, sehat dan efisien. Bank Victoria juga mewujudkan komitmen penuh dalam menerapkan prinsip GCG.

Bank Victoria builds strong management in supporting the Bank's Vision and Mission to become customers' preferred Bank, which is trustworthy, sound, and efficient. Bank Victoria also realizes its full commitment in implementing GCG principles.

6. Inovasi Produk dan Layanan Product and Service Innovations

Bank Victoria melakukan inovasi produk dan layanan melalui pendekatan digital dengan proses yang lebih efisien guna memberikan kenyamanan, keamanan nasabah dan/atau calon nasabah. Di sisi lain, Bank dapat meningkatkan fungsi pengawasan dan upaya mitigasi risiko yang melekat pada layanan dan produk yang dipasarkan serta dapat meningkatkan *financial value* Bank. Inovasi produk dan layanan yang Bank juga senantiasa memperhatikan prinsip-prinsip *good corporate governance* dan manajemen risiko yang dapat memberikan nilai bagi pemangku kepentingan.

Bank Victoria innovates its products and services through a digital approach with a more efficient process to provide convenience and security for customers and/or potential customers. On the other hand, the Bank manages to improve the oversight function and mitigation of risks inherent to the services and products marketed and manages to increase the Bank's financial value. The Bank's product and service innovations are also constantly carried out with due regard to good corporate governance's principles and risk management to provide values for the stakeholders.



DAFTAR ISI

Table of Contents

KILAS KINERJA

Performance Highlights

13

Ikhtisar Keuangan Financial Highlights	14	Ikhtisar Saham Share Highlights	19	Peristiwa Penting Significant Events	25
Ikhtisar Operasional Operational Highlights	19	Ikhtisar Obligasi Bonds Highlights	24	Penghargaan Awards	29

LAPORAN MANAJEMEN

Management Report

31

Laporan Dewan Komisaris Report of the Board of Commissioners	32	Laporan Direksi Report of the Board of Directors	38	Tanggung Jawab Laporan Tahunan Annual Report Responsibility	46

PROFIL PERUSAHAAN

Company Profile

49

Identitas Perusahaan Corporate Identity	50	Profil Dewan Komisaris Board of Commissioners Profile	75	Komposisi Pemegang Saham berdasarkan Status Kepemilikan Shareholders Composition by Ownership Status	110
Riwayat Singkat Brief History	52	Profil Direksi Board of Directors Profile	79	Struktur Pemegang Saham Utama dan Pengendali Main and Controlling Shareholders Structure	111
Jejak Langkah Milestones	54	Profil Pejabat Eksekutif Executive Officers Profile	86	Infomasi Entitas Anak, Perusahaan Asosiasi, Perusahaan Ventura Bersama, dan <i>Special Purpose Vehicle</i> Information on Subsidiaries, Associated Entities, Joint Venture Companies, and Special Purpose Vehicles	111
Filosofi Logo Logo Philosophy	56	Profil Kepala Kantor Cabang Utama Profile of Main Branch Office Head	106	Kronologi Pencatatan Saham Chronology of Share Listing	112
Visi dan Misi Perusahaan Company's Vision and Mission	56	Komposisi Pemegang Saham Shareholders Composition	106	Kronologi Pencatatan Efek Lainnya Chronology of Other Securities Listing	114
Nilai Budaya Perusahaan Corporate Cultural Values	56	Komposisi Pemegang Saham yang Memiliki 5% atau Lebih Saham Composition of Shareholders with 5% or More Shares	107	Struktur Grup Group Structure	117
Kegiatan Usaha Line of Business	62	Kepemilikan Saham Langsung dan Tidak Langsung atas Saham Bank Victoria oleh Anggota Dewan Komisaris dan Direksi Direct and Indirect Share Ownership of Bank Victoria's Shares by Members of Board of Commissioners and Board of Directors	108	Informasi Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Information on the Use of Public Accountant Services and Public Accounting Firms	118
Produk dan Jasa Products and Services	64	Komposisi Pemegang Saham Masyarakat dengan Kepemilikan Saham Masing-masing Kurang dari 5% Composition of Public Shareholders with Share Ownership of Less than 5% Each	109	Lembaga dan Profesi Penunjang Pasar Modal Capital Market Supporting Institutions	119
Wilayah Operasional Operational Areas	68			Informasi pada Situs Web Perusahaan Information on Company Website	123
Alamat Kantor Pusat, Kantor Cabang Utama, dan Kantor Cabang Pembantu Bank Victoria Address of Head Office, Main Branch Offices, and Sub-Branch Offices of Bank Victoria	70				
Struktur Organisasi Organization Structure	72				
Daftar Keanggotaan dalam Asosiasi List of Association Membership	74				

ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis

125

Tinjauan Ekonomi Economic Overview	126	Tinjauan Operasional Operational Overview	129	Tinjauan Keuangan Financial Overview	149

ASPEK PENDUKUNG BISNIS

Aspect of Business Support

185Human Capital
Human Capital**186**Teknologi Informasi
Information Technology**212****TATA KELOLA PERUSAHAAN**

Good Corporate Governance

233Komitmen dan Dasar Implementasi GCG
Commitment and Basis of GCG
implementation**234**Organ Pendukung Direksi
Board of Directors' Supporting Organ**362**Kebijakan Pengungkapan Informasi
Information Disclosure Policy**402**Struktur dan Pedoman GCG
GCG Structures and Guidelines**236**Akuntan Publik
Public Accountant**372**Kebijakan Anti Korupsi
Anti Corruption Policy**403**Corporate Governance Framework
Corporate Governance Framework**238**Sistem Pengendalian Internal
Internal Control System**374**Pengendalian Gratifikasi
Gratification Control**406**Mekanisme Implementasi GCG
GCG Implementation Mechanism**239**Fungsi Kepatuhan
Compliance Function**380**Sistem Pelaporan Pelanggaran
Whistleblowing System**407**Rapat Umum Pemegang Saham
General Meeting of Shareholders**249**Pengadaan Barang dan Jasa
Procurement of Goods and Services**385**Akses Informasi dan Data Perusahaan
Access to Company's Information and Data**413**Dewan Komisaris
Board of Commissioners**260**Perkara Hukum
Legal Cases**386**Implementasi Tata Kelola Perusahaan
Terbuka
Implementation of Corporate Governance of
Public Company**417**Direksi
Board of Directors**285**Sanksi Administrasi
Administrative Sanctions**394**Rencana Strategis Bank
Bank's Strategic Plans**421**Kebijakan Nominasi dan Remunerasi
Dewan Komisaris dan Direksi
Nomination and Remuneration Policy of
the Board of Commissioners and Board of
Directors**311**Program Anti Pencucian Uang dan
Pencegahan Pendanaan Terorisme
Anti Money Laundering and Counter-
Terrorism Financing Program**394**Pembelian Kembali Saham dan/atau
Obligasi
Shares and/or Bonds Buy Back**422**Komite di bawah Dewan Komisaris
Board of Commissioners' Subordinate
Committees**317**Pemberian Dana Kegiatan Politik
Provision of Funds for Political Activities**397**Penyediaan Dana kepada Pihak Terkait
dan/atau Penyediaan Dana Besar
Provision of Funds to Related Parties and/
or Provision of Large Exposure**422**Organ Pendukung Dewan Komisaris
Board of Commissioners Supporting Organ**336**Kode Etik
Code of Conduct
Program Kepemilikan Saham oleh
Manajemen dan Karyawan
Management/Employee Stock Ownership
Program**402**Pernyataan dan Praktik *Bad Corporate
Governance*
Statement and Practices of Bad Corporate
Governance**423**Komite di bawah Direksi
Board of Directors' Subordinate Committees**336****TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN PERUSAHAAN**

Corporate Social and Environmental Responsibility

425Komitmen dan Dasar Implementasi TJSL
Commitment and Basis of CSER
Implementation**426**Tanggung Jawab terkait Ketenagakerjaan,
Kesehatan dan Keselamatan Kerja
Responsibility related to Employment, and
Occupational Health and Safety**428**Tanggung Jawab terkait Nasabah
Responsibility related to Customers**429**Kebijakan TJSL
CSER Policies**426**Tanggung Jawab terkait Pengembangan
Sosial dan Kemasyarakatan
Responsibility related to Social and
Community Development**428**Tanggung Jawab terkait Lingkungan Hidup
Responsibility related to the Environment**427****STRUKTUR PERMODALAN DAN MANAJEMEN RISIKO**

Capital Structure and Risk Management

431Pengungkapan Permodalan
Disclosure of Capital**432**Manajemen Risiko
Risk Management**435**Pengungkapan Eksposur Risiko
Disclosure of Risk Exposure**445****LAPORAN KEUANGAN 2022**

2022 Financial Statements

569





Kilas Kinerja

Performance Highlights



Dana Pihak Ketiga
Third-Party Funds

Rp19.37

triliun / trillion

▲ 7.12%



Pinjaman yang Diberikan - Bersih
Loans - Net

Rp15.29

triliun / trillion

▲ 3.38%



Pendapatan Bunga dan Syariah
Interest and Sharia Income

Rp1.71

triliun / trillion

▲ 5.76%

Merupakan angka PT Bank Victoria International Tbk.
This figure refers to PT Bank Victoria International Tbk.

IKHTISAR KEUANGAN

Financial Highlights

(dalam juta Rupiah / in million Rupiah)

Uraian	2022	2021	2020	2019	2018	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN* CONSOLIDATED STATEMENTS OF FINANCIAL POSITION*						
Aset						Assets
Kas	51,897	53,929	61,723	40,656	57,676	Cash
Giro pada Bank Indonesia	1,506,566	663,114	612,623	1,810,636	1,551,075	Current Accounts with Bank Indonesia
Giro pada Bank Lain	228,384	405,667	184,921	125,446	91,962	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain - Bersih	858,328	762,366	1,692,225	306,638	2,401,787	Placements with Bank Indonesia and Other Banks - Net
Efek-Efek	4,818,553	5,186,595	6,416,334	7,911,480	6,797,478	Marketable Securities
Dikurangi: Cadangan Kerugian Penurunan Nilai	(8,863)	(11,109)	(9,663)	(11,240)	(72,957)	Less: Allowance for Impairment Losses
Efek-efek yang Dibeli dengan Janji Dijual Kembali	839,432	690,715	447,805	1,000,006	1,000,011	Securities Purchased Under Resale Agreement
Pendapatan Bunga dan Syariah yang Masih akan Diterima	416,231	364,694	248,240	192,745	189,997	Interest and Sharia Income Receivables
Biaya Dibayar Dimuka	19,715	14,455	21,000	25,669	21,404	Prepaid Expenses
Pinjaman yang Diberikan, Pembiayaan dan Piutang Syariah						Loans, Sharia Financing and Receivables
Pihak Berelasi	73,266	219,052	237,416	246,157	84,330	Related Parties
Pihak Ketiga	15,751,345	15,270,022	14,605,938	17,193,963	16,309,266	Third Parties
Dikurangi: Cadangan Kerugian Penurunan Nilai	(538,118)	(702,274)	(597,378)	(385,381)	(290,825)	Less: Allowance for Impairment Losses
Tagihan Akseptasi	7,754	-	-	66,543	164,547	Acceptance Receivable
Penyertaan Saham	242,104	34,887	57,368	86,226	60	Investments In Shares
Dikurangi: Cadangan Kerugian Penurunan Nilai	-	(0)	(0)	(1)	0	Less: Allowance for Impairment Losses
Agunan yang Diambil Alih	1,237,845	1,436,698	1,645,774	1,273,552	1,211,740	Foreclosed Assets
Dikurangi: Cadangan Kerugian Penurunan Nilai	(306,835)	(282,641)	(278,062)	(168,345)	(157,720)	Less: Allowance for Impairment Losses
Aset Pajak Tangguhan – Bersih	197,607	302,389	250,489	162,298	172,902	Deferred Tax Assets - Net
Aset Tetap dan Aset Hak Guna	544,733	599,482	624,163	588,789	595,089	Fixed Assets and Right-of-Use Assets
Dikurangi: Akumulasi Penyusutan	(73,880)	(91,362)	(64,490)	(67,053)	(53,805)	Less: Accumulated Depreciation
Aset Tidak Berwujud – Bersih	2,531	3,194	5,071	7,546	8,654	Intangible Assets - Net
Aset Lain-Lain	102,279	62,119	70,683	51,800	89,645	Other Assets
Dikurangi: Cadangan Kerugian Penurunan Nilai	(14,323)	(13,018)	(10,773)	(1,672)	-	Less: Allowance for Impairment Losses
Total Aset	25,932,001	24,947,143	26,221,407	30,456,459	30,172,315	Total Assets
LIABILITAS, DANA SYIRKAH TEMPORER, DAN EKUITAS LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY						
Liabilitas						Liabilities
Liabilitas Segera	-	336	2,087	2,077	4,393	Obligations Due Immediately
Simpanan Nasabah						Deposits from Customers
Pihak Berelasi	387,327	712,301	273,543	474,612	182,766	Related Parties
Pihak Ketiga	18,984,510	17,372,571	18,057,886	21,317,025	20,453,615	Third Parties

Uraian	2022	2021	2020	2019	2018	Description
Simpanan dari Bank Lain						
Deposits from Other Banks						
Pihak Ketiga	1,334,953	1,037,173	2,060,970	909,310	1,835,799	Third Parties
Efek-Efek yang Dijual dengan Janji Dibeli Kembali	240,865	-	-	1,000,001	1,302,664	Securities Sold Under Repurchase Agreements
Utang Akseptasi	-	-	-	49,006	161,198	Acceptance Payable
Efek-Efek yang Diterbitkan	1,051,904	1,348,520	1,544,029	1,780,135	1,585,723	Securities Issued
Pinjaman dari Bank Lain	-	50,000	-	-	-	Loans from Other Banks
Utang Pajak						Taxes Payable
Pajak Penghasilan Badan	16,049	-	-	207	36,747	Corporate Income Tax
Pajak Lainnya	14,792	12,585	21,619	29,770	28,584	Other Taxes
Liabilitas Imbalan Kerja Karyawan	40,197	43,884	58,499	65,755	73,622	Employee Benefits Obligation
Akrual dan Liabilitas Lain-Lain	160,941	124,855	179,217	154,416	143,460	Accruals and Other Liabilities
Total Liabilitas	22,231,538	20,702,226	22,197,850	25,782,314	25,808,570	Total Liabilities
Dana Syirkah Temporer						
Temporary Syirkah Fund						
Simpanan Nasabah						
Deposits from Customers						
Pihak Berelasi	-	3,293	2,932	25,263	27,577	Related Parties
Pihak Ketiga	-	1,218,699	1,321,750	1,480,927	1,422,443	Third Parties
Simpanan Bank Lain						
Deposits from Other Banks						
Pihak Ketiga	-	8,500	54,500	181,500	107,700	Third Parties
Total Dana Syirkah Temporer	-	1,230,492	1,379,182	1,687,690	1,557,720	Total Temporary Syirkah Fund
Ekuitas						
Equity						
Modal Saham - Nilai Nominal	1,584,823	1,048,713	895,195	895,195	867,105	Share Capital - Par Value
Tambahan Modal Disetor	670,585	407,786	282,775	282,775	211,681	Additional Paid-In Capital
Setoran Modal Diterima Dimuka	-	278,000	-	-	-	Capital Subscribed in Advance
Keuntungan/(Kerugian) yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain, Setelah Pajak	(38,590)	18,283	94,219	30,500	(58,235)	Unrealised Gain/(Loss) on Changes in Fair Value of Marketable Securities Measured at Fair Value through Other Comprehensive Income, Net of Tax
Surplus Revaluasi Aset Tetap, Setelah Pajak	382,456	382,456	375,372	339,336	355,459	Gain on Revaluation of Fixed Assets, Net of Tax
Pengukuran Kembali atas Liabilitas Imbalan Kerja setelah Pajak	16,819	20,973	19,536	19,107	12,833	Remeasurements on Employee Benefit Liabilities, Net of Tax
Saldo Laba:						
Retained Earnings						
Telah Ditentukan Penggunaannya	177,200	186,356	186,356	186,356	175,156	Appropriated
Belum Ditentukan Penggunaannya	907,170	671,840	790,904	1,233,168	1,242,010	Unappropriated
Kepentingan Non-Pengendali	-	17	18	17	16	Non-Controlling Interest
Total Ekuitas	3,700,463	3,014,425	2,644,375	2,986,455	2,806,025	Total Equity
Total Liabilitas, Dana Syirkah Temporer, dan Ekuitas	25,932,001	24,947,143	26,221,407	30,456,459	30,172,315	Total Liabilities, Temporary Syirkah Fund, and Equity

Uraian	2022	2021	2020	2019	2018	Description
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN* CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME*						
Pendapatan Bunga dan Syariah	1,705,018	1,612,210	1,790,640	2,223,205	2,280,213	Interest and Sharia Income
Beban Bunga dan Syariah	(971,638)	(1,148,556)	(1,600,982)	(1,954,057)	(1,820,882)	Interest and Sharia Expenses
Pendapatan Bunga dan Syariah - Bersih	733,381	463,654	189,658	269,148	459,331	Interest and Sharia Income - Net
Pendapatan Operasional Lainnya	380,203	454,233	491,005	362,155	378,889	Other Operating Income
Beban Operasional Lainnya	(699,517)	(1,004,873)	(928,353)	(648,357)	(741,052)	Other Operating Expenses
Laba/(Rugi) Operasional	414,066	(86,985)	(247,689)	(17,054)	97,168	Profit/(Loss) from Operations
Beban Non-Operasional - Bersih	(57,136)	(63,883)	(50,543)	(7,672)	(3,808)	Non-Operating Expense - Net
Laba/(Rugi) Sebelum Beban Pajak Penghasilan	356,931	(150,868)	(298,233)	(24,725)	93,360	Profit/(Loss) Before Income Tax Expense
(Beban)/Manfaat Pajak Penghasilan - Bersih	(130,757)	31,805	46,039	10,961	(14,278)	Income Tax (Expense)/Benefit - Net
Laba/(Rugi) Bersih yang dapat Diatribusikan kepada:	226,173	(119,064)	(252,194)	(13,765)	79,082	Net Income/(Loss) Attributable to:
Pemilik Entitas Induk	226,173	(119,064)	(252,194)	(13,765)	79,082	Equity Holders of the Parent Entity
Kepentingan Non-Pengendali	-	(0)	(0)	0	0	Non-Controlling Interest
(Rugi) Penghasilan Komprehensif Lain, Setelah Pajak Penghasilan	(70,239)	(67,416)	100,185	95,010	(119,418)	Other Comprehensive (Loss) Income, Net of Income Tax
Penghasilan/(Rugi) Komprehensif yang dapat Diatribusikan kepada:	155,935	(186,479)	(152,009)	81,245	(40,336)	Comprehensive Income/(Loss) Attributable to:
Pemilik Entitas Induk	155,935	(186,478)	(152,010)	81,244	(40,334)	Equity Holders of the Parent Entity
Kepentingan Non-Pengendali	-	(1)	1	1	(2)	Non-Controlling Interest
Laba/(Rugi) Bersih per Saham yang dapat Diatribusikan kepada Pemilik Entitas Induk						Income/(Loss) per Share Attributable to Entity Holders of the Parent Entity
Dasar (Rupiah penuh)	19.17	(12.90)	(28.17)	(1.56)	9.12	Basic (Whole Rupiah)
Dilusi (Rupiah penuh)	19.17	(12.90)	(28.17)	(1.56)	9.12	Diluted (Whole Rupiah)

LAPORAN ARUS KAS KONSOLIDASIAN* CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED*						
Arus Kas Bersih Diperoleh dari/ (Digunakan untuk) Aktivitas Operasi	1,057,052	(2,246,858)	22,084	(1,144,408)	(1,343,241)	Net Cash Flow (Used in)/Provided from Operating Activities
Arus Kas Bersih Diperoleh dari/ (Digunakan untuk) Aktivitas Investasi	(232,938)	1,233,396	587,853	(917,296)	1,150,586	Net Cash Flows Provided from/ (Used in) Investing Activities
Arus Kas Bersih Diperoleh dari/ (Digunakan untuk) Aktivitas Pendanaan	159,950	395,586	(251,237)	299,184	450,000	Net Cash Flows Provided from/ (Used in) Financing Activities
Kenaikan/(Penurunan) Bersih Kas dan Setara Kas	984,064	(617,876)	358,700	(1,762,519)	257,346	Net (Decrease)/Increase of Cash and Cash Equivalents
Kas dan Setara Kas pada Awal Tahun	1,886,562	2,504,438	2,145,739	3,908,258	3,650,912	Cash and Cash Equivalents at Beginning of Year
Dampak Kehilangan Pengendalian Entitas Anak	(225,439)	-	-	-	-	Impact of Loss of Control on Subsidiary
Kas dan Setara Kas pada Akhir Tahun	2,645,188	1,886,562	2,504,438	2,145,739	3,908,258	Cash and Cash Equivalents at End of Year

RASIO KEUANGAN** FINANCIAL RATIOS**						(dalam % / in %)
Permodalan						Capital
KPMM dengan Memperhitungkan Risiko Kredit dan Operasional	22.59	17.92	17.39	17.76	16.98	CAR by Calculating Credit and Operational Risk
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	21.97	17.49	16.68	17.29	16.73	CAR by Calculating Credit, Operational, and Market Risk
Aktiva Tetap terhadap Modal	11.60	17.32	19.26	15.74	17.90	Fixed Assets to Capital

Uraian	2022	2021	2020	2019	2018	Description
Aset Produktif						Earning Assets
Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif	5.89	8.23	5.82	6.30	2.36	Non-Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	3.19	5.19	4.90	4.42	2.10	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2.49	3.13	2.71	1.48	1.38	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Pemenuhan CKPN Aset Produktif	198.55	202.01	107.09	106.26	106.90	CKPN Fulfillment of Earning Assets
NPL Bruto	4.23	7.27	7.58	6.77	3.48	Gross NPL
NPL Neto	3.42	4.08	4.91	4.96	1.90	Net NPL
Profitabilitas						Profitability
ROA	1.47	(0.71)	(1.26)	(0.09)	0.33	ROA
ROE	9.48	(6.54)	(12.74)	(0.57)	3.41	ROE
NIM	3.52	2.36	0.82	1.07	1.82	NIM
BOPO	79.44	104.94	112.09	100.69	100.24	BOPO
Rasio Laba (Rugi) terhadap Total Aset	0.87	(0.50)	(1.04)	(0.05)	0.28	Income (Loss) to Total Assets Ratio
Rasio Laba (Rugi) terhadap Total Ekuitas	7.56	(3.95)	(9.63)	(0.46)	2.81	Income (Loss) to Total Equity Ratio
Rasio Laba (Rugi) terhadap Pendapatan Bunga	13.27	(7.39)	(15.36)	(0.67)	3.75	Income (Loss) to Interest Income
Rasio Liabilitas terhadap Total Aset	85.73	87.50	89.22	89.54	90.06	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	743.53	687.54	827.46	856.22	906.29	Liabilities to Total Equity Ratio
Likuiditas						Liquidity
LDR	81.69	81.25	75.64	74.46	73.61	LDR
LFR	81.08	79.89	73.97	72.84	72.32	LFR
Rasio Aktiva Keuangan terhadap Liabilitas Keuangan	98.75	91.20	108.59	111.47	108.99	Financial Assets to Financial Liabilities Ratio
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage of LLL Violation
Pihak Terkait	0.00	0.00	0.00	0.00	0.00	Related Parties
Pihak Tidak Terkait	0.00	0.00	0.00	0.00	0.00	Non-Related Parties
Persentase Pelampauan BMPK						Percentage of LLL Excess
Pihak Terkait	0.00	0.00	0.00	0.00	0.00	Related Parties
Pihak Tidak Terkait	0.00	0.00	0.57	0.00	0.00	Non-Related Parties
GWM Primer – Rupiah	7.69	3.57	3.06	7.79	7.26	Primary Minimum Reserve Requirements - Rupiah
GWM Primer – Valas	4.05	4.05	4.05	8.05	8.09	Secondary Minimum Reserve Requirements – Foreign Exchange
GWM Sekunder – Rupiah	22.82	14.97	12.57	13.03	13.84	Secondary Minimum Reserve Requirements - Rupiah
Posisi Devisa Neto (PDN) secara Keseluruhan	0.12	0.98	0.17	0.29	0.47	Net Open Position (NOP) in Overall

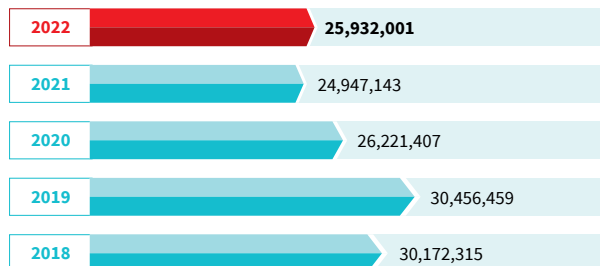
* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022. / Consolidated until the divestment of Subsidiary on 22 December 2022.

** Merupakan angka PT Bank Victoria International Tbk. / This figure refers to PT Bank Victoria International Tbk.

Total Aset*

Total Assets*

(dalam juta Rupiah / in million Rupiah)

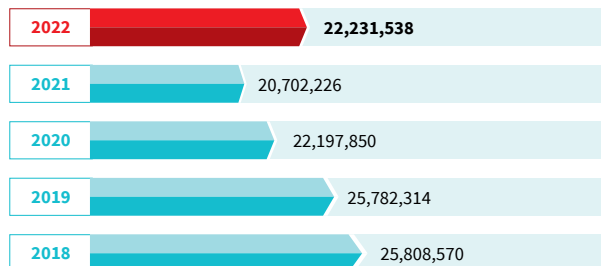


* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

Total Liabilitas*

Total Liabilities*

(dalam juta Rupiah / in million Rupiah)

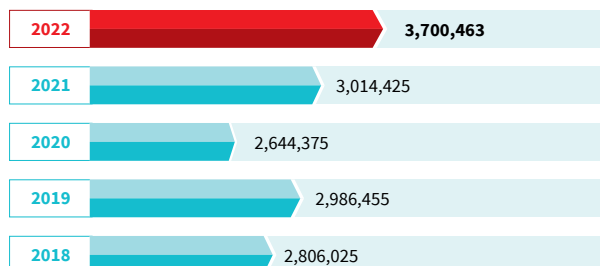


* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

Total Ekuitas*

Total Equity*

(dalam juta Rupiah / in million Rupiah)

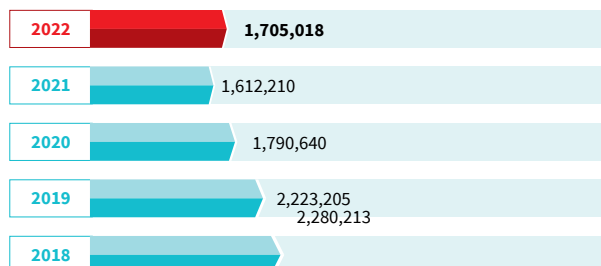


* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

Pendapatan Bunga dan Syariah

Interest and Sharia Income

(dalam juta Rupiah / in million Rupiah)

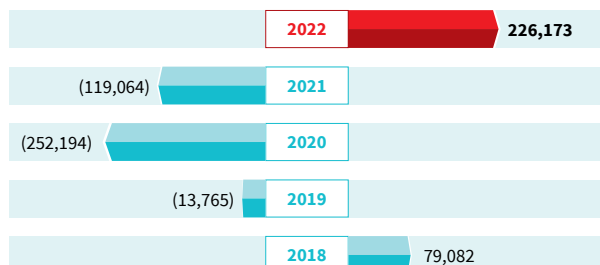


* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

Laba/(Rugi) Bersih Tahun Berjalan*

Net Profit/(Loss) for the Year*

(dalam juta Rupiah / in million Rupiah)

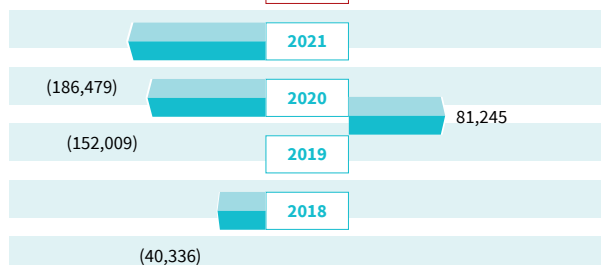


* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

Penghasilan/(Rugi) Komprehensif*

Comprehensive Income/(Loss)*

(dalam juta Rupiah / in million Rupiah)



* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.
* Consolidated until the divestment of Subsidiary on 22 December 2022.

IKHTISAR OPERASIONAL

Operational Highlights

Uraian	2022	2021	2020	2019	2018	Description
PRODUK SIMPANAN*						(dalam unit rekening / in account unit)
DEPOSIT PRODUCTS*						
Tabungan	42,100	45,057	52,963	67,639	70,558	Saving deposits
Giro	2,461	2,508	2,552	2,535	2,306	Current accounts
Deposito berjangka	16,947	18,503	21,120	25,333	24,187	Time deposits
Total	61,508	66,068	76,635	95,507	97,051	Total
PRODUK PINJAMAN**						(dalam juta Rupiah / in million Rupiah)
LOAN PRODUCTS**						
Pinjaman tetap	8,860,926	9,336,405	10,289,271	11,107,487	10,558,486	Fixed loans
Pinjaman konsumen	167,465	161,842	194,651	234,595	299,260	Consumer loans
Pinjaman rekening koran	1,677,755	1,510,730	1,026,066	1,112,021	973,885	Overdraft loans
Pinjaman tetap dengan angsuran	5,078,177	3,627,712	2,103,021	3,661,516	3,273,986	Fixed loans with installments
Pinjaman serba guna	40,288	46,416	63,373	92,886	53,409	Multipurpose loans
Pembiayaan syariah	-	805,969	1,166,972	1,231,614	1,234,571	Sharia financing
Total	15,824,611	15,489,074	14,843,355	17,440,120	16,393,596	Total

* Merupakan angka PT Bank Victoria International Tbk. / This figure refers to PT Bank Victoria International Tbk.

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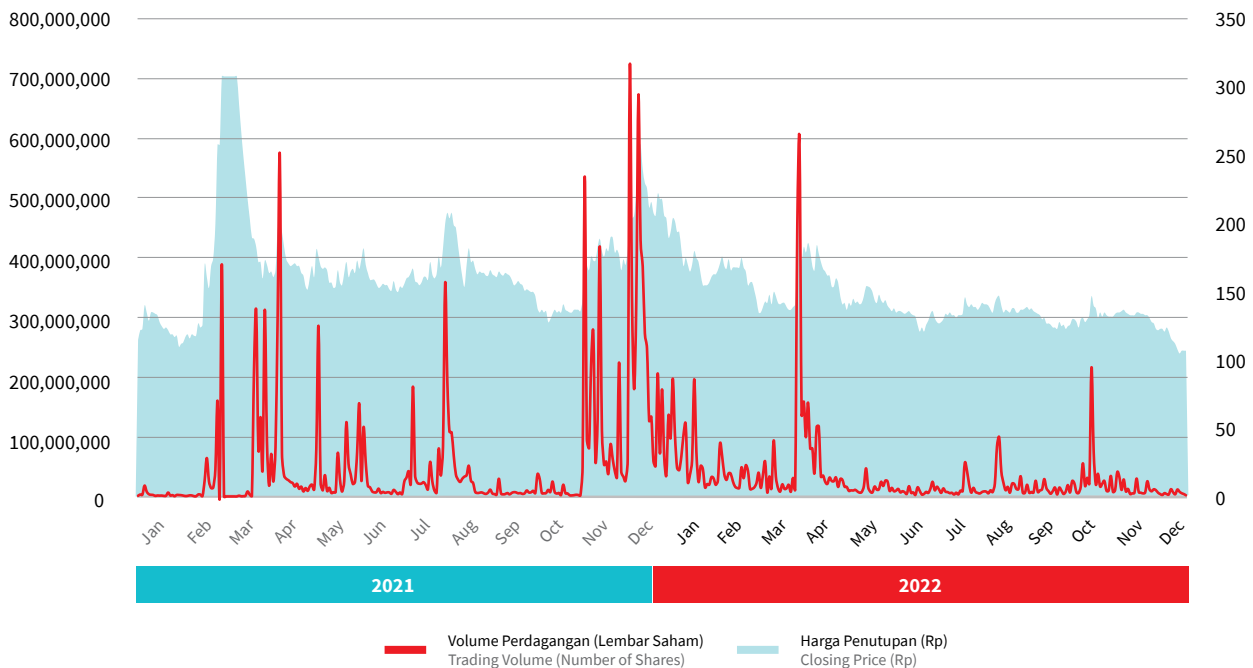
IKHTISAR SAHAM

Share Highlights

Periode Period	Harga Pembukaan Opening Price (Rp)	Harga Terendah Lowest Price (Rp)	Harga Tertinggi Highest Price (Rp)	Harga Penutupan Closing Price (Rp)	Volume Perdagangan (Lembar Saham) Trading Volume (Number of Shares)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
2022							
Triwulan I Quarter I	195	130	195	139	2,502,377,700	10,487,132,568	1,457,711,426,952
Triwulan II Quarter II	174	132	187	132	2,327,482,600	10,487,132,568	1,384,301,498,976
Triwulan III Quarter III	132	120	156	124	1,000,569,300	13,040,594,487	1,617,033,716,388
Triwulan IV Quarter IV	124	104	142	107	1,126,040,200	15,848,234,714	1,695,761,114,398
2021							
Triwulan I Quarter I	113	103	308	173	32,297,303	8,951,947,039	1,548,686,837,747
Triwulan II Quarter II	170	146	238	151	49,002,288	9,538,152,978	1,440,261,099,678
Triwulan III Quarter III	160	148	222	152	33,479,445	9,538,152,978	1,449,799,252,656
Triwulan IV Quarter IV	151	120	276	204	116,465,538	10,487,132,568	2,139,375,043,872

Volume Perdagangan (Lembar Saham)
Trading Volume (Number of Shares)

Harga Penutupan (Rp)
Closing Price (Rp)



Aksi Korporasi

Penerimaan Dana Setoran Modal

Pada tanggal 22 Juni 2022, Bank menerima penyetoran dana setoran modal dari Pemegang Saham sebesar Rp254.500.000.000,-. Kemudian, pada tanggal 14 Oktober 2022, Bank kembali menerima penyetoran dana setoran modal dari Pemegang Saham sebesar Rp200.000.000.000,-.

Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu

Pada tanggal 31 Agustus 2022, Bank Victoria melakukan aksi korporasi berupa penerbitan saham melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VI sebanyak 2.553.461.919 lembar saham biasa dengan nominal Rp100,- setiap saham dan harga pelaksanaan sebesar Rp150,-. Dana yang diterima Bank dalam PMHMETD VI ini adalah sebesar Rp383.019.287.850,-. Pelaksanaan aksi korporasi tersebut telah dicatatkan di Bursa Efek Indonesia pada tanggal 31 Agustus 2022.

Komposisi dan struktur permodalan Bank Victoria sebelum dan sesudah dilaksanakan PMHMETD VI sebagai berikut.

Corporate Action

Receipt of Capital Deposit Fund

On 22 June 2022, the Bank received fund of capital deposit from Shareholders amounted to Rp254,500,000,000. Then, on 14 October 2022, the Bank received additional capital deposit from Shareholders in the amount of Rp200,000,000,000.

Implementation of Capital Increase with Pre-emptive Rights

On 31 August 2022, Bank Victoria carried out a corporate action in the form of issuing 2,553,461,919 common shares through Capital Increase with Pre-Emptive Rights (PMHMETD) VI with a nominal value of Rp100 per share and an exercise price of Rp150. The proceeds received by the Bank from PMHMETD VI amounted to Rp383,019,287,850. The execution of such corporate action was listed on the Indonesia Stock Exchange on 31 August 2022.

Bank Victoria's capital composition and structure before and after PMHMETD VI are as follows.

Uraian Description	Sebelum Penambahan Modal Before Capital Addition			Setelah Penambahan Modal per 31 Agustus 2022 After Capital Addition per 31 August 2022		
	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Nilai Nominal Saham @Rp100 per Saham Share Par Value @Rp100 per Share	Kepemilikan Saham Share Ownership (%)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Nilai Nominal Saham @Rp100 per Saham Share Par Value @Rp100 per Share	Kepemilikan Saham Share Ownership (%)
PT Victoria Investama Tbk*	4,128,870,132	412,887,013,200	39.37	5,786,901,765	578,690,176,500	44.38
Suzanna Tanojo	1,538,152,114	153,815,211,400	14.67	1,733,077,970	173,307,797,000	13.29
DEG (Deutsche Investitions – Und Entwicklungsgesellschaft MbH)	780,394,335	78,039,433,500	7.44	780,394,335	78,039,433,500	5.98
PT Nata Patindo	395,484,865	39,548,486,500	3.77	395,484,865	39,548,486,500	3.03
Masyarakat (masing-masing kepemilikan di bawah 5%) Public (each shareholding below 5%)	3,644,231,122	364,423,112,200	34.75	4,344,735,552	434,473,555,200	33.32
Jumlah Modal Ditempatkan dan Disetor Total Subscribed and Paid-up Capital	10,487,132,568	1,048,713,256,800	100.00	13,040,594,487	1,304,059,448,700	100.00

* Termasuk saham yang tidak tercatat di Bursa Efek Indonesia sebanyak 25.964.788 saham dan juga tidak dicatat di Bursa Efek Indonesia yang tergabung dalam masyarakat milik PT Gratamulia Pratama sejumlah 78.906.538 saham, sesuai dengan ketentuan yang berlaku 1% dari modal yang ditempatkan dan disetor tidak dicatatkan di Bursa Efek Indonesia. Total jumlah saham Bank yang tidak tercatat di Bursa Efek Indonesia sebanyak 104.871.326 saham.

* Including 25,964,788 shares not listed on the Indonesia Stock Exchange and also not listed on the Indonesia Stock Exchange belonging to the public owned by PT Gratamulia Pratama totaling 78,906,538 shares, in accordance with applicable regulations of 1% of the issued and paid up capital not listed on the Indonesia Stock Exchange. The total number of Bank shares not listed on the Indonesia Stock Exchange is 104,871,326 shares.

Kewajiban mencatatkan saham di Bursa Efek Indonesia dan PT Kustodian Sentral Efek Indonesia telah dilakukan oleh Bank kecuali yang tidak dicatatkan sesuai dengan ketentuan Peraturan Pemerintah No. 29 Tahun 1999 tentang Pembelian Saham Bank Umum, yang berlaku 1% dari modal ditempatkan dan disetor tidak dicatatkan di Bursa Efek Indonesia.

The obligation to list shares on the Indonesia Stock Exchange and PT Kustodian Sentral Efek Indonesia has been carried out by the Bank except for those which are not listed in accordance with Government Regulation No. 29 of 1999 on Purchase of Commercial Bank Shares, which applies to 1% of the issued and paid-up capital not listed on the Indonesia Stock Exchange.

Selanjutnya pada tanggal 28 Desember 2022, Bank Victoria melakukan penerbitan PMHMETD VII sebanyak 2.807.640.227 lembar saham dengan harga pelaksanaan sebesar Rp150,- setiap sahamnya atau seluruhnya sejumlah Rp421.146.034.050,- dan telah dicatatkan di Bursa Efek Indonesia pada tanggal 15 Desember 2022.

Furthermore, on 28 December 2022, Bank Victoria issued PMHMETD VII of 2,807,640,227 shares with an exercise price of Rp150 per share or a total of Rp421,146,034,050 and was listed on the Indonesia Stock Exchange on 15 December 2022.

Komposisi dan struktur permodalan Bank Victoria sebelum dan setelah dilaksanakan PMHMETD VII sebagai berikut.

Bank Victoria's capital composition and structure before and after PMHMETD VII as follows.

PMHMETD VII

Uraian Description	Sebelum Penambahan Modal Before Capital Addition			Setelah Penambahan Modal per 28 Desember 2022 After Capital Addition per 28 December 2022		
	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Nilai Nominal Saham @Rp100 per Saham Share Par Value @Rp100 per Share	Kepemilikan Saham Share Ownership (%)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Nilai Nominal Saham @Rp100 per Saham Share Par Value @Rp100 per Share	Kepemilikan Saham Share Ownership (%)
PT Victoria Investama Tbk*	5,786,901,765	578,690,176,500	44.38	6,880,162,747	688,016,274,700	43.41
Suzanna Tanojo	1,733,077,970	173,307,797,000	13.29	3,066,411,303	306,641,130,300	19.35
DEG (Deutsche Investitions – Und Entwicklungsgesellschaft MbH)	780,394,335	78,039,433,500	5.98	780,394,335	78,039,433,500	4.92
Chemical Asia Corporation Pte Ltd	601,200,000	60,120,000,000	4.61	871,275,600	87,127,560,000	5.50
PT Nata Patindo	395,484,865	39,548,486,500	3.03	48,823,665	4,882,366,500	0.31
Masyarakat (masing-masing kepemilikan di bawah 5%) Public (each shareholding below 5%)	3,743,535,552	374,353,555,200	28.71	4,201,167,064	420,116,706,400	26.51
Jumlah Modal Ditempatkan dan Disetor Total Subscribed and Paid-up Capital	13,040,594,487	1,304,059,448,700	100.00	15,848,234,714	1,584,823,471,400	100.00

* Termasuk saham yang tidak tercatat di Bursa Efek Indonesia sesuai dengan ketentuan yang berlaku 1% dari modal yang ditempatkan dan disetor tidak dicatatkan di Bursa Efek Indonesia.
* Including shares that are not listed on the Indonesia Stock Exchange in accordance with applicable regulations of 1% of the issued and paid-up capital not listed on the Indonesia Stock Exchange.



Penjelasan, Pertimbangan, dan Alasan Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu

Pelaksanaan PMHMETD dilakukan sebagai pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum. Oleh karena itu, Bank Victoria melihat bahwa alternatif pendanaan dalam rangka peningkatan modal disetor yakni melalui pengeluaran saham dari portepel dengan mekanisme PMHMETD sesuai dengan Peraturan Otoritas Jasa Keuangan No. 14/2019. Bank merasakan perlu untuk meningkatkan modal kerja melalui pengembangan usaha dalam bentuk ekspansi kredit serta pengembangan digital Bank Victoria. Dengan meningkatnya kinerja dan daya saing Bank, diharapkan pula dapat meningkatkan imbal hasil nilai investasi bagi seluruh Pemegang Saham Bank.

Selain melaksanakan penerimaan dana setoran modal serta PMHMETD VI dan PMHETD VII, Bank tidak melakukan aksi korporasi lain, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, serta perubahan nilai nominal saham.

Aktivitas Perdagangan Saham

Di sepanjang tahun 2022, Bank Victoria tidak mengalami penghentian sementara perdagangan saham dan/atau pembatalan pencatatan saham.

Explanation, Consideration, and Reasons for the Capital Addition with Pre-Emptive Rights (PMHMETD)

The PMHMETD was carried out in compliance with the Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks. As such, Bank Victoria saw an alternative funding for the purpose of paid-up capital increase through an issuance of shares from the portfolio through PMHMETD mechanism according to the Financial Services Authority Regulation No. 14/2019. The Bank felt the need to increase its working capital through business development in the form of credit expansion and Bank Victoria's digital development. The increasing Bank's performance and competitiveness is also expected to improve the return on investment value for all Bank Shareholders.

Other than conducting receipt of capital deposit funds as well as PMHMETD VI and PMHETD VII, the Bank did not conduct any other corporate actions such as stock split, reverse stock, stock dividend, bonus stock, number of convertible securities issued, and change in share per value.

Stock Trading Activities

Throughout 2022, Bank Victoria did not experience any temporary suspension of share trading and/or delisting of shares.

IKHTISAR OBLIGASI

Bonds Highlights

Uraian Description	Jumlah (Juta Rupiah) Total (Million Rupiah)	Tenor (Tahun) Tenure (Year)	Tingkat Suku Bunga Interest Rates (%)	Tanggal Terbit Issuance Dates	Tanggal Jatuh Tempo Maturity Dates	Peringkat Ratings		Status Pembayaran Payment Status
						2022	2021	
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dengan tingkat bunga tetap Bank Victoria Continuous Subordinated Bond I Phase I of 2017 at fixed interest rate	50,000	7	11.00	11 Juli 2017 11 July 2017	11 Juli 2024 11 July 2024	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dengan tingkat bunga tetap Seri B Bank Victoria Continuous Bond I Phase II of 2018 at fixed interest rate B Series	200,000	5	10.30	5 Juni 2018 5 June 2018	5 Juni 2023 5 June 2023	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dengan tingkat bunga tetap Bank Victoria Continuous Subordinated Bond I Phase II of 2018 at fixed interest rate	350,000	7	11.00	5 Juni 2018 5 June 2018	5 Juni 2025 5 June 2025	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 Bank Victoria Continuous Subordination Bonds II Phase I Year 2019	250,000	7	11.75	28 Juni 2019 28 June 2019	28 Juni 2026 28 June 2026	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 Bank Victoria Continuous Subordination Bonds II Phase II Year 2019	150,000	7	11.25	8 November 2019	8 November 2026	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 Bank Victoria Continuous Subordination Bonds II Phase III Year 2020	60,000	7	11.25	1 April 2020	1 April 2027	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid

PERISTIWA PENTING Significant Events

4 Februari / February 2022



Soft Launching Bancassurance Partnership Bank Victoria dan Allianz Indonesia
Soft Launching of Bancassurance Partnership between Bank Victoria and Allianz Indonesia

Bank Victoria bersama PT Asuransi Allianz Life Indonesia melakukan *Soft Launching Bancassurance Partnership 2022* dengan tema “Go Digital, to Protect Your Future”. *Soft Launching* dihadiri oleh Ahmad Fajar selaku Direktur Utama Bank Victoria, Rusli selaku Wakil Direktur Utama Bank Victoria, Lembing selaku Direktur Bisnis Bank Victoria, dan Bianto Surodjo selaku Direktur Bisnis Allianz Life. Perjanjian kerja sama ini diharapkan dapat memudahkan masyarakat khususnya nasabah Bank Victoria untuk memenuhi kebutuhan proteksi dan mempersiapkan perencanaan keuangan di masa depan.

Bank Victoria and PT Asuransi Allianz Life Indonesia conducted a *Soft Launching of Bancassurance Partnership 2022* with the theme “Go Digital, to Protect Your Future”. The soft launching was attended by Ahmad Fajar as Bank Victoria's President Director, Rusli as Bank Victoria's Deputy President Director, Lembing as Bank Victoria's Business Director, and Bianto Surodjo as Allianz Life's Business Director. This cooperation agreement is expected to make it easier for the public, especially Bank Victoria's customers, to fulfill protection needs and prepare their future financial planning.

8 Maret / March 2022



Peresmian Bank Victoria sebagai Bank Persepsi
Inauguration of Bank Victoria as Perception Bank

Bank Victoria melaksanakan peresmian bank persepsi yang dilaksanakan secara daring melalui media zoom dan secara fisik pada Kantor Cabang Utama Bank Victoria Graha BIP, Jakarta. Salah satu agenda penting dalam acara ini yaitu dilakukannya transaksi perdana penerimaan negara secara elektronik langsung melalui MPN G3 dengan menggunakan Kanal Bayar: Teller dan *Overbooking*. Ke depannya, layanan ini juga akan dapat dilakukan secara digital menggunakan *Internet Banking & Mobile Banking* Bank Victoria. Pencapaian ini merupakan bukti nyata dari upaya Bank Victoria dalam memberikan yang terbaik bagi nasabah dengan penyediaan fitur layanan dan produk yang semakin lengkap.

Bank Victoria carried out the perception bank's inauguration online through zoom media and on-site at Bank Victoria's Main Branch Office at Graha BIP, Jakarta. One important agenda in this event was the initial transaction of state revenue electronically, directly through MPN G3 by using the Payment Channel: Teller and *Overbooking*. In the future, this service will also be available digitally by using Bank Victoria's *Internet Banking & Mobile Banking*. This achievement is a clear evidence of Bank Victoria's efforts to provide the best service for customers by providing more complete service and product features.

31 Maret / March 2022



Penandatanganan Kerja Sama antara Bank Victoria dan Yayasan Kesejahteraan Madani
Signing of Cooperation between Bank Victoria and Kesejahteraan Madani Foundation

Dalam rangka menyambut bulan Ramadhan, Bank Victoria bersama Yayasan Kesejahteraan Madani telah menyelenggarakan acara Peresmian Kerja Sama dalam Rangka Penerimaan Zakat, Infaq, dan Wakaf melalui Bank Victoria. Acara penandatanganan kerja sama yang dihadiri oleh Ahmad Fajar selaku Direktur Utama Bank Victoria dan Sahabudin selaku Direktur Utama Yayasan Kesejahteraan Madani serta karyawan Bank Victoria dan perwakilan dari Yayasan Kesejahteraan Madani. Program ini selain memberikan kemudahan bagi nasabah Bank Victoria untuk dapat melakukan pembayaran zakat, infaq, dan dana sosial keagamaan lainnya secara digital melalui *Internet Banking & Mobile Banking* Bank Victoria serta melalui teller di seluruh Kantor Cabang Bank Victoria.

In order to welcome Ramadan month, Bank Victoria and Kesejahteraan Madani Foundation held an Inauguration for Cooperation in Receiving Alms, Infaq, and Waqf through Bank Victoria. The cooperation signing event was attended by Ahmad Fajar as Bank Victoria's President Director, Sahabudin as Kesejahteraan Madani Foundation's President Director, as well as Bank Victoria's employees and Kesejahteraan Madani Foundation's representatives. This program provides convenience for Bank Victoria's customers to make payments for alms, infaq, and other social-religious funds digitally through Bank Victoria's *Internet Banking & Mobile Banking*, as well as through tellers in all Bank Victoria's Branch Offices.

3 Juni / June 2022



Rapat Umum Pemegang Saham Tahunan
Annual General Meeting of Shareholders

Bank Victoria melaksanakan Rapat Umum Pemegang Saham Tahunan yang bertempat di Gedung Graha BIP, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. Salah satu mata acara dalam RUPS Tahunan tersebut adalah memberikan persetujuan kepada Perseroan untuk melakukan pengeluaran saham dengan memberikan hak memesan efek terlebih dahulu (HMETD) dalam jumlah sebanyak-banyaknya 7.042.253.521 saham dengan nilai nominal sebesar Rp100,- per saham melalui Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI (PMHMETD VI).

Bank Victoria held the Annual General Meeting of Shareholders at Graha BIP Building, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. One of the agenda items in the Annual GMS is approved the Company to issue shares by granting preemptive rights (HMETD) in a maximum number of 7,042,253,521 shares with a nominal value of Rp100 per share through Capital Increase with Preemptive Rights VI (PMHMETD VI).

10 Agustus / August 2022



Rapat Umum Pemegang Saham Luar Biasa
Extraordinary General Meeting of Shareholders

Bank Victoria melaksanakan Rapat Umum Pemegang Saham Luar Biasa yang bertempat di Gedung Graha BIP, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. Salah satu mata acara dalam RUPS Luar Biasa tersebut adalah menyetujui perubahan Pasal 3 Anggaran Dasar Perseroan yang disesuaikan dengan ketentuan berlaku.

Bank Victoria held an Extraordinary General Meeting of Shareholders at Graha BIP Building, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. One of the agenda items in the Extraordinary GMS is to approve changes to Article 3 of the Company's Articles of Association which are adjusted to the applicable provisions.

1 September 2022



Penerbitan *Negotiable Certificate of Deposit* Bank Victoria Tahun 2022

Issuance of Bank Victoria's Negotiable Certificate of Deposit in 2022

Bank Victoria menerbitkan *Negotiable Certificate of Deposit* Bank Victoria Tahun 2022 sebesar Rp220.000.000.000,-. Penerbitan *Negotiable Certificate of Deposit* Bank Victoria Tahun 2022 dilakukan untuk meningkatkan modal kerja dalam rangka pengembangan usaha terutama pemberian kredit serta memperbaiki *maturity profile* pendanaan secara keseluruhan dan mempersempit *maturity GAP*.

Bank Victoria issued Bank Victoria's Negotiable Certificate of Deposit 2022 in the amount of Rp220,000,000,000. The Issuance of Bank Victoria's Negotiable Certificate of Deposit 2022 was conducted to increase working capital for business development, particularly in providing loan, improving overall funding maturity profile, and narrowing maturity GAP.

26 September 2022


Penandatanganan Perjanjian Pengikatan Jual Beli Saham Bank Victoria Syariah
Signing of Sale and Purchase Binding Agreement of Bank Victoria Syariah's Shares

Bank Victoria bersama PT Victoria Investama Tbk menandatangani perjanjian pengikatan jual beli saham dalam rangka rencana penjualan saham milik Bank di Bank Victoria Syariah kepada PT Victoria Investama Tbk.

Bank Victoria and PT Victoria Investama Tbk signed a sale and purchase binding agreement to sell the Bank's shares in Bank Victoria Syariah to PT Victoria Investama Tbk.

Oktober / October 2022


Event Gathering Bank Victoria di Kota Manado dan Surabaya
Bank Victoria's Gathering Event in Manado and Surabaya

Bank Victoria mengadakan *event gathering* di Kota Manado yang diselenggarakan oleh cabang Bank Victoria Manado pada tanggal 26 Oktober 2022 di Restaurant Istana Laut dan 27 Oktober 2022 di Banking Hall Cabang Manado. Kemudian, *event gathering* di Kota Surabaya yang diselenggarakan oleh cabang Bank Victoria Surabaya pada tanggal 9 November 2022 di Shangri-la Hotel dan 10 November 2022 di Banking Hall Cabang Surabaya. *Event gathering* ini bertujuan untuk menjaga hubungan baik dengan nasabah. Selain itu, Bank Victoria cabang Surabaya dan Manado juga ingin memperkenalkan produk Bank Victoria secara lebih luas lagi.

Bank Victoria held gathering events in Manado organized by Bank Victoria's Manado branch on 26 October 2022 at Istana Laut Restaurant and on 27 October 2022 at the Banking Hall of Manado Branch. Then, gathering events in Surabaya were held by Bank Victoria's Surabaya branch on 9 November 2022 at Shangri-la Hotel, and on 10 November 2022 at the Banking Hall of Surabaya Branch. Such gathering events are aimed to maintain good relations with customers. In addition, Bank Victoria's Surabaya and Manado branches also want to introduce Bank Victoria's products more broadly.

19 Oktober / October 2022


Rapat Umum Pemegang Saham Luar Biasa
Extraordinary General Meeting of Shareholders

Bank Victoria melaksanakan Rapat Umum Pemegang Saham Luar Biasa yang bertempat di Gedung Graha BIP, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. Salah satu mata acara dalam RUPS Luar Biasa tersebut adalah menyetujui Penambahan Modal dan Hak Memesan Efek Terlebih Dahulu (PMHMETD VII) sebanyak-banyaknya 5.000.000.000 saham dengan nilai minimal Rp100,- per saham.

Bank Victoria held an Extraordinary General Meeting of Shareholders at Graha BIP Building, Jl. Gatot Subroto Kav. 23, Jakarta Selatan, 12930. One of the agenda items in the Extraordinary GMS is to approve the increase in Capital and Preemptive Rights (PMHMETD VII) of a maximum of 5,000,000,000 shares with a minimum value of Rp100 per share.

28 Oktober / October 2022



Perubahan Dewan Komisaris dan Direksi Bank Victoria

Changes in Bank Victoria's Board of Commissioners and Board of Directors

Perubahan Dewan Komisaris dan Direksi Bank Victoria ditetapkan berdasarkan Akta tanggal 28 Oktober 2022. Adapun susunan terakhir Dewan Komisaris dan Direksi Bank Victoria saat ini yaitu sebagai berikut.

Dewan Komisaris:

Zaenal Abidin, Ph.D. : Komisaris Utama Independen
Gunawan Tenggarahardja : Komisaris Independen
Sia Leng Ho : Komisaris

Direksi:

Achmad Friscantono : Direktur Utama
Rusli : Wakil Direktur Utama
Lembing : Direktur
Debora Wahjutiarto Tanoyo : Direktur
Tamunan : Direktur Kepatuhan dan Manajemen Risiko

Changes to Bank Victoria's Board of Commissioners and Board of Directors were determined based on the Deed dated 28 October 2022. The latest composition of Bank Victoria's Board of Commissioners and Board of Directors is as follows.

Board of Commissioners:

Zaenal Abidin, Ph.D. : President Commissioner
Gunawan Tenggarahardja : Independent Commissioner
Sia Leng Ho : Commissioner

Board of Directors:

Achmad Friscantono : President Director
Rusli : Deputy President Director
Lembing : Director
Debora Wahjutiarto Tanoyo : Director
Tamunan : Director of Compliance and Risk Management

Desember / December 2022



Hasil Pemeringkatan Tahunan Bank Victoria
Bank Victoria's Annual Rating Results

Pemeringkatan atas Bank Victoria dari PT Pemeringkatan Efek Indonesia (PEFINDO) periode 26 Desember 2022 - 1 Desember 2023 dengan peringkat idA- (*Single A Minus; Stable Outlook*) membaik dari sebelumnya idA- (*Single A Minus; Negative Outlook*).

Rating of Bank Victoria by PT Pemeringkatan Efek Indonesia (PEFINDO) for the period of 26 December 2022 - 1 December 2023 with a rating of idA- (*Single A Minus; Stable Outlook*) is better than the previous rating of idA- (*Single A Minus; Negative Outlook*).

23 Desember / December 2022



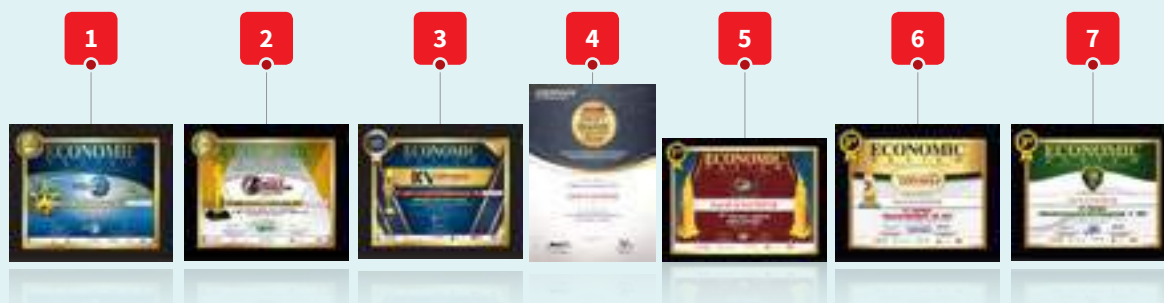
Pemenuhan Ketentuan Modal Inti Minimum
Fulfillment of Minimum Core Capital Requirement

Bank Victoria telah menyelesaikan pengalihan saham Bank Victoria Syariah milik Bank Victoria kepada PT Victoria Investama Tbk pada tanggal 23 Desember 2022 setelah memperoleh persetujuan dari Otoritas Jasa Keuangan atas pengambilalihan Bank Victoria Syariah oleh PT Victoria Investama Tbk pada tanggal 22 Desember 2022. Pelaksanaan divestasi ini memberikan dampak positif pada peningkatan modal inti Bank Victoria sehingga modal inti Bank Victoria telah melampaui ketentuan modal inti minimum sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan tentang Konsolidasi Bank Umum.

Bank Victoria has completed the transfer of Bank Victoria Syariah's shares owned by Bank Victoria to PT Victoria Investama Tbk on 23 December 2022 after obtaining approval from the Financial Services Authority for the takeover of Bank Victoria Syariah by PT Victoria Investama Tbk on 22 December 2022. This divestment has brought a positive impact on the increase in Bank Victoria's core capital, and therefore, Bank Victoria's core capital has exceeded the minimum core capital requirements as per the provisions of Financial Services Authority Regulation on Consolidation of Commercial Banks.

PENGHARGAAN Awards

Penghargaan / Awards



1. Gold Award – Excellent The Best IT - for Public Bank Company

Kategori / Category:

Bank Buku 2

Buku 2 Bank

Tanggal / Dated:

25 Februari / February 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia IT Award IV 2022

Penyelenggara / Organizer:

Economic Review

2. Gold Award – Excellent – Score: 82.75 The Best Sales Marketing for Public Company 2022

Kategori / Category:

Bank Buku 2

Buku 2 Bank

Tanggal / Dated:

18 Maret / March 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia Sales and Marketing Award 2022

Penyelenggara / Organizer:

Economic Review

3. Gold Award – Excellent – Score: 83.00 The Best Annual Report for Public Company 2022

Kategori / Category:

Bank Buku 2

Buku 2 Bank

Tanggal / Dated:

12 April 2022

Penerima / Awardee:

Tim Corporate Secretary dan Corporate
Communication Bank Victoria

Acara / Event:

Indonesia Corporate Secretary and Corcomm
Award VII 2022

Penyelenggara / Organizer:

- Economic Review
- Ideku Group
- Indonesia-Asia Institute

4. Indonesia Best Bank 2022 for The Optimizing Corporate Business Expansion

Kategori / Category:

Kelompok Bank berdasarkan Modal Inti 1,

Private Bank

Bank Group based on Core Capital 1, Private
Bank

Tanggal / Dated:

25 Agustus / August 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia Best Bank Award

Penyelenggara / Organizer:

Warta Ekonomi

5. 1st The Best Finance

Kategori / Category:

1st The Best Finance Bank Company – Aset
Rp20 Triliun – Rp30 Triliun

1st The Best Finance Bank Company –
Asset Rp20 Trillion – Rp30 Trillion

Tanggal / Dated:

21 Oktober / October 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia Finance Award V 2022

Penyelenggara / Organizer:

Economic Review

6. 3rd The Best GCG

Kategori / Category:

Aset Rp20 Triliun – Rp30 Triliun

Asset Rp20 Trillion – Rp30 Trillion

Tanggal / Dated:

16 Desember / December 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia GCG Award VII 2022

Penyelenggara / Organizer:

Economic Review

7. 3rd The Best Enterprises Risk Management

Kategori / Category:

Aset Rp20 Triliun – Rp30 Triliun (Bank
Public Company)

Asset Rp20 Trillion – Rp30 Trillion (Public
Bank Company)

Tanggal / Dated:

16 Desember / December 2022

Penerima / Awardee:

Bank Victoria

Acara / Event:

Indonesia Enterprises Risk Management
V 2022

Penyelenggara / Organizer:

Economic Review





Laporan Manajemen

Management Report



Di tengah ketidakstabilan ekonomi global, Bank tetap berdaya tahan dan mencatatkan performa yang cukup memuaskan. Kerja sama yang solid antar lini usaha perusahaan merupakan kunci utama keberhasilan tersebut.

In the midst of global economic instability, the Bank remained resilient and recorded a satisfactory performance. Solid cooperation between the company's business lines is the main factor to this success.



LAPORAN DEWAN KOMISARIS

Report of the Board of Commissioners



Dewan Komisaris senantiasa mengapresiasi keberhasilan Direksi dalam menghadapi setiap tantangan sepanjang tahun 2022. Hal ini dibuktikan dengan pendapatan bunga - bersih yang tumbuh sebesar 67,22% dibandingkan tahun 2021.

The Board of Commissioners appreciates the success of the Board of Directors in facing every challenge throughout 2022. This is shown through the increasing net interest income by 67.22% compared to 2021.



Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Distinguished Shareholders and Stakeholders,

Puji dan syukur patut kita panjatkan ke hadirat Tuhan Yang Maha Kuasa karena atas rahmat dan perkenan-Nya maka tahun 2022 dapat dilewati dengan baik. Di tengah dinamika baru yang timbul di pasar global yang kemudian turut berimbas ke perekonomian dalam negeri, PT Bank Victoria International Tbk dapat menutup tahun buku dengan performa cukup yang memuaskan, baik dari sisi kuantitas maupun kualitas.

Pencapaian ini merupakan kepiawaian dari seluruh organ tata kelola dan karyawan Bank Victoria dalam menjalankan tugas dan tanggung jawabnya masing-masing. Insan Bank Victoria tidak melihat tantangan sebagai penghalang untuk bertumbuh, melainkan sebagai sebuah dorongan untuk terus memperbaiki diri dan meningkatkan kualitas. Pandangan umum ini kami peroleh dari hasil pengawasan yang kami jalankan di sepanjang tahun yang kemudian kami sampaikan melalui Laporan Dewan Komisaris ini sebagai media pertanggungjawaban yang sah terhadap pihak-pihak yang berkepentingan.

Let us send praise and express gratitude to the God Almighty for His grace and blessings that we could pass the year 2022 in a good manner. Amid the new dynamics arising in the global market that affected the domestic economy, PT Bank Victoria International Tbk was able to close the financial year with satisfactory performance, in terms of quantity and quality.

This achievement was supported by all governance organs and employees' expertise in carrying out their respective duties and responsibilities. Bank Victoria personnel do not see challenges as a barrier to growth, but as an encouragement to keep improving themselves and improving quality. We came to this conclusion after we conduct supervision throughout the year, which then we convey through this Board of Commissioners' Report as a medium for legitimate accountability to interested parties.

Zaenal Abidin Ph.D.

Komisaris Utama Independen
Independent President Commissioner



Pengawasan terhadap Perumusan dan Implementasi Strategi Bank Victoria

Dewan Komisaris melihat bahwa pengelolaan Bank Victoria di sepanjang tahun 2022 telah sesuai dengan Rencana Bisnis Bank (RBB) Tahun 2022-2024. Penyusunannya telah mempertimbangkan asumsi ekonomi makro dan mikro, kinerja Bank pada tahun sebelumnya, serta arah pertumbuhan dan pengembangan bisnis ke depan. Meskipun pengelolaan usaha berjalan sesuai rencana, namun Direksi dan jajaran manajemen pendukungnya tetap bergerak dengan cepat untuk menyesuaikan terhadap tantangan yang ada.

Dewan Komisaris senantiasa berkoordinasi dengan Direksi serta komite-komite pendukung guna menghadapi dan memitigasi setiap tantangan dengan baik, demikian pula setiap peluang dapat diraih dengan strategi yang tepat. Dewan Komisaris mengefektifkan pertemuan-pertemuan rutin yang dilaksanakan secara berkala untuk membahas implementasi strategi ataupun progress pencapaiannya sehingga organ tata kelola tidak kehilangan momentum yang tepat dalam pengambilan keputusan.

Penilaian terhadap Kinerja Direksi mengenai Pengelolaan Bank Victoria

Strategi Bank untuk terus meningkatkan sistem teknologi informasi (TI) melalui layanan *digital banking* ataupun dalam seluruh rangkaian operasi yang terintegrasi dipandang telah sesuai dengan perkembangan tren perilaku masyarakat dalam menjalankan transaksi perbankan serta sejalan dengan peraturan regulator dan praktik-praktik terbaik di industri perbankan. Kami meyakini bahwa pertumbuhan kinerja operasional setiap tahunnya merupakan manfaat yang dihasilkan dari peningkatan kualitas TI tersebut. Demikian pula halnya dengan pengelolaan operasi yang semakin efisien dari sisi proses kerja dan biaya.

Selain itu, kami juga mengapresiasi upaya Direksi serta dukungan Pemegang Saham yang telah berhasil melakukan pemenuhan modal inti minimum sesuai dengan ketentuan yang berlaku. Direksi juga berhasil meningkatkan pendapatan bunga – bersih sebesar 67,22% yang mendorong perolehan laba operasional dan laba tahun berjalan, setelah mencatatkan kerugian di tahun sebelumnya. Rasio-rasio keuangan Bank juga semakin meningkat kualitasnya, baik ditinjau dari sisi kualitas kredit, profitabilitas, kemampuan memenuhi tanggung jawab keuangan, serta imbal hasil bagi Pemegang Saham. Namun demikian masih dibutuhkan kerja keras Direksi dalam memperbaiki kualitas kredit bermasalah dan menyelesaikannya, khususnya kredit macet yang nilainya saat ini sebesar 3,25% dari portofolio kredit, termasuk penyelesaian AYDA sesuai dengan tenggat waktu yang disepakati. Sedangkan dari sisi kepatuhan, hal yang masih harus ditingkatkan dalam proses pemberian kredit adalah agar senantiasa memperhatikan prinsip kehati-hatian, disamping juga terus melakukan peningkatan kualitas karyawan.

Supervision of Bank Victoria's Strategy Formulation and Implementation

The Board of Commissioners views that Bank Victoria's management throughout 2022 was already in accordance with the Bank's Business Plan (RBB) for 2022-2024. The preparation of such has observed macro and micro economic assumptions, the Bank's performance in the previous year, as well as the direction of business growth and development in the future. Even though business management is going according to plan, the Board of Directors and its supporting management are still moving fast to adjust to the existing challenges.

The Board of Commissioners constantly coordinates with the Board of Directors and supporting committees to properly face and mitigate every challenge, as well as to catch every opportunity with the right strategy. The Board of Commissioners streamlines regular meetings to discuss strategy implementation or progress towards achievement so that the governance organs do not lose the right momentum in making decisions.

Assessment of the Board of Directors' Performance regarding the Management of Bank Victoria

The Bank's strategy to constantly improve its information technology (IT) system through digital banking services or in all its integrated operations is deemed in accordance with people's behaviour trend in conducting banking transactions and in line with regulatory provisions and best practices in the banking industry. We believe that the operational performance growth every year is a benefit generated from IT quality improvement. Likewise with operational management, work process and cost become more efficient.

Furthermore, we appreciate the Board of Directors' efforts and Shareholders' support who have succeeded in fulfilling the minimum core capital as required by the applicable regulations. The Board of Directors also succeeded in increasing net interest income by 67.22%, which boosted profit from operations and profit for the year, after recording a loss in the previous year. The quality of the Bank's financial ratios has also increased, in terms of loan quality, profitability, ability to fulfil financial responsibilities, and Shareholders' returns. However, the Board of Directors' hard work is still required to improve the quality of and resolve the non-performing loans, especially bad loans, in which the current value is 3.25% of the loan portfolio, including settlement of Foreclosed Collaterals according to the agreed deadline. Meanwhile, in terms of compliance, matter requiring improvement is the process of granting loans by consistently paying attention to the prudential principle and improving the employees quality.

Pandangan atas Prospek Usaha

Proyeksi pertumbuhan ekonomi tahun 2023 memang masih berada dalam kategori waspada, mengingat risiko pelemahan ekonomi dunia, ketidakpastian global, serta kecenderungan kenaikan suku bunga menjadi risiko yang akan dihadapi. Namun, perekonomian Indonesia dinilai masih akan berdaya tahan dengan didukung bauran kebijakan makroprudensial yang akan ditempuh pemerintah dan Bank Indonesia.

Kami melihat bahwa Direksi telah menangkap gambaran tantangan dan peluang yang dihadirkan dari proyeksi perekonomian tahun 2023 tersebut, serta telah mempersiapkan strategi yang terbaik untuk mengelolanya. RBB untuk tahun anggaran 2023-2025 telah disusun secara hati-hati dan sensitif terhadap gejolak perekonomian yang dinamis. Demikian pula target-target pertumbuhan ditetapkan secara konservatif dan realistis, tanpa meninggalkan semangat untuk tumbuh secara signifikan dan berkelanjutan.

Pandangan atas Penerapan Tata Kelola Perusahaan yang Baik

Penguatan tata kelola perusahaan yang baik (GCG) perlu senantiasa difokuskan dalam upaya menjaga perjalanan bisnis Bank tetap dalam arah keberlanjutan. Di tahun 2022, kami telah meningkatkan kualitas fungsi pengawasan Dewan Komisaris dan komite-komite pendukung sebagaimana dibuktikan dari peningkatan hasil *self assessment* GCG atas aspek tersebut. Dalam proses pengawasan, kami juga melihat bahwa Direksi telah menguatkan fungsi *internal control* tidak hanya di kantor pusat, tetapi juga hingga ke kantor-kantor cabang. Budaya risiko telah menjangkau aspek-aspek yang lebih luas, termasuk pada perencanaan tahunan. Demikian pula kepatuhan organ tata kelola dan seluruh karyawan dalam melaksanakan tugasnya telah terpenuhi sehingga tidak terdapat pelanggaran terhadap peraturan regulator, peraturan internal Bank, ataupun tindakan yang terindikasi *fraud*.

Pandangan atas Penerapan Tanggung Jawab Sosial dan Lingkungan

Kami memandang komitmen Bank untuk terus berkontribusi terhadap aspek ekonomi, sosial, dan lingkungan telah berjalan dengan baik. Sebagai lembaga jasa keuangan, Bank secara konsisten telah menerapkan praktik keuangan berkelanjutan. Hal ini diwujudkan dengan penyaluran produk pembiayaan yang berwawasan sosial dan lingkungan yang proporsi penyalurannya meningkat dari tahun sebelumnya. Kami juga mengapresiasi langkah yang ditempuh Direksi dalam meningkatkan kapasitas internal Bank melalui penyelenggaraan program pengembangan kompetensi terkait pemahaman risiko sosial dan lingkungan, mengingat aspek-aspek tersebut semakin menjadi perhatian utama dalam pengelolaan bisnis dewasa ini.

Views on Business Outlook

Several risks that may be faced relate to the projected economic growth for 2023, which is still in the alert category, considering the risks of a weakening world economy, global uncertainty, and tendency to increase interest rates. However, Indonesian economy is considered to still be resilient, as supported by the macroprudential policy mix that will be pursued by the government and Bank Indonesia.

We view that the Board of Directors has captured the picture of the challenges and opportunities presented by the 2023 economic projection, and has prepared the best strategy to manage them. The RBB for the 2023-2025 fiscal year has been prepared carefully and is sensitive to dynamic economic turmoil. Likewise, growth targets are set conservatively and realistically, without leaving the spirit to grow significantly and sustainably.

Views on the Implementation of Good Corporate Governance

To strengthen good corporate governance (GCG), focusing on efforts to maintain the Bank's business journey in a sustainable direction is necessary. In 2022, we improved the supervisory function quality of the Board of Commissioners and supporting committees as evidenced by the increase in GCG self-assessment results on this aspect. In the monitoring process, we also view that the Board of Directors has strengthened the internal control function not only at the head office, but also at the branch offices. The risk culture has covered broader aspects, including annual planning. Likewise, the compliance of governance organs and all employees in carrying out their duties has been fulfilled, and thus, there are no violations of regulatory provisions, Bank internal regulations, or actions that indicate fraud.

Views on the Implementation of Social and Environmental Responsibility

We view that the Bank's commitment to constantly contributing to economic, social, and environmental aspects has gone well. As a financial services institution, the Bank has consistently implemented sustainable finance practices. This is realized by the distribution of financing products that are socially and environmentally sound, in which the proportion of distribution has increased from that of previous year. We also appreciate the steps taken by the Board of Directors in increasing the Bank's internal capacity through the implementation of competency development programs related to understanding social and environmental risks, considering that these aspects are increasingly becoming the main concern in business management today.

Perubahan Komposisi Anggota Dewan Komisaris

Selama tahun 2022, terdapat beberapa kali perubahan komposisi anggota Dewan Komisaris. Berdasarkan RUPS Tahunan tanggal 3 Juni 2022, RUPS Luar Biasa tanggal 10 Agustus 2022, dan RUPS Luar Biasa tanggal 19 Oktober 2022, sehingga susunan Dewan Komisaris terakhir Bank berdasarkan Akta No. 44 tanggal 28 Oktober 2022, yaitu sebagai berikut.

Komisaris Utama Independen : Zaenal Abidin, Ph.D.;
Komisaris/Komisaris Independen : Gunawan Tenggarahardja; dan

Komisaris : Sia Leng Ho.

Penutup

Pengelolaan usaha yang baik dan pencapaian kinerja yang cukup memuaskan di tahun 2022 tentunya merupakan hasil dari dedikasi dan kerja cerdas dari Direksi bersama jajaran manajemen pendukung dan seluruh karyawan. Hal ini sangat kami apresiasi dan syukuri sebagai titik tolak bagi Bank Victoria untuk mencatatkan pertumbuhan yang positif dan solid ke depannya. Ungkapan terima kasih yang besar juga kami sampaikan kepada Pemegang Saham, mitra usaha, regulator, nasabah, maupun masyarakat umum yang telah memberikan kepercayaan, dukungan, maupun loyalitasnya sehingga ekosistem bisnis Bank Victoria dapat tumbuh semakin besar di tengah tantangan ekonomi dan bisnis yang datang silih berganti. Kami pun mendorong seluruh pihak pemangku kepentingan untuk dapat terus menguatkan hubungan industrial yang telah terjalin dengan baik ini dalam rangka menghasilkan pertumbuhan yang inklusif dan berkelanjutan di masa-masa yang akan datang.

Changes in the Board of Commissioners' Composition

In 2022, there were several changes to the Board of Commissioners' composition. Based on the Annual GMS dated 3 June 2022, the Extraordinary GMS dated 10 August 2022, and the Extraordinary GMS dated 19 October 2022. The latest composition of the Bank's Board of Commissioners is based on Deed No. 44 dated 28 October 2022, which is as follows.

Independent President Commissioner : Zaenal Abidin, Ph.D.;
Commissioner/Independent Commissioner : Gunawan Tenggarahardja;
and

Commissioner : Sia Leng Ho.

Closing

Good business management and satisfactory performance achievement in 2022 are certainly the result of the Board of Directors' dedication and smart work, together with support from management and all employees. We highly appreciate and are grateful for this as a starting point for Bank Victoria to record positive and solid growth going forward. We would also like to express our great gratitude to our Shareholders, business partners, regulators, customers, and the general public who have given their trust, support, and loyalty, that enable Bank Victoria's business ecosystem to grow even bigger amidst the coming and going economic and business challenges. We also encourage all stakeholders to continue to strengthen these well-established industrial relations in order to generate inclusive and sustainable growth in the future.

Jakarta, April 2023

Atas nama Dewan Komisaris PT Bank Victoria International Tbk
On behalf of the Board of Commissioners PT Bank Victoria International Tbk



Zaenal Abidin, Ph.D.
Komisaris Utama Independen
Independent President Commissioner

DEWAN KOMISARIS Board of Commissioners



1. Zaenal Abidin, Ph.D.

Komisaris Utama Independen
Independent President Commissioner

2. Gunawan Tenggarahardja

Komisaris/Komisaris Independen
Commissioner/Independent Commissioner

3. Sia Leng Ho

Komisaris
Commissioner

LAPORAN DIREKSI

Report of the Board of Directors



Kinerja keuangan Bank tahun 2022 berhasil mencatatkan laba bersih tahun berjalan sebesar Rp226,17 miliar. Selain itu, rasio-rasio keuangan juga menunjukkan perbaikan yang mana menjadi indikator pemulihan kesehatan performa Bank.

The Bank's financial performance in 2022 managed to record a net profit for the year of Rp226.17 billion. In addition, financial ratios also show improvement, which is an indicator of the recovery of the Bank's performance.



Pemegang Saham dan Pemangku Kepentingan yang Terhormat, Dear Distinguished Shareholders and Stakeholders,

Segenap jajaran Direksi PT Bank Victoria International Tbk merasa bersukacita atas keberhasilan Bank melewati tahun 2022 dengan mencatatkan pertumbuhan usaha secara kuantitatif dan kualitatif yang lebih baik, di tengah berbagai dinamika yang menantang. Perjalanan di tahun tersebut memang tidaklah mudah, namun melalui strategi yang telah dipersiapkan dengan baik dan dengan perhitungan risiko yang dapat ditolerir, Bank Victoria dapat tumbuh positif dengan tingkat kesehatan keuangan yang semakin terjaga.

The entire Board of Directors of PT Bank Victoria International Tbk is happy for the Bank's success in passing the year 2022 by recording better quantitative and qualitative business growth, amidst the various challenging dynamics. The journey in the year was not easy, but with a well-prepared strategy and a tolerable risk calculation, Bank Victoria was able to grow positively with a more maintained level of financial health.

Tantangan Ekonomi dan Industri Tahun 2022

Secara global, kondisi perekonomian di tahun 2022 kembali memburuk karena dipicu oleh ketegangan geopolitik dunia yang meningkatkan risiko resesi dan inflasi yang tinggi, di tengah belum berimbangnya pertumbuhan ekonomi yang diraih di tahun sebelumnya pasca pandemi Covid-19. Ketegangan yang timbul antara Rusia dan Ukraina semakin memicu gangguan rantai pasokan, serta meningkatkan harga energi dan pangan secara umum. Selain meningkatkan risiko resesi dan

Economic and Industrial Challenges in 2022

Globally, the economic conditions worsened again in 2022 due to the world geopolitical tensions which increased the risk of recession and high inflation, amidst the imbalanced economic growth occurred in the previous year after the Covid-19 pandemic. The growing tensions between Russia and Ukraine further fuelled supply chain disruptions, as well as a general increase in energy and food prices. Apart from increasing the risk of recession and inflation, this economic turmoil also increases the risk of increasing

Achmad Friscantono

Direktur Utama
President Director



inflasi, gejala ekonomi ini juga meningkatkan risiko kenaikan suku bunga kebijakan dalam waktu yang lama sebagai respons terhadap kenaikan inflasi, penguatan tajam mata uang USD terhadap negara lainnya, serta penarikan dana investor yang disertai pengalihan ke aset likuid. Akibatnya, perekonomian global diproyeksikan tumbuh melambat sebesar 3,4% dibandingkan tahun sebelumnya yang mencapai 6,2%.

Meskipun tantangan ekonomi global turut dirasakan di dalam negeri, namun kuatnya konsumsi masyarakat sebagai dampak dari kelonggaran pemberlakuan pembatasan kegiatan masyarakat (PPKM) serta meningkatnya kinerja ekspor dalam proporsi yang lebih besar dari impor telah mendorong pertumbuhan ekonomi Indonesia menjadi sebesar 5,31%, lebih tinggi dari pertumbuhan tahun sebelumnya yang hanya mencapai 3,69%. Peningkatan ekspor berkontribusi pada surplus Neraca Pembayaran Indonesia yang kemudian mendukung stabilitas nilai tukar Rupiah. Meskipun inflasi meningkat menjadi 5,51%, namun masih lebih rendah dari proyeksi awal Bank Indonesia.

Ketahanan sistem keuangan, khususnya sektor perbankan, juga tetap terjaga dengan baik. Likuiditas yang longgar, sebagaimana ditunjukkan dari rasio alat likuid terhadap dana pihak ketiga yang tetap tinggi, mendukung ketersediaan dana bagi perbankan untuk menyalurkan kredit bagi dunia usaha. Pertumbuhan kredit tercatat mencapai 11,63% dengan ditopang oleh peningkatan pada seluruh jenis kredit dan sektor ekonomi, termasuk bagi usaha mikro, kecil, dan menengah (UMKM). Risiko penyaluran kredit tetap terkendali, tercermin dari rasio kredit bermasalah (*non-performing loan/NPL*) sebesar 2,44%. Di tahun 2022, permodalan perbankan juga tetap kuat, sebagaimana ditunjukkan dari rasio modal inti terhadap ATMR (*core capital ratio to ATMR*) yang mencapai 24,10%, meningkat apabila dibandingkan dengan tahun 2021 yang hanya mencapai 24,07%.

Kebijakan dan Strategi yang Ditempuh Bank Victoria

Melihat dinamika ekonomi di dalam dan di luar negeri, Bank Victoria menjalankan Rencana Bisnis Bank yang *prudent* dengan mempertimbangkan skala usaha, tingkat kesehatan keuangan, serta arah pertumbuhan ke depan. Strategi bidang pendanaan diprioritaskan pada upaya menjaga dan meningkatkan loyalitas nasabah, serta menambah nasabah baru dengan target pertumbuhan yang berbasis struktur pendanaan yang sehat dan optimal. Untuk itu, Bank melakukan pengembangan secara berkelanjutan dalam *revamping* terhadap *internet banking* dan *mobile banking* yang dilengkapi dengan fitur-fitur yang unggul dan aman, serta membangun kemitraan strategis dengan berbagai pihak untuk memberikan produk dan layanan yang kompetitif. Sedangkan, strategi bidang perkreditan diprioritaskan pada upaya menjaga dan meningkatkan kualitas kredit dengan target pertumbuhan yang sehat dan berkesinambungan dengan tetap mengacu pada prinsip kehati-hatian (*prudential financing*). Bank melakukan diversifikasi pada portfolio kredit, serta membangun kredit *channeling* dan ekosistem digital *lending* untuk meningkatkan

policy interest rates over a long period of time in response to the rising inflation, the sharp appreciation of USD currency against other countries, and the withdrawal of investor funds accompanied by a transfer to liquid assets. As a result, the global economy is projected to grow slower by 3.4% compared to that of previous year which reached 6.2%.

Even though global economic challenges are felt domestically, the strong public consumption as a result of the relaxation of restrictions on community activities (PPKM) and increased export performance in a larger proportion than imports have pushed Indonesia's economic growth to 5.31%, higher from the previous year's growth which only reached 3.69%. Increased exports contributed to a surplus in Indonesia's Balance of Payments, which then supported Rupiah exchange rate's stability. Even though inflation increased to 5.51%, it was still lower than Bank Indonesia's initial projection.

The financial system resilience, especially the banking sector, is also well maintained. Loose liquidity, as indicated by the ratio of liquid assets to third party funds which remains high, supports the availability of funds for banks to extend loans to the business world. Loan growth was recorded at 11.63%, as supported by an increase in all types of loan and economic sectors, including for micro, small, and medium enterprises (MSMEs). Loan disbursement risk remains under control, as reflected in the ratio of non-performing loans (NPL) of 2.44%. In 2022, banking capital also remained strong, as indicated by the core capital to RWA ratio which reached 24.10%, an increase compared to that of 2021 which only reached 24.07%.

Policies and Strategies Taken by Bank Victoria

Considering the economic dynamics at home and abroad, Bank Victoria implements a prudent Bank Business Plan by observing the business scale, financial soundness level, and future growth directions. The funding strategy is prioritized on efforts to maintain and increase customer loyalty, as well as adding new customers with growth targets based on a sound and optimal funding structure. As such, the Bank continuously revamps the internet banking and mobile banking, which are equipped with superior and secure features, and builds strategic partnerships with various parties to provide competitive products and services. Meanwhile, the lending strategy is prioritized on efforts to maintain and improve loan quality with healthy and sustainable growth targets while still referring to the principle of prudential financing. The Bank diversifies its loan portfolio and builds loan channelling and digital lending ecosystem to improve smooth supply and demand for loans. Regarding operations and information technology systems, the Bank continues to develop in order to support service improvements, business operations, as well as security and

kelancaran permintaan dan penawaran kredit. Pada bidang operasional dan sistem teknologi informasi, Bank melanjutkan pengembangan dalam rangka mendukung peningkatan layanan, operasional bisnis, serta keamanan dan kepatuhan terhadap regulasi. Selain produk dan layanan, Bank mengembangkan operasional perbankan yang *Safe, Quick, Easy, dan Warm* (SQEW) yang berbasis pada bisnis yang berkelanjutan.

Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum serta sebagai upaya memperkuat struktur permodalan, maka di tahun 2022, Pemegang Saham Bank Victoria melakukan penyetoran modal yang diikuti dengan Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VII. Penerbitan *Negotiable Certificate of Deposit* Bank Victoria Tahun 2022 sebesar Rp220.000.000.000,- juga dilakukan untuk meningkatkan modal kerja dalam rangka pengembangan usaha, terutama pemberian kredit, serta memperbaiki *maturity profile* pendanaan secara keseluruhan dan mempersempit *maturity GAP*. Langkah strategis dan berani lainnya dilakukan melalui pengalihan saham PT Bank Victoria Syariah sebagai Entitas Anak kepada PT Victoria Investama Tbk sebagai Pemegang Saham Bank, sehingga per Desember 2022 modal inti Bank melampaui Rp3 triliun.

Peranan Direksi dalam Perumusan dan Implementasi Strategi

Rangkaian strategi yang dilaksanakan di sepanjang tahun 2022 sejalan dengan Rencana Bisnis Bank (RBB) Tahun 2022-2024 yang disusun oleh Direksi dengan pengawasan dan persetujuan Dewan Komisaris. Implementasinya diawasi secara ketat mengingat dinamika perekonomian dapat menyebabkan pembiasan dari rencana yang disusun dan dari target yang diharapkan. Pengawasan ini dapat dilakukan melalui rapat internal Direksi, rapat gabungan dengan Dewan Komisaris, serta rapat dengan komite dan unit kerja pendukung Direksi.

Pencapaian Kinerja

Secara umum, tingkat suku bunga yang ditetapkan Bank Victoria mengalami kenaikan, mengikuti kenaikan suku bunga Bank Indonesia. Namun, hal ini tidak menghambat pertumbuhan kinerja operasional. Dibandingkan tahun sebelumnya, simpanan nasabah meningkat 7,19% menjadi Rp19,37 triliun, demikian pula pinjaman yang diberikan meningkat 7,77% menjadi Rp15,82 triliun. Dari total pinjaman tersebut, sebanyak 15,45% atau Rp2,45 triliun disalurkan kepada UMKM.

Peningkatan kinerja operasional tersebut mendorong pertumbuhan pendapatan bunga – bersih sebesar 67,22% menjadi Rp699,31 miliar sehingga Bank Victoria dapat meraih laba operasional dan laba bersih tahun berjalan masing-masing sebesar Rp433,63 miliar dan Rp226,17 miliar, setelah tahun-tahun sebelumnya mencatatkan kerugian. Hal ini mendorong perbaikan rasio-rasio keuangan

regulatory compliance. In addition to products and services, the Bank develops banking operations that are Safe, Quick, Easy, and Warm (SQEW) based on a sustainable business.

In order to comply with the Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks and as an effort to strengthen the capital structure, in 2022, Bank Victoria's Shareholders made a capital deposit, followed by the Exercise of Capital Increase with Pre-emptive Rights (PMHMETD) VII. Bank Victoria also issued *Negotiable Certificate of Deposit* in 2022 at the amount of Rp220,000,000,000 to increase working capital for business development, especially lending, as well as improve the overall funding maturity profile and narrow the maturity GAP. Another strategic and bold step was taken through the transfer of shares of PT Bank Victoria Syariah as a Subsidiary to PT Victoria Investama Tbk as a Bank Shareholder, and therefore, as of December 2022, the Bank's core capital exceeded Rp3 trillion.

The Board of Directors' Role in Strategy Formulation and Implementation

The series of strategies implemented throughout 2022 are in line with the Bank's Business Plan (RBB) for 2022-2024, which was prepared by the Board of Directors under the supervision and approval of the Board of Commissioners. Its implementation is closely monitored, considering that the economic dynamics can cause deviations from the set plans and expected targets. This supervision can be carried out through the Board of Directors' internal meetings, joint meetings with the Board of Commissioners, and meetings with committees and work units supporting the Board of Directors.

Performance Achievements

In general, the interest rate set by Bank Victoria has increased, following the increase in Bank Indonesia's interest rate. However, this did not hinder the operational performance growth. Compared to the previous year's figures, deposits from customers increased by 7.19% to Rp19.37 trillion and loans increased by 7.77% to Rp15.82 trillion. Of the total loans, 15.45% or Rp2.45 trillion was channelled to MSMEs.

The operational performance increase encouraged net interest income growth by 67.22% to Rp699.31 billion, enabling Bank Victoria to achieve profit from operations and net profit for the year amounting to Rp433.63 billion and Rp226.17 billion, respectively, after recording a loss in the previous years. This encourages improvement of the Bank's financial ratios, in terms of liquidity,

Bank, baik dari sisi likuiditas, solvabilitas, rentabilitas, maupun kolektibilitas piutang. Tingkat likuiditas yang tercermin dari rasio pinjaman terhadap dana pihak ketiga (*loan to deposit ratio/LDR*) meningkat menjadi 81,69%. Tingkat solvabilitas yang diukur berdasarkan rasio kewajiban penyediaan modal minimum (KPMM) meningkat menjadi 21,97%. Tingkat rentabilitas yang diukur menggunakan rasio imbal hasil atas aset (ROA), rasio imbal hasil atas ekuitas (ROE), dan rasio margin bunga bersih (NIM) masing-masing meningkat menjadi 1,47%, 9,48%, dan 3,52%, demikian pula beban operasional terhadap pendapatan operasional (BOPO) dapat ditekan menjadi 79,44%. Sedangkan, tingkat kolektibilitas piutang yang diukur rasio pinjaman bermasalah (*non performing loan/NPL*) menurun menjadi 3,42%.

Meskipun belum sepenuhnya dapat mencapai target RBB, namun dapat kami sampaikan bahwa performa Bank Victoria di tahun 2022 sudah jauh lebih baik dari tahun-tahun sebelumnya. Kami meyakini bahwa pertumbuhan ini masih akan terus berlanjut seiring dengan stabilnya perekonomian nasional dan semakin kuatnya pengelolaan internal Bank Victoria.

Penerapan Tata Kelola Perusahaan yang Baik

Sebagai lembaga jasa keuangan dan perusahaan publik yang menuntut dilakukannya pengelolaan usaha secara bertanggung jawab, menjadi suatu keharusan bagi Bank Victoria untuk meningkatkan kualitas tata kelola perusahaan yang baik (GCG). Lebih dari itu, kami juga melihat bahwa penerapan GCG dan peningkatan kualitasnya sangat diperlukan sebagai pilar pertumbuhan dan keberlanjutan usaha yang solid bagi Bank. Hal ini akan mengubah sudut pandang seluruh insan Bank dalam menerapkan prinsip GCG pada setiap pemenuhan tugas dan tanggung jawabnya, tidak sekedar menjadi sebuah kewajiban yang dipaksakan, tetapi komitmen yang dihidupi bersama.

Berdasarkan hasil *self assessment* GCG yang rutin dilaksanakan setiap tahun, Bank Victoria melakukan berbagai upaya untuk menyempurnakan dan menutupi kesenjangan penerapan GCG dengan peraturan yang berlaku ataupun praktik terbaik di industri perbankan. Kami tidak berpuas diri dengan hasil penilaian yang dikategorikan “baik” dari tahun ke tahun, melainkan kami terus mencari inisiatif untuk dapat meningkatkan kualitas *governance structure, governance process, dan governance outcome* pada 11 (sebelas) aspek penilaian GCG. Komitmen ini dapat dimulai dari memutakhirkan *softstructure* GCG yang dimiliki Bank agar tetap *update* dan relevan sehingga implementasi pengelolaan seluruh aspek bisnis dapat menjadi lebih baik. Kebijakan, pedoman, dan *standard operating procedure* (SOP) yang terus disempurnakan akan meningkatkan taraf implementasi pengendalian internal, baik secara parsial maupun menyeluruh. Demikian pula halnya dengan memastikan budaya risiko yang melekat kuat pada setiap pertimbangan perilaku dan pengambilan keputusan, termasuk dalam penyusunan Rencana Kerja dan Anggaran Tahunan, sangatlah penting untuk menjaga kehati-hatian Bank dalam menjalankan bisnis di tengah gejolak ekonomi, sosial, dan politik yang datang silih berganti.

solvency, profitability, and receivables turnover. The liquidity level as reflected in the loan to deposit ratio (LDR) increased to 81.69%. The solvency level as measured by the capital adequacy ratio (CAR) increased to 21.97%. The profitability level as measured by the ratios of return on assets (ROA), returns on equity (ROE), and net interest margin (NIM) increased to 1.47%, 9.48%, and 3.52%, respectively. Operating expenses to operating income (BOPO) could be reduced to 79.44%. While, the receivables turnover ratio as measured by the ratio of non-performing loans (NPL) decreased to 3.42%.

Even though we have not fully achieved the RBB target, we can say that Bank Victoria's performance in 2022 was much better than that of previous years. We believe that this growth will continue in line with the national economic stability and Bank Victoria's stronger internal management.

Implementation of Good Corporate Governance

As a financial services institution and a public company that demands responsible business management, it is imperative for Bank Victoria to improve the quality of good corporate governance (GCG). Further than that, we also view that the implementation of GCG and quality improvement is crucial as a solid pillar of growth and business sustainability for the Bank. This will change the point of view of all Bank personnel in applying the principles of GCG to every fulfilment of their duties and responsibilities, not just being an obligation that is forced, but a commitment that is lived together.

Based on the results of GCG self-assessment which is routinely carried out every year, Bank Victoria makes various efforts to improve and cover gaps in GCG implementation with applicable regulations or best practices in the banking industry. We are not satisfied with the assessments results categorized as “good” from year to year, but we continue to look for initiatives improve the quality of governance structures, governance processes, and governance outcomes in 11 (eleven) aspects of GCG assessment. This commitment can begin with updating the Bank's GCG soft structure to keep it updated and relevant so that the management of all business aspects can be better. Policies, guidelines, and standard operating procedures (SOPs) that are continuously refined will increase the internal control level, either partially or overall. Likewise, ensuring a risk culture that is firmly attached to every consideration of behaviour and decision-making, including in the preparation of the Annual Work Plan and Budget, is very important to maintain the Bank's prudence in conducting business amidst the economic, social, and political turmoil that comes one after another.

Selain penguatan *soft structure*, penguatan peran organ tata kelola dalam mengimplementasikan maupun mengawasi implementasi GCG juga sangat diperlukan. Dalam hal ini, kelancaran dan kualitas dari komunikasi antar pihak di dalam internal Bank perlu terus ditingkatkan agar pengelolaan perusahaan dapat terkoordinasi dengan baik, demikian pula tidak ada keputusan yang tumpah tindih atau saling bertentangan sehingga Bank dapat bergerak lincah dan adaptif dengan keputusan-keputusan yang dapat diandalkan.

Penerapan Tanggung Jawab Sosial dan Lingkungan

Fungsi intermediasi Bank Victoria tidak hanya menghubungkan pihak yang berkelebihan dana dengan pihak yang berkekurangan dana, namun lebih dari itu, Bank juga merupakan duta pemerintah dalam menyukseskan pencapaian target Tujuan Pembangunan Berkelanjutan (SDGs). Dalam hal ini, Bank terus mengembangkan ekosistem keuangan berkelanjutan di internal agar dapat menjalankan peran aktif untuk menyalurkan pembiayaan bagi usaha yang sesuai dengan kategori kegiatan usaha berkelanjutan. Penjelasan komprehensif mengenai penerapan tanggung jawab sosial dan lingkungan ini telah kami sampaikan dalam Laporan Keberlanjutan yang disusun secara terpisah dari Laporan Tahunan Bank.

Prospek Usaha Tahun 2023

Bauran kebijakan Bank Indonesia untuk tahun 2023 akan terus diarahkan untuk memperkuat ketahanan, pemulihan, dan kebangkitan perekonomian dalam sinergi yang erat dengan kebijakan ekonomi nasional. Kebijakan suku bunga, stabilisasi nilai tukar Rupiah, dan penguatan kecukupan cadangan devisa akan menjadi instrumen kebijakan moneter yang difokuskan. Bank Indonesia juga akan melanjutkan kebijakan makroprudensial longgar untuk meningkatkan kredit atau pembiayaan perbankan dalam rangka mendukung pemulihan ekonomi nasional dengan tetap turut menjaga stabilitas sistem keuangan. Rangkaian kebijakan ini akan berdampak ke sektor riil dan mendorong kelanjutan pertumbuhan ekonomi Indonesia yang berada pada kisaran 4,5%-5,3%.

Bank Victoria menyambut baik proyeksi pertumbuhan ekonomi nasional dan stabilitas sistem keuangan dalam negeri sebagaimana terlihat dari penetapan target pertumbuhan dalam RBB tahun 2023 yang optimis, namun tetap realistis dan reliabel. Strategi yang ditempuh akan disesuaikan dengan tema bisnis Bank, yakni *"Moving Forward to Accelerated Growth and Stronger Governance"*. Kami melihat dan menaruh harapan besar pada setiap strategi dan kebijakan yang telah dipersiapkan untuk meraih pertumbuhan yang sehat dan berkelanjutan.

Further to strengthening the soft structure, strengthening the role of governance organs in implementing and supervising the implementation of GCG is also very necessary. In this case, the smoothness and quality of communication between parties within the Bank's internal need to be continuously improved so that the management of the company can be well coordinated, as well as there are no decisions that overlap or conflict with each other, and thus, the Bank can move in an agile and adaptive manner with reliable decisions.

Implementation of Social and Environmental Responsibility

Bank Victoria's intermediation function does not only connect parties who have excess funds with those who lack funds, but more than that, the Bank is also an ambassador for the government to successfully achieving the Sustainable Development Goals (SDGs) target. In this case, the Bank continues to develop an internal sustainable finance ecosystem to carry out an active role in channelling financing for businesses that fall under the category of sustainable business activities. We have presented a comprehensive explanation regarding the implementation of social and environmental responsibility in the Sustainability Report, which is prepared separately from the Bank's Annual Report.

Business Outlook for 2023

Bank Indonesia's policy mix for 2023 will continue to be directed at strengthening resilience, recovery, and reviving the economy in close synergy with national economic policies. Interest rate policy, stabilizing the Rupiah exchange rate, and strengthening foreign exchange reserves will be the monetary policy instruments to focus on. Bank Indonesia will also continue its loose macroprudential policy to increase bank loans or financing in order to support the national economic recovery while maintaining the financial system stability. This series of policies will have an impact on the real sector and encourage the continuation of Indonesia's economic growth which is in the range of 4.5% -5.3%.

Bank Victoria welcomes the national economic growth projection and domestic financial system stability as seen from the growth target established in the 2023 RBB which is optimistic, but still realistic and reliable. The strategy adopted will be adjusted to the Bank's business theme, namely *"Moving Forward to Accelerated Growth and Stronger Governance"*. We view and place high expectations on every strategy and policy that has been prepared to achieve healthy and sustainable growth.

Perubahan Komposisi Anggota Direksi

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan tanggal 3 Juni 2022, komposisi anggota Direksi mengalami perubahan menjadi sebagai berikut.

Direktur Utama : Achmad Friscantono;
Wakil Direktur Utama : Rusli;
Direktur : Lembing;
Direktur : Debora Wahjutirto Tanoyo;
Direktur Kepatuhan
dan Manajemen Risiko : Tamunan.

Penutup

Melalui kesempatan ini, kami menyampaikan apresiasi dan terima kasih kepada Pemegang Saham yang terus mendukung keberlanjutan usaha Bank, kepada Dewan Komisaris dan segenap komite pendukung yang telah memberikan masukan dan rekomendasi yang sangat diperlukan dalam mengelola bisnis secara *prudent*, serta kepada segenap organ pendukung Direksi dan seluruh karyawan yang tak kenal lelah memberikan kontribusinya dalam membangun usaha yang berkembang dan berdaya tahan. Apresiasi dan terima kasih juga kami sampaikan kepada regulator yang melalui kebijakan-kebijakannya telah menjaga iklim industri perbankan yang sehat di tanah air, serta kepada mitra usaha dan nasabah yang memberikan kepercayaan dan loyalitasnya untuk bertransaksi bersama Bank Victoria. Segenap jajaran Direksi akan memegang komitmen untuk melaksanakan amanah yang diberikan dengan penuh tanggung jawab dan rasa syukur guna memberikan nilai dan manfaat yang berkelanjutan bagi seluruh pemangku kepentingan.

Changes in the Board of Directors' Composition

Based on the Annual General Meeting of Shareholders (GMS) Resolutions dated 3 June 2022, the Board of Directors' composition changed to be as follows.

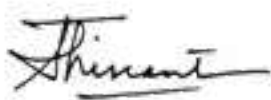
President Director : Achmad Friscantono;
Deputy President Director : Rusli;
Director : Lembing;
Director : Debora Wahjutirto Tanoyo;
Director of Compliance
and Risk Management : Tamunan.

Closing

Through this opportunity, we would like to express our appreciation and gratitude to the Shareholders who continue to support the Bank's business sustainability, to the Board of Commissioners, to all supporting committees who have provided input and recommendations that are very necessary in managing the business in a prudent manner, to all supporting organs of the Board of Directors, and to all employees who tirelessly contribute to building a thriving and resilient business. We would also like to appreciate and thank the regulators whom through their policies have maintained a sound banking industry climate in the country, as well as to business partners and customers who have given their trust and loyalty to conduct transactions with Bank Victoria. The entire Board of Directors will hold the commitment to implementing the mandate given with full responsibility and gratitude in order to provide sustainable value and benefits for all stakeholders.

Jakarta, April 2023

Atas nama Direksi PT Bank Victoria International Tbk
On behalf of the Board of Directors PT Bank Victoria International Tbk



Achmad Friscantono
Direktur Utama
President Director

DIREKSI Board of Directors



1. Achmad Friscantono

Direktur Utama
President Director

2. Rusli

Wakil Direktur Utama
Deputy President Director

3. Tamunan

Direktur Kepatuhan dan
Manajemen Risiko
Director of Compliance and
Risk Management

4. Debora Wahjutirto Tanoyo

Direktur Keuangan
Director of Finance

5. Lembing

Direktur Bisnis
Director of Business

TANGGUNG JAWAB LAPORAN TAHUNAN **Annual Report Responsibility**

Surat Pernyataan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan 2022 PT Bank Victoria International Tbk

Statement of Members of the Board of Commissioners on the Responsibility
for the 2022 Annual Report of PT Bank Victoria International Tbk

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Victoria International Tbk tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Victoria International Tbk for year 2022 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Bank.

This statement is hereby made in all truthfulness.

Jakarta, 17 April 2023

DEWAN KOMISARIS Board of Commissioners



Zaenal Abidin Ph.D.

Komisaris Utama Independen
Independent President Commissioner



Gunawan Tenggarhardja

Komisaris/Komisaris Independen
Commissioner/Independent Commissioner



Sia Leng Ho

Komisaris
Commissioner

Surat Pernyataan Anggota Direksi tentang Tanggung Jawab atas Laporan Tahunan 2022 PT Bank Victoria International Tbk

Statement of Members of the Board of Directors on the Responsibility for the 2022 Annual Report of PT Bank Victoria International Tbk

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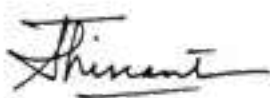
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Jakarta, 17 April 2023

DIREKSI Board of Directors



Achmad Friscantono

Direktur Utama
President Director



Rusli

Wakil Direktur Utama
Deputy President Director



Tamunan

Direktur Kepatuhan dan Manajemen Risiko
Director of Compliance and Risk Management



Leming

Direktur Bisnis
Director of Business



Debora Wahjutirto Tanoyo

Direktur Keuangan
Director of Finance





Profil Perusahaan

Company Profile

1



Kantor Pusat
Head Office

38



Kantor Cabang Utama dan
Kantor Cabang Pembantu
Main Branch Offices and
Sub-branch Offices

Beragam Produk dan Jasa: Various Products and Services:



Produk Simpanan
Savings Products



Produk Pinjaman
Loan Products



Produk Investasi
Investment Products



Layanan Bank Devisa
Foreign Exchange Bank Services



Jasa Layanan Lainnya
Other Services

IDENTITAS PERUSAHAAN Corporate Identity

Nama Perusahaan Company Name

PT Bank Victoria International Tbk

Tanggal Pendirian Date of Establishment

28 Oktober 1992 / 28 October 1992

Bidang Usaha Line of Business

Bank Umum / Commercial Bank

Modal Dasar Authorized Capital

Rp4,100,000,000,000,-

Modal Ditempatkan dan Disetor Penuh Subscribed and Fully Paid-Up Capital

Rp1,584,823,471,400,-

Total Karyawan 2022 Total Employees in 2022

(Tetap, Kontrak, dan Outsourcing) /
(Permanent, Contract, and Outsourcing)



Pria / Male:

364 orang / people



Wanita / Female:

324 orang / people

Alamat Address

Gedung Graha BIP Lt. 10
Graha BIP Building 10th Floor
Jl. Gatot Subroto Kav. 23
Jakarta Selatan / South Jakarta, 12930
☎ : (021) 5228 888
📠 : (021) 5228 777
✉ : corsec@victoriabank.co.id
🌐 : www.victoriabank.co.id

bank victoria

Media Sosial Social Media



@bankvictoria



Bank Victoria



BankVictoriaID



PT Bank Victoria International Tbk



Catatan / Note:

Bank tidak melakukan perubahan nama pada tahun 2022. / The Bank did not change its name in 2022.



Dasar Hukum Pendirian Legal Basis of Establishment

Didirikan dengan nama PT Bank Victoria pada tanggal 28 Oktober 1992 berdasarkan Akta Notaris Amrul Partomuan Pohan, SH, LLM No. 71 yang selanjutnya diadakan pembetulan dengan Akta No. 30 tanggal 8 Juni 1993 dari notaris yang sama. Akta pendirian tersebut disahkan oleh Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-4903. HT.01.01.TH.93 tanggal 19 Juni 1993 dan telah didaftarkan pada Kepaniteraan Pengadilan Negeri Jakarta Utara No. 342/Leg/1993 tanggal 29 Juni 1993 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 39, Tambahan No. 2602 tanggal 15 Mei 1998.

Incorporated under the name PT Bank Victoria on 28 October 1992, based on the Notary Deed No. 71 by Amrul Partomuan Pohan, SH, LLM, which was subsequently amended by Deed No. 30 dated 8 June 1993 of the same notary. The deed of incorporation was approved by the Minister of Justice of the Republic of Indonesia in its Decree No. C2-4903. HT.01.01.TH.93 dated 19 June 1993, was registered at the Clerk Office of North Jakarta District Court under No. 342/Leg/1993 dated 29 June 1993, and was published in Supplement No. 2602 to the Official Gazette of the Republic of Indonesia No. 39 dated 15 May 1998.

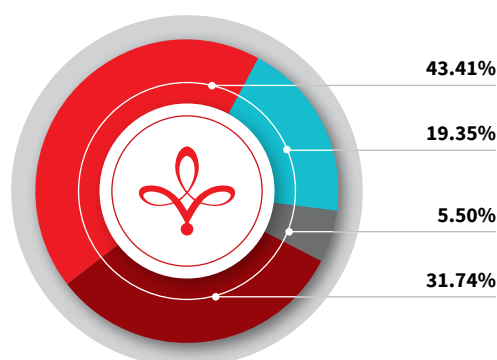


Dasar Hukum Perubahan Nama Legal Basis of Name Change

- Didirikan dengan nama PT Bank Victoria pada tanggal 28 Oktober 1992 berdasarkan Akta Notaris Amrul Partomuan Pohan, SH, LLM No. 71 yang selanjutnya diadakan pembetulan dengan Akta No. 30 tanggal 8 Juni 1993 dari notaris yang sama;
- Menjadi PT Bank Victoria International berdasarkan Akta Pembetulan No. 30 tanggal 8 Juni 1993 yang juga dibuat di hadapan Notaris Amrul Partomuan Pohan, SH, LLM; dan
- Menjadi PT Bank Victoria International Tbk berdasarkan Akta Notaris Fathiah Helmi, SH No. 1 tanggal 1 Desember 2008.
- Incorporated under the name PT Bank Victoria on 28 October 1992 based on the Notary Deed No. 71 by Amrul Partomuan Pohan, SH, LLM, which was subsequently amended by Deed No. 30 dated 8 June 1993 by the same notary;
- Became PT Bank Victoria International based on Deed of Amendment No. 30 dated 8 June 1993, also made before Notary Amrul Partomuan Pohan, SH, LLM; and
- Became PT Bank Victoria International Tbk based on the Notary Deed by Fathiah Helmi, SH, No. 1 dated 1 December 2008.



Kepemilikan Saham Share Ownership



- PT Victoria Investama Tbk
- Masyarakat / Public <5%
- Chemical Asia Corporation Pte Ltd
- Suzanna Tanojo



Tanggal Pencatatan Saham Share Listing Date

30 Juni 1999 / 30 June 1999



Kode Saham Ticker Code **BVIC**



Lembaga Pencatatan Saham Share Listing Institution

Bursa Efek Indonesia
Indonesia Stock Exchange
Jakarta Stock Exchange Building Tower I
Jl. Jenderal Sudirman Kav. 52-53
Jakarta, 12190

RIWAYAT SINGKAT Brief History



PT Bank Victoria International Tbk saat ini, merupakan hasil dari perjalanan panjang yang tidak luput dari kontribusi banyak pihak strategis. Setiap risiko dan tantangan yang dihadapi mampu dikelola dengan baik guna menjadi Bank pilihan nasabah yang terpercaya, sehat, dan efisien.

Currently, PT Bank Victoria International Tbk is the result of a long journey with a lot of contributions from many strategic parties. Every risk and challenge faced can be managed properly in order to become customers' preferred Bank that is trustworthy, sound, and efficient.



Bank Victoria didirikan pada tanggal 28 Oktober 1992 dengan nama PT Bank Victoria dan melakukan perubahan nama menjadi PT Bank Victoria International pada tahun 1993. Bank memulai operasi sebagai bank umum secara komersial berdasarkan izin dari Menteri Keuangan Republik Indonesia pada tanggal 5 Oktober 1994. Kemudian, pada tahun 1997, Bank Victoria memperluas portofolio layanan dengan memperdagangkan valuta asing.

Pada tahun 1999, Bank melaksanakan penawaran umum perdana saham dan mencatatkan saham di Bursa Efek Surabaya (sekarang Bursa Efek Indonesia) dengan kode saham BVIC. Dengan demikian, sebagian saham PT Bank Victoria dimiliki oleh masyarakat umum dan berubah status menjadi PT Bank Victoria International Tbk.

Bank Victoria was incorporated on 28 October 1992 under the name PT Bank Victoria and its name was changed to PT Bank Victoria International in 1993. The Bank started its operations as a commercial bank based on the license from the Finance Minister of the Republic of Indonesia on 5 October 1994. Then, in 1997, Bank Victoria expanded its service portfolio by trading foreign exchange.

In 1999, the Bank conducted an initial public offering and listed its shares on Surabaya Stock Exchange (now Indonesia Stock Exchange) with ticker code BVIC. Therefore, some of PT Bank Victoria's shares are owned by the public and its name was changed to PT Bank Victoria International Tbk.



Selanjutnya, pada tahun 2022, Bank Victoria ditetapkan sebagai bank persepsi berdasarkan Surat Keputusan Direktur Jenderal Perbendaharaan No. KEP-284/PB/2021 tanggal 16 November 2021 tentang Penunjukan PT Bank Victoria International Tbk sebagai Bank Persepsi yang Melaksanakan Sistem Penerimaan Negara Secara Elektronik.

Dalam perjalanan usaha, Bank Victoria juga tidak luput dari berbagai tantangan, baik yang disebabkan oleh kondisi makro maupun lainnya. Namun demikian, dengan berbekal keyakinan dan semangat untuk terus menjadi yang terbaik, seluruh elemen Bank berdedikasi penuh untuk mewujudkan Visi Bank “Menjadi bank pilihan nasabah yang terpercaya, sehat dan efisien, dan mendukung pertumbuhan berkelanjutan”.

Thereafter, in 2022, Bank Victoria was designated as a perception bank based on the Decree of the Director General of Treasury No. KEP-284/PB/2021 dated 16 November 2021 on the Designation of PT Bank Victoria International Tbk as a Perception Bank that Implements an Electronic State Revenue System.

In its business course, Bank Victoria has also experienced various challenges, either caused by macro or other conditions. However, equipped with the belief and enthusiasm to keep being the best, all of the Bank's elements are fully dedicated to realizing the Bank's Vision “To become the customers' preferred Bank, which is trustworthy, sound, and efficient, and supports sustainable growth”.

JEJAK LANGKAH Milestones

1992

Didirikan di Jakarta dengan nama PT Bank Victoria pada tanggal 28 Oktober 1992.

Incorporated in Jakarta under the name PT Bank Victoria on 28 October 1992.

1994

Memulai operasi sebagai Bank Umum secara komersial berdasarkan izin dari Menteri Keuangan Republik Indonesia pada tanggal 5 Oktober 1994.

Started its operations as a Commercial Bank based on the license from the Finance Minister of the Republic of Indonesia dated 5 October 1994.

1997

Memperoleh izin dari Bank Indonesia untuk beroperasi sebagai Pedagang Valuta Asing pada tanggal 25 Mei 1997.

Obtained Foreign Exchange License from Bank Indonesia to operate as a Foreign Exchange Trader on 25 May 1997.

1999

Menjadi perusahaan publik dengan melakukan Penawaran Umum Perdana Saham sejumlah 250.000.000 lembar saham dengan nilai nominal Rp100,- per saham dan sejumlah 80.000.000 Waran Seri I efektif pada tanggal 4 Juni 1999.

Became a publicly listed company by conducting an initial public offering of 250,000,000 shares with a nominal value of Rp100 per share and 80,000,000 Series I Warrants effectively on 4 June 1999.

2000

Melakukan penawaran umum terbatas (PUT) I sejumlah 614.000.000 lembar saham dengan nilai nominal sebesar Rp100,- per saham dengan harga yang ditawarkan sebesar Rp115,- per saham dan sejumlah 85.960.000 Waran Seri II pada tanggal 28 September 2000.

Conducted a limited public offering (LPO) I of 614,000,000 shares with a nominal value of Rp100 per share and offering price of Rp115 per share and 85,960,000 Series II Warrants on 28 September 2000.

2003

Melakukan PUT II sejumlah 705.243.360 lembar saham dengan nilai nominal dan harga yang ditawarkan sebesar Rp100,- per saham dan sejumlah 423.146.016 Waran Seri III pada tanggal 20 Maret 2003.

Conducted LPO II of 705,243,360 shares with both nominal value and offering price of Rp100 per share and 423,146,016 Series III Warrants on 20 March 2003.

2006

Melakukan PUT III sejumlah 670.363.760 lembar saham dengan nilai nominal Rp100,- per saham dengan harga yang ditawarkan sebesar Rp115,- per saham dan sejumlah 469.277.676 Waran Seri IV pada tanggal 13 Juli 2006.

Conducted LPO III of 670,363,760 shares with a nominal value of Rp100 per share and offering price of Rp115 per share and 469,277,676 Series IV Warrants on 13 July 2006.

2007

Mengakuisisi PT Bank Swaguna sebagai Entitas Anak.

Acquired PT Bank Swaguna as a Subsidiary.

2008

Melakukan PUT IV sejumlah 1.167.498.560 lembar saham dengan nilai nominal dan harga yang ditawarkan sebesar Rp100,- per saham dan sejumlah 630.449.220 Waran Seri V pada tanggal 11 Juli 2008.

Conducted LPO IV of 1,167,498,560 shares with both nominal value and offering price of Rp100 per share and 630,449,220 Series V Warrants on 11 July 2008.

2010

Melakukan perubahan nama Entitas Anak Bank Victoria dari PT Bank Swaguna menjadi PT Bank Victoria Syariah pada tanggal 19 Januari 2010.

Changed the name of Bank Victoria's Subsidiary from PT Bank Swaguna to PT Bank Victoria Syariah on 19 January 2010.

2011

Melakukan PUT V sejumlah 1.954.919.259 lembar saham dengan nilai nominal dan harga yang ditawarkan sebesar Rp100,- per saham dan sejumlah 1.448.939.990 Waran Seri VI pada 4 Juli 2011.

Conducted LPO V of 1,954,919,259 shares with both nominal value and offering price of Rp100 per share and 1,448,939,990 Series VI Warrants on 4 July 2011.

2016

- Memperoleh izin operasional sebagai Bank Devisa berdasarkan Surat Kepala Departemen Perizinan dan Informasi Perbankan Otoritas Jasa Keuangan No. S-423/PB.12/2016 pada tanggal 13 Desember 2016.

- Obtained operational license as a Foreign Exchange Bank based on the Letter of Banking Licensing and Information Department Head of the Financial Services Authority No. S-423/PB.12/2016 dated 13 December 2016.

2016

- Memberikan layanan transaksi dalam valuta asing yang meliputi transaksi pengiriman uang (*remittance*), perdagangan internasional (*trade finance*), *treasury* serta layanan interbank lainnya setelah menjadi Bank Devisa.
- Melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) sebesar 9,00% oleh DEG (Deutsche Investitions-Und Entwicklungsgesellschaft MbH).
- Providing transaction services in foreign currencies which include remittance transactions, international trade (*trade finance*), *treasury*, and other interbank services after becoming a Foreign Exchange Bank.
- Conducting Capital Addition Without Preemptive Rights (PMTHMETD) of 9.00% DEG (Deutsche Investitions-Und Entwicklungsgesellschaft MbH).

2018

Memperluas jaringan kantor dengan membuka kantor cabang utama di Semarang, Jawa Tengah, dan di Makassar, Sulawesi Selatan.

Expanding the office network by opening main branch offices in Semarang, Central Java, and in Makassar, South Sulawesi.

2019

- Melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) sejumlah 280.898.877 lembar saham oleh PT Victoria Investama Tbk dan PT Nata Patindo.
- Memperluas jaringan kantor dengan membuka kantor cabang utama di Solo, Jawa Tengah, dan Medan, Sumatera Utara.
- Increasing Capital Without Preemptive Rights (PMTHMETD) of 280,898,877 shares of PT Victoria Investama Tbk and PT Nata Patindo.
- Expanding the office network by opening main branch offices in Solo, Central Java, and in Medan, North Sumatra.

2021

- Melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) sejumlah 586.205.939 lembar saham oleh PT Victoria Investama Tbk, PT Victoria Insurance Tbk, PT Victoria Alife Indonesia, PT Prolestari Megapersada, PT Regis Pratama Indonesia dan PT Emperor Finance Indonesia.
- Melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) sejumlah 948.979.590 lembar saham oleh PT Victoria Investama Tbk, PT Victoria Alife Indonesia, PT Victoria Insurance Tbk, PT Victoria Sekuritas Indonesia, PT Regis Pratama Indonesia, PT Tridaya Investindo, PT Emperor Finance Indonesia, dan PT Bhuwanatala Indah Permai Tbk.
- Conducting Capital Addition Without Pre-emptive Rights (PMTHMETD) of 586,205,939 shares by PT Victoria Investama Tbk, PT Victoria Insurance Tbk, PT Victoria Alife Indonesia, PT Prolestari Megapersada, PT Regis Pratama Indonesia, and PT Emperor Finance Indonesia.
- Conducting Capital Addition Without Pre-emptive Rights (PMTHMETD) of 948,979,590 shares by PT Victoria Investama Tbk, PT Victoria Alife Indonesia, PT Victoria Insurance Tbk, PT Victoria Sekuritas Indonesia, PT Regis Pratama Indonesia, PT Tridaya Investindo, PT Emperor Finance Indonesia, and PT Bhuwanatala Indah Permai Tbk.

2020

Melakukan digitalisasi pelayanan perbankan serta pengoptimalan *Internet Banking Mobile Banking* (IBMB) dan *Victoria Internet Banking Bisnis* (ViBiz) yang mempermudah nasabah melakukan transaksi.

Digitizing banking services and optimizing Internet Banking Mobile Banking (IBMB) and Victoria Internet Banking Bisnis (ViBiz) to make transactions easier for customers.

2022

- Melaksanakan peresmian sebagai Bank Persepsi.
- Melakukan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sejumlah 2.553.461.919 lembar saham.
- Melakukan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sejumlah 2.807.640.227 lembar saham.
- Bank Victoria melakukan divestasi sebanyak 80% saham milik Bank di Bank Victoria Syariah kepada PT Victoria Investama Tbk.
- Carrying out inauguration as Perception Bank.
- Conducting Capital Increase with Pre-emptive Rights (PMHMETD) of 2,553,461,919 shares.
- Conducting Capital Increase with Pre-emptive Rights (PMHMETD) of 2,807,640,227 shares.
- Bank Victoria divested 80% of the Bank's shares in Bank Victoria Syariah to PT Victoria Investama Tbk.



FILOSOFI LOGO Logo Philosophy

bank  victoria

Logo Bank Victoria merupakan sebuah simbol yang menggambarkan kekuatan karakter perusahaan secara utuh dan jelas. Logo Bank Victoria terinspirasi dari perkembangan yang lebih baik dan menyeluruh yang dilakukan oleh Bank Victoria, serta kepercayaan yang telah ditanamkan sejak dulu yang pada akhirnya mulai menunjukkan hasil.

Bank Victoria's logo is a symbol that illustrates the coherent and clear strength of the company's character. Bank Victoria's Logo was inspired from the Bank's improved and comprehensive development, as well as the beliefs embedded right from the start, which is proven to be fruitful over the years.

Bentuk logo huruf "V" yang di atasnya terdapat mahkota dengan 3 (tiga) lengkungan di setiap sudutnya merupakan penggambaran pada pertumbuhan yang dicapai melalui manajemen yang *prudent*, sentuhan layanan pribadi, dan pengembangan produk inovatif.

The logo shape of the letter "V" which is topped with a crown with three arches in each corner illustrates the growth achieved through prudent management, a touch of personal service, and innovative product development.



Bentuk logo "titik" di bagian bawah merupakan simbol dari kepercayaan yang telah mengakar dan dipupuk terus-menerus.

The shape of "point" below the Logo is a symbol of trust that has been rooted and nurtured continuously.

VISI DAN MISI PERUSAHAAN Company's Vision and Mission

VISI VISION



Menjadi bank pilihan nasabah yang terpercaya, dan efisien, dan mendukung pertumbuhan berkelanjutan.

To become the customers' preferred bank, which is trustworthy, sound and efficient, and supports sustainable growth.



bank 



NILAI BUDAYA PERUSAHAAN Corporate Cultural Values



MISI MISSION

Customers



People



Operations



Risk Management



Safe

Melakukan transformasi *digital banking* yang harus diperkuat keamanannya sehingga membuat nasabah merasa aman dalam menyimpan uang.

Performing a digital banking transformation with obligation to strengthen the security, so that customers feel safe in depositing their money.

Quick

Dengan dilakukannya transformasi *digital*, respon atas keluhan nasabah dapat cepat diselesaikan.

With digital transformation, responses to customer complaints can be promptly resolved.

Easy

Teknologi *digital banking* dibuat agar lebih mudah digunakan, sehingga nasabah mudah dalam melakukan transaksi dan pengelolaan keuangan.

Digital banking technology is made for easy use, to ensure customers convenience in carrying out transactions and managing their finances.

Warm

Dengan basis *digital banking*, membuat nasabah merasa nyaman dan dekat dengan Bank.

With a digital banking base, customers will feel comfortable and close to the Bank.

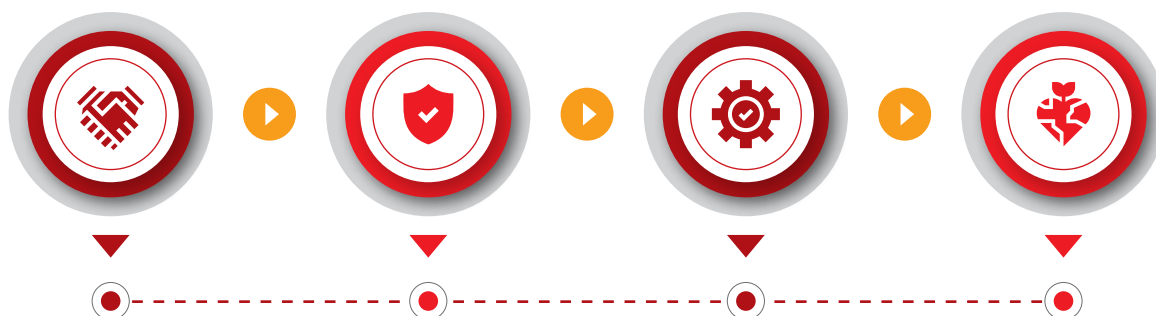
Visi dan Misi Bank Victoria telah disetujui oleh Dewan Komisaris dan Direksi berdasarkan Surat Keputusan Direksi No. 002/SK-DIR/10/19 tanggal 11 Oktober 2019 tentang Visi dan Misi Bank.

Bank Victoria's Vision and Mission have been approved by the Board of Commissioners and Board of Directors based on the Board of Directors' Decision Letter No. 002/SK-DIR/10/19 dated 11 October 2019 on the Bank's Vision and Mission.



VISI Vision

Makna Penting dari Visi Bank
Important Meaning of the Bank's Vision



Pilihan Nasabah Customers' Preferred

Bank Victoria dikenal, dipercaya, serta menjadi pilihan nasabah untuk memenuhi kebutuhan nasabah dalam mendapatkan produk dan layanan perbankan.

Bank Victoria is recognized, trusted, and preferred by customers to fulfill their needs in obtaining banking products and services.

Terpercaya Trustworthy

Bank Victoria berkomitmen menjadi bank yang dapat memberikan rasa aman dan kepastian bagi para nasabah, karyawan, Pemegang Saham, dan pemangku kepentingan lainnya.

Bank Victoria is committed to being the bank that can provide security and certainty to the customers, human capital, Shareholders, and other stakeholders.

Sehat dan Efisien Sound and Efficient

Bank Victoria mempunyai struktur modal yang kuat, kondisi keuangan yang sehat, serta didukung oleh operasional perbankan yang efisien.

Bank Victoria has strong capital structure, sound financial condition, and is supported by efficient banking operation.

Mendukung Pertumbuhan Berkelanjutan Support Sustainable Growth

Bank Victoria senantiasa memperhatikan pembangunan yang mengedepankan aspek manusia (*people*), lingkungan (*planet*), dan nilai bagi pemangku kepentingan (*profit*).

Bank Victoria always pays attention to developments that prioritize aspects of people, environment (planet), and value for stakeholders (profit).

Melalui Visi tersebut, Bank Victoria berharap dapat menjadi bank pilihan nasabah yang dapat dipercaya oleh nasabah, karyawan, pihak regulator, kalangan perbankan, baik nasional maupun internasional, mitra bisnis, dan pemangku kepentingan lainnya, serta memiliki struktur modal yang kuat, kondisi keuangan yang sehat, dan didukung oleh operasional perbankan yang efisien, yang senantiasa mendukung pertumbuhan dengan mengedepankan aspek manusia, lingkungan, dan nilai bagi pemangku kepentingan.

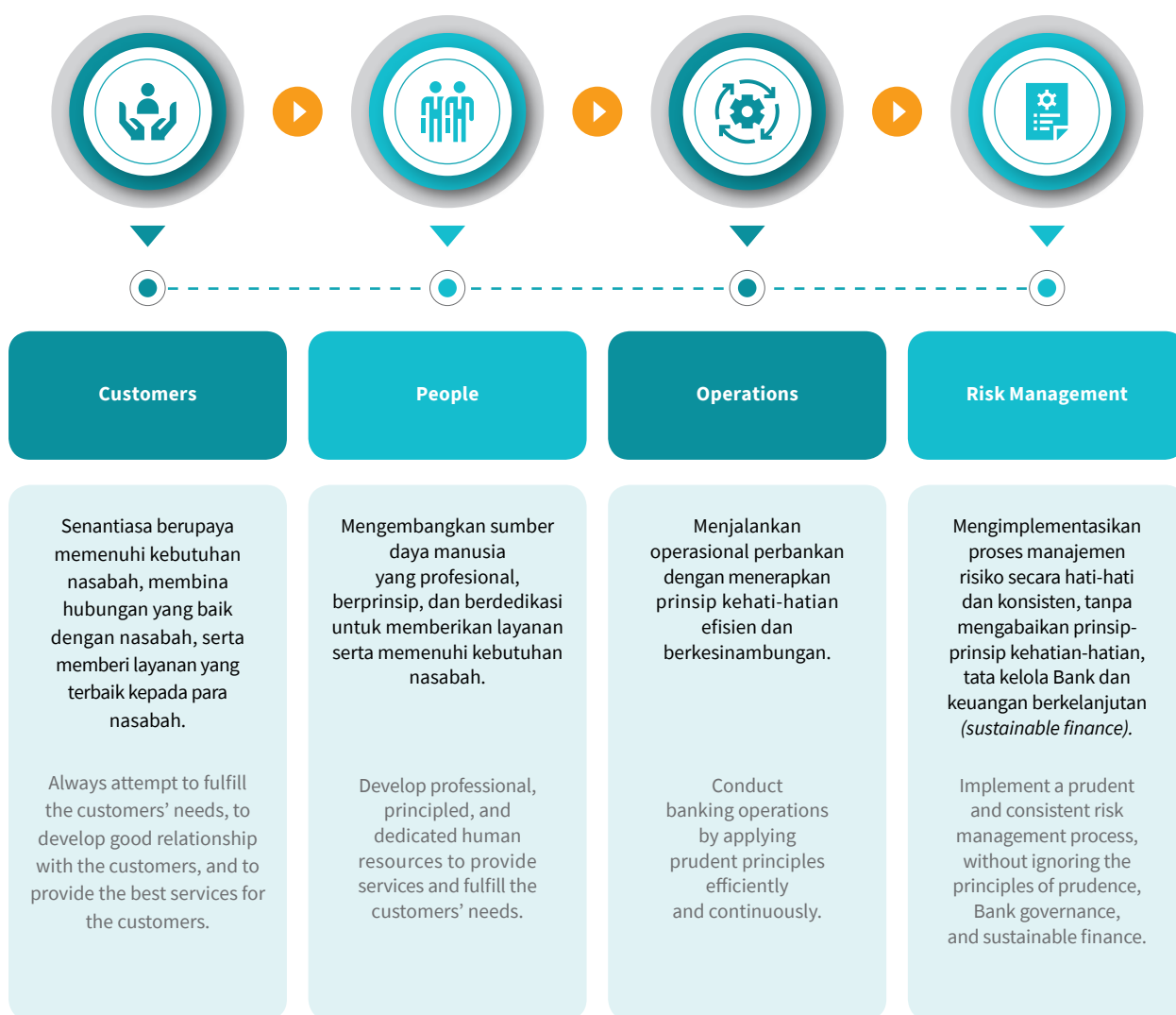
Through such Vision, Bank Victoria expects to be customers' preferred bank, trusted by customers, employees, regulators, banking communities, either at national or international level, business partners, and other stakeholders, and to have strong capital structure, sound financial conditions, that is supported by efficient banking operation, which continuously encourages growth by promoting the aspects of people, planet, and profit.



MISI Mission

Misi Bank Victoria dijelaskan dengan menggunakan pendekatan pada 4 (empat) kelompok yang berkaitan langsung dengan pelaksanaan aktivitas operasional, yaitu:

Bank Victoria's Mission is explained by using an approach to 4 (four) groups that are directly related to the implementation of its operational activities, which are:



Tinjauan Ulang Visi dan Misi oleh Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi secara berkala melakukan tinjauan terhadap Visi dan Misi Bank guna memastikan relevansi Visi dan Misi Bank dengan perkembangan usaha saat ini dan tujuan pengembangan di masa yang akan datang. Pada tahun 2022, tidak terdapat perubahan Visi dan Misi Bank.

Review of Vision and Mission by the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors periodically review the Bank's Vision and Mission to ensure relevance of the Bank's Vision and Mission with the current business development and future development objectives. In 2022, there were no changes of the Bank's Vision and Mission.

Berdasarkan Nilai Budaya Perusahaan tersebut, Bank membentuk 9 (sembilan) *Digital Culture* sebagai berikut.

Based on the Corporate Cultural Values, the Bank has established 9 (nine) Digital Cultures as follows.

Digital Culture

	Berorientasi kepada Nasabah untuk Menciptakan Solusi Baru (SQEW) Fokus terhadap pola pikir dari nasabah, sehingga pengembangan produk diupayakan untuk meningkatkan pengalaman nasabah dengan selalu menempatkan diri pada posisi pelanggan.	Customer-Oriented to Create New Solutions (SQEW) Focus on customer mindset, so that product development is pursued to improve customer experience by always putting oneself in the customer's shoes.
	Membuat Keputusan, Bukan Menerima Instruksi (SQW) Karyawan harus bisa mengambil keputusan sesuai kewenangannya, baik secara individu ataupun kolektif, sesuai ketentuan yang berlaku sehingga meningkatkan kepercayaan.	Make Decisions, Not Receive Instructions (SQW) Employees must be able to make decisions according to their authority, either individually or collectively, in accordance with the applicable regulations to increase trust.
	Berani Mengambil Risiko untuk Menjadi Lebih Baik (QEW) Karyawan didorong untuk mengambil risiko, gagal dengan cepat, dan belajar dengan cepat, dan mereka tidak disarankan untuk mempertahankan <i>status quo</i> karena kebiasaan atau berada dalam zona nyaman.	Dare to Take Risks to Be Better (QEW) Employees are encouraged to take risks, fail quickly, and learn quickly, and they are discouraged from maintaining a status quo out of habit or stay in a comfort zone.
	Mentalitas Berkelimpahan (EW) Karyawan harus percaya dan memiliki pola pikir bahwa selalu banyak jalan kecukupan sumber daya dan kesuksesan sebagai jalan keluar dari masalah.	Abundance Mentality (EW) Employees must believe and have a mindset that there are many ways to achieve adequacy of resources and success as a method to resolve problems.
	Menghasilkan, Memperkenalkan, dan Menerapkan Cara Inovatif dalam Segala Aktivitas (SQEW) Karyawan harus memiliki perilaku untuk menghasilkan, memperkenalkan, dan menerapkan berbagai hal-hal yang inovatif dan kreatif yang berguna pada berbagai tingkatan organisasi.	Produce, Introduce, and Implement Innovative Ways in All Activities (SQEW) Employees must have the mentality to produce, introduce, and implement various innovative and creative matters that are useful at various levels of the organization.
	Selalu Bicara dengan Data dan Fakta (SQ) Pembahasan harus berbasis data dan fakta agar setiap keputusan yang diambil diyakini akurat, tepat, cepat, dan mampu menyelesaikan masalah dengan lebih tuntas.	Always Talk with Data and Facts (SQ) Discussions must be based on data and facts so that every decision made is deemed accurate, precise, fast, and able to solve problems more thoroughly.
	Mengutamakan Eksekusi Setelah Membuat Rencana (QE) Perencanaan dan pengambilan keputusan harus mengutamakan bagaimana eksekusi bisa dilaksanakan segera. Hal ini harus didukung dengan kecepatan dan mengedepankan perbaikan yang berkelanjutan.	Prioritize Execution After Making a Plan (QE) Planning and decision making must prioritize how it can be executed immediately. This must be supported with speed and prioritize continuous improvement.
	Bekerja Sama dan Berkolaborasi Jauh Lebih Baik daripada Dikerjakan Sendiri (EW) Sukses datang melalui kerja kolektif dan berbagi informasi lintas divisi, unit, dan fungsi. <i>Continuous improvement</i> membutuhkan tingkat transparansi dan interaksi yang jauh lebih besar daripada yang ditemukan di organisasi tradisional.	Cooperate and Collaborate are Better than Working Alone (EW) Success comes through collective work and information sharing across divisions, units, and functions. Continuous improvement requires a far greater level of transparency and interaction than that of traditional organizations.
	Hasil Pekerjaan dapat Mudah Terukur (SQ) Seluruh kinerja harus dapat diukur dengan standar yang telah ditetapkan dan diterapkan secara konsisten dan transparan.	Easily-Measured Work Results (SQ) All performances must be measured by standards set and applied consistently and transparently.

Nilai-nilai Budaya Perusahaan tersebut diimplementasikan dalam kinerja dan layanan yang ditunjukkan sebagai berikut.

These Corporate Culture Values are implemented in the performance and services shown as follows.

3 No's Principal

Value Propositions



No Delay



Speed

Banyaknya gangguan dalam bekerja akan menghambat penyelesaian pekerjaan, maka kita harus menghindari hal-hal yang dapat mengganggu pekerjaan tersebut.

Numerous work interruptions will impede work accomplishment. Thus, we must avoid anything that is potentially disruptive to our work.

Dengan menghindari gangguan yang dapat memperlambat pekerjaan, maka pekerjaan kita sehari-hari dapat diselesaikan dengan cepat.

By avoiding distractions that can slow down work, our daily work can be completed quickly.



No Error



Accurate

Sebagai manusia kita tidak luput dari kesalahan, termasuk dalam pekerjaan. Namun kesalahan tersebut lebih mengacu kepada kecerobohan bukan sebatas kemampuan.

As humans, we are not free from mistakes, including work mistakes. However, these mistakes tend to be negligence related, rather than being lack of competence.

Dengan menghindari kesalahan dalam bekerja kita akan menyajikan hasil pekerjaan dengan data yang akurat.

By avoiding work mistakes, we will present accurate data as our work results.



No Fraud



Control

Fraud terjadi dikarenakan pengendalian internal yang lemah, pemahaman yang kurang terhadap peraturan serta *monitoring* yang lemah.

Fraud occurs due to weak internal control, poor understanding of regulations, and weak monitoring.

Fungsi kontrol adalah membuat suatu hasil pekerjaan berjalan dengan baik, teratur, dan berkembang.

The control function is to establish a condition in which work will run in a well, orderly, and progressive manner.

Tinjauan Ulang Nilai Budaya Perusahaan oleh Dewan Komisaris dan Direksi

Review of Corporate Cultural Values by the Board of Commissioners and Board of Directors

Tinjauan ulang terhadap Nilai Budaya Perusahaan oleh Dewan Komisaris dan Direksi dilakukan secara berkala. Pada tahun 2022, evaluasi terhadap Nilai Budaya Perusahaan dilakukan bersamaan dengan persetujuan Rencana Bisnis Bank Periode Tahun 2022-2024. Pada tahun 2022, tidak terdapat perubahan Nilai Budaya Perusahaan.

The Corporate Cultural Values are periodically reviewed by the Board of Commissioners and Board of Directors. In 2022, the Corporate Cultural Values were evaluated in conjunction with the approval of the Bank's Business Plan for the 2022-2024 period. In 2022, there were no changes to the Corporate Cultural Values.

KEGIATAN USAHA Line of Business

Bank Victoria menjalankan kegiatan usaha sebagai bank umum konvensional. Berdasarkan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank Victoria adalah menjalankan usaha sebagai bank umum dalam arti kata seluas-luasnya sesuai dengan ketentuan yang berlaku. Dalam rangka mencapai maksud dan tujuan tersebut, Bank dapat menjalankan ruang lingkup kegiatan usaha utama dan penunjang sebagai berikut.

Bank Victoria runs its business activities as a conventional commercial bank. Based on Article 3 of the Bank's Articles of Association, the scope of Bank Victoria's activities is to run a commercial bank in the broadest possible meaning in accordance with the applicable provisions. In order to achieve its purpose and objective, the Bank can conduct the scope of main and supporting business activities as follows.

Kegiatan Usaha Berdasarkan Anggaran Dasar	Kegiatan Usaha yang Dijalankan Bank Victoria Business Activities Run by Bank Victoria		Business Activities Based on Articles of Association
	Sudah Done	Belum Not Done	
Kegiatan Usaha Utama Main Business Activities			
Menghimpun dana dari masyarakat dalam bentuk simpanan giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu.	✓		Collect funds from the society in the form of current accounts, time deposits, certificates of deposit, savings, and/or other forms equivalent.
Memberikan kredit, baik kredit jangka menengah, panjang atau pendek, maupun jenis lainnya yang lazim dalam dunia perbankan.	✓		Provide credits, whether medium-term, long-term, or short-term, and other types prevalent in the banking world.
Menerbitkan surat pengakuan utang.	✓		Issue debt certificates.
Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya: a. Surat-surat wesel, termasuk wesel yang diakseptasi oleh Bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-menyurat tersebut; b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut; c. Kertas perbendaharaan Negara dan surat jaminan pemerintah; d. Sertifikat Bank Indonesia; e. Obligasi; f. Surat promes yang dapat diperdagangkan dengan berjangka waktu sampai dengan 1 (satu) tahun; dan g. Surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.	✓		Buy, sell, or guarantee on own risk and for the interest and upon the order of its customers: a. Money orders, including accredited money orders by the Bank in which the validity period is not longer than the custom of the trade of such papers; b. Debt certificates and other trade papers in which the validity period is not longer than the custom of the trade of such papers; c. State treasury bills and government guarantee letter; d. Bank Indonesia Certificates; e. Bonds; f. Short-term tradeable promissory notes with validity period of up to 1 (one) year; and g. Other securities with validity period of up to 1 (one) year.
Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah.	✓		Transfer of money, both for own interest and for the customers' interest.
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 lainnya.	✓		Place funds in, borrow funds from, or lend funds to other banks, either by mail, telecommunication means, or by sight draft, check, or other means.
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga.	✓		Receive payments from claims on securities and perform calculations with or between third parties.

Kegiatan Usaha Berdasarkan Anggaran Dasar	Kegiatan Usaha yang Dijalankan Bank Victoria Business Activities Run by Bank Victoria		Business Activities Based on Articles of Association
	Sudah Done	Belum Not Done	
Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek.	✓		Perform placement of funds from a customer to another customer in the form of securities listed in stock exchange.
Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia.	✓		Perform activities in foreign currencies by meeting the provisions stipulated by Bank Indonesia.
Menyediakan pembiayaan dan/atau melakukan kegiatan lain, termasuk kegiatan berdasarkan prinsip syariah sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia.	✓		Provide financing and/or perform other activities including activities based on sharia principles in accordance with the provisions stipulated by Bank Indonesia.
Kegiatan Usaha Penunjang Supporting Business Activities			
Menyediakan tempat untuk menyimpan barang dan surat berharga.		✓	Provide place for storing valuables and securities.
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak.		✓	Conduct custodial activities for the benefits of others under a contract.
Membeli agunan, baik semua maupun sebagian, melalui pelelangan dalam hal debitur tidak memenuhi kewajibannya kepada perusahaan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya.		✓	Purchase a collateral, either in whole or in part, through an auction in the event that the debtor cannot meet its obligations to the company, provided that the purchased collateral must be disbursed immediately.
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat.		✓	Perform factoring activities, credit card business, and trustee activities.
Melakukan kegiatan sebagai penyelenggara dana pensiun sesuai dengan peraturan perundang-undangan yang berlaku, baik selaku pendiri dana pensiun pemberi kerja maupun selaku pendiri dan/atau peserta dana pensiun lembaga keuangan.	✓		Conduct activities as the Pension Fund organizers in accordance with the applicable laws and regulations, either as the founder of the employer's pension fund or as the founder and/or participant of the pension fund of a financial institution.
Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, sewa guna usaha, perusahaan modal ventura, perusahaan efek, perusahaan asuransi, lembaga kliring dan penjamin, serta lembaga penyimpanan dan penyelesaian dengan memenuhi ketentuan yang ditetapkan oleh instansi yang berwenang.	✓		Conduct equity participation in a bank or other company in the field of finance, leasing companies, venture capital firms, securities companies, insurance companies, clearing and guarantee institutions, as well as depository and settlement institutions in compliance with the provisions stipulated by the competent authorities.
Melakukan kegiatan penyertaan modal sementara untuk mengatasi kredit macet, termasuk kegagalan pembiayaan berdasarkan prinsip syariah dengan syarat harus menarik kembali pernyataannya sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia.	✓		Conduct temporary equity participation to cope with NPL, including financing failure based on sharia principles subject to withdrawal of statements in accordance with the provisions stipulated by Bank Indonesia.
Mengusahakan usaha-usaha lain yang berhubungan langsung atau tidak langsung dengan maksud tersebut di atas yang pelaksanaannya tidak bertentangan dengan undang-undang yang berlaku di Indonesia.		✓	Undertake other business ventures directly or indirectly related to the aforementioned intent in which its implementation is not contradictory with the applicable law in Indonesia.

PRODUK DAN JASA Products and Services

Hingga berakhirnya tahun 2022, Bank menyediakan beragam produk dan jasa sesuai dengan kebutuhan dan profil masing-masing nasabah. Produk dan jasa tersebut meliputi produk simpanan, produk pinjaman, serta berbagai layanan lainnya.

As of the end of 2022, the Bank provides a variety of products and services according to each respective customer's needs and profile. Such products and services include savings products, loan products, and several other services.

Produk Simpanan Produk simpanan merupakan dana pihak ketiga yang telah dihimpun oleh Bank Victoria melalui berbagai produk tabungan, giro, dan deposito.	Savings Products Savings products are third-party funds that have been collected by Bank Victoria through various savings, current account, and time deposits.
Tabungan Savings	
Tabungan Victoria Rekening tabungan yang menawarkan kemudahan bertransaksi melalui ATM Victoria yang bekerja sama dengan jaringan ATM Prima, dengan suku bunga yang kompetitif, bebas biaya administrasi bulanan, serta dilengkapi fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> yang dapat dipakai untuk transaksi transfer dana, pembelian, dan pembayaran di berbagai <i>merchant</i> .	Victoria Savings A savings account offering easy transactions through Victoria ATM in cooperation with ATM Prima network with competitive interest rate, free monthly administration fee, and supported with Internet Banking and Mobile Banking facilities that can be used for transactions of fund transfer, purchases, and payments in various merchants.
Tabungan VIP Safe Rekening tabungan yang digunakan untuk perorangan dengan <i>tiering</i> suku bunga yang sangat menarik, bebas biaya administrasi bulanan, sekaligus memberikan manfaat gratis perlindungan asuransi kecelakaan diri hingga maksimum Rp5 miliar. Selain itu, dengan fasilitas <i>Internet Banking</i> dan <i>Mobile Banking</i> yang diberikan membuat nasabah dapat melakukan transaksi perbankan tanpa harus datang ke kantor cabang utama.	VIP Safe Savings A savings account reserved for individuals with attractive tiering interest rates, free monthly administration fee, also giving benefits of free personal accident insurance protection up to a maximum of Rp5 billion. In addition, the Internet Banking and Mobile Banking facilities allow customers to make banking transactions without having to come to the main branch office.
Tabungan Victoria Junior Rekening tabungan bagi nasabah junior dengan hadiah langsung yang menarik, suku bunga yang kompetitif, dan tanpa batasan penarikan.	Victoria Junior Savings A savings account for junior customers with attractive direct gifts, competitive interest rates, and unlimited withdrawals.
Tabungan Victoria Bisnis Rekening tabungan khusus yang disediakan untuk para pelaku bisnis perorangan maupun badan hukum dengan suku bunga yang kompetitif.	Victoria Business Savings A special savings account reserved for business actors, individuals and corporations with competitive interest rates.
Program V-88 Penyatuan produk antara deposito berjangka 3 (tiga) bulan dengan tabungan Victoria, yang dapat memberikan imbal hasil yang menarik untuk deposito berjangka 3 (tiga) bulan, dengan alokasi penempatan nominal yang telah ditentukan dari total penempatannya pada tabungan Victoria yang diblokir selama jangka waktu 3 (tiga) bulan. Program ini juga memberikan manfaat gratis perlindungan asuransi kecelakaan diri hingga maksimum Rp10 miliar.	V-88 Program A bundling of products between a 3 (three) month time deposit and Victoria savings, that can give attractive yields for a 3 (three) month time deposit, with allocation of nominal placement that has been determined from the total placement in Victoria savings, which shall be blocked for a 3 (three) month period. This program also provides benefits of free personal accident insurance protection up to a maximum of Rp10 billion.
TabunganKu Rekening tabungan yang digunakan untuk perorangan dengan persyaratan yang mudah dan ringan yang diterbitkan secara bersama oleh bank-bank di Indonesia, sebagai perwujudan untuk menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat.	MySavings A savings account reserved for individuals with easy and light requirements issued jointly by banks in Indonesia, as a manifestation for growing a culture of saving and improve people's welfare.
Tabungan Victoria Maxima Tabungan dengan 2 (dua) keuntungan berupa <i>cashback</i> di awal penempatan dan bunga bulanan yang menarik.	Victoria Maxima Savings A savings account with 2 (two) benefits in the forms of <i>cashback</i> at the beginning of placement and attractive monthly interest rates.
Tabungan Victoria EduSave Tabungan untuk perencanaan pendidikan anak dengan tambahan keuntungan berupa asuransi jiwa dan cacat tetap total gratis. Asuransi ini memastikan sisa setoran bulanan tetap terbayarkan sampai dengan masa akhir tabungan, sehingga biaya pendidikan anak di masa depan tetap aman.	Victoria EduSave Savings A savings account for children's education plan with additional benefits in the forms of free life insurance and free total permanent disability insurance. This insurance ensures that the remaining monthly deposits are paid until the end of the savings period, so that children's education costs in the future remain safe.

Giro**Demand Deposit****VIP Giro Rupiah dan VIP Giro Valas**

Produk Giro yang diperuntukkan untuk perorangan dan perusahaan yang dapat memberikan imbal hasil yang sangat menarik. Selain itu, dapat digunakan untuk memudahkan nasabah dalam bertransaksi dengan memberikan fasilitas tambahan gratis biaya buku cek/bilyet giro. Dengan menggunakan VIP Giro, nasabah pada segmen bisnis/perusahaan juga dapat menjalankan fasilitas penggajian gratis untuk seluruh karyawan dengan rekening *payroll* di Bank Victoria. Produk ini juga tersedia dalam mata uang Rupiah dan US Dollar.

VIP Rupiah Current Account and VIP Foreign Current Account

A Current Account product allocated for individuals and corporates that can give a very attractive return. Furthermore, it can be used to facilitate customers in making transactions by providing additional facility of free cheque book/bilyet current account. By using VIP Current Account, customers of business/corporate segment can also run a free payroll facility to all employees with a payroll account in Bank Victoria. This product is also available in Rupiah and US Dollar.

Deposito**Time Deposits****Deposito Rupiah**

Produk simpanan berjangka dengan mata uang Rupiah yang dapat digunakan untuk nasabah perorangan maupun badan hukum dengan jangka waktu 1 (satu) bulan, 3 (tiga) bulan, 6 (enam) bulan, atau 12 (dua belas) bulan, serta dapat memberikan bunga deposito yang sangat menarik kepada nasabah.

Rupiah Time Deposits

A time deposit product in Rupiah that can be used for individual and legal entity customers with a period of 1 (one) month, 3 (three) months, 6 (six) months, or 12 (twelve) months, and can give a very attractive time deposit interest rate to customers.

Deposito US Dollar

Produk simpanan berjangka dalam bentuk mata uang asing bagi nasabah individu maupun perusahaan. Produk ini tersedia dalam mata uang US Dollar.

USD Time Deposits

A time deposit product in foreign currencies for individual and corporate customers. This product is available in US Dollar.

Produk Pinjaman

Produk pinjaman merupakan suatu fasilitas keuangan yang memungkinkan seseorang atau badan usaha untuk meminjam uang untuk membeli produk dan membayarnya kembali dalam jangka waktu yang ditentukan.

Loan Products

Loan product is a financial facility that allows a person or business entity to borrow money to buy product and repay it within a specified time period.

Kredit Produktif**Productive Loans****Corporate Lending**

Kredit produktif (modal kerja dan investasi) yang diberikan untuk portofolio kredit *high end corporate customers* (termasuk di dalamnya perusahaan terbuka, perusahaan yang dimiliki oleh konglomerat Indonesia, dan perusahaan nasional) dengan plafon di atas Rp50 miliar berdasarkan Surat Edaran No. 003/SEDIR/02/18 tanggal 23 Februari 2018, termasuk kredit sindikasi dengan bank-bank besar. Pada segmen kredit ini, sektor industri yang ditargetkan adalah industri manufaktur, perdagangan, properti (*shopping mall, office building, real estate, kondominium, apartemen*), transportasi, komunikasi, pertambangan, listrik, dan gas.

Corporate Lending

A productive loan (working capital and investment) provided for loan portfolio of high-end corporate customers (including public listed companies, company owned by Indonesian conglomerates and national companies) with a credit ceiling above Rp50 billion based on Circular No. 003/SE-DIR/02/18 dated 23 February 2018, including syndicated loans with large banks. In this loan segment, the industry sectors targeted are manufacturing industry, trading, property (shopping mall, office building, real estate, condominium, apartment), transportation, communication, mining, electricity, and gas.

Commercial Lending

- **Commercial Enterprise and Lending**
Kredit produktif (modal kerja dan investasi) yang diberikan kepada *high end commercial customers* akan difokuskan pada perusahaan-perusahaan yang memiliki *supply chain/value chain* untuk mendukung *cross selling* kredit segmen lainnya dengan plafon di atas Rp15 miliar berdasarkan Surat Edaran No. 003/SE-DIR/02/18 tanggal 23 Februari 2018 sampai dengan Rp50 miliar. Pola pembiayaan yang diterapkan antara lain *supplier financing, account receivable financing, dan inventory financing*.
- **Medium Enterprise Lending**
Kredit produktif (modal kerja dan investasi) yang diberikan kepada *mid-tier commercial customers* akan difokuskan untuk penyebaran portofolio *by industry* yang masuk ke dalam kriteria *risk appetite* dari Bank dengan plafon di atas Rp1-15 miliar berdasarkan Surat Edaran No. 003/SEDIR/02/18 tanggal 23 Februari 2018. Segmen industri yang difokuskan adalah manufaktur, perdagangan, dan transportasi.

Commercial Lending

- **Commercial Enterprise and Lending**
A productive loan (working capital and investment) provided for high-end commercial customers, which will be focused on companies having supply chain/value chain to support cross selling with other loan segment and a credit ceiling above Rp15 billion up to Rp50 billion based on Circular No. 003/SE-DIR/02/18 dated 23 February 2018). The financing patterns applied, among others, are supplier financing, AR financing, and inventory financing.
- **Medium Enterprise Lending**
A productive loan (working capital and investment) provided for mid-tier commercial customers, which will be focused on spreading portfolio by industry included in the criteria of risk appetite from the Bank with the credit ceiling from Rp1-15 billion based on Circular No. 003/SEDIR/02/18 dated 23 February 2018). The industry segments focused are trading, small manufacturing, and transportation.

Small Medium Enterprise Lending

Kredit produktif (modal kerja dan investasi) yang diberikan kepada debitur dengan plafon di atas Rp250 juta sampai Rp1,5 miliar, untuk segmentasi industri perdagangan, *home industry*, jasa, bengkel, rumah makan, termasuk dalam hal ini fasilitas kredit non-organik yang diberikan kepada Bank Perkreditan Rakyat (BPR) atau Lembaga Keuangan Bukan Bank (LKBB) yang memiliki *customer based* sesuai dengan kriteria Undang-Undang Republik Indonesia No. 20 Tahun 2008 tanggal 4 Juli 2008 tentang usaha mikro, kecil, dan menengah.

Small Medium Enterprise Lending

A productive loan (working capital and investment) granted to debtors with a credit ceiling from Rp250 million to Rp1.5 billion, for segments of trading industry, home industry, services, workshops, restaurants, including in this case non-organic loan facilities provided to Rural Banks (BPR) or Non-Bank Financial Institutions (LKBB) that have customerbased in accordance with the criteria of Law of the Republic of Indonesia No. 20 of 2008 dated 4 July 2008 on micro, small, and medium enterprises.

Multi Finance Lending

Kredit yang diperuntukkan bagi perusahaan pembiayaan dalam bentuk modal kerja cicilan yang dapat digunakan untuk pembiayaan kepada *end user*, seperti untuk pembiayaan mobil, motor, alat berat, elektronik, dan lain-lain.

Multi Finance Lending

A loan facility reserved for multi finance company in the form of installments of working capital that can be used for financing end users, such as financing for cars, motorcycles, heavy equipment, electronics, etc.

Bank Garansi Pernyataan yang dikeluarkan oleh Bank atas permintaan nasabah untuk menjamin risiko tertentu yang timbul apabila nasabah tidak dapat menjalankan kewajibannya kepada pihak yang menerima jaminan.	Bank Guarantee A statement issued by the Bank at customer's request to guarantee certain risks that arise in the event that the customer cannot meet the obligation to the party receiving the guarantee.
Surat Kredit Berdokumen Dalam Negeri (SKBDN) Surat Kredit Berdokumen Dalam Negeri (SKBDN) dipergunakan untuk mendukung transaksi perdagangan di dalam negeri atau yang sering disebut dengan <i>Letter of Credit</i> (L/C) Lokal adalah janji tertulis dan tidak dapat dibatalkan yang diterbitkan oleh bank pembuka atas instruksi dari pemohon untuk membayar sejumlah uang kepada penerima sepanjang syarat dan kondisi yang tercantum di dalam SKBDN terpenuhi.	Domestic Letter of Credit (SKBDN) Domestic Letter of Credit (SKBDN), which is intended to support domestic trade transactions or is often referred to as Local Letter of Credit (L/C), is a written and irrevocable promise issued by the issuing bank upon instructions of the applicant to pay a sum of money to the beneficiary, provided that the terms and conditions stated in the SKBDN are fulfilled.
Kredit Konsumtif Consumptive Loans	
Kredit Pemilikan Rumah Fasilitas kredit yang diberikan kepada debitur untuk pembelian kembali, pengambilalihan kredit dari kreditur lain rumah, toko, ruko, rukan, vila, kavling, rusun, kondominium, konstruksi, atau renovasi.	Home Ownership Loan A loan facility reserved for debtors in making a purchase (refinancing), taking over credit from another creditor for houses, stores, home stores, office stores, villas, kavlings, flats, condominiums, constructions, or renovations.
Kredit Pemilikan Mobil Fasilitas kredit yang diperuntukan bagi debitur yang melakukan pembelian mobil dengan pengembaliannya melalui sistem angsuran bulanan.	Car Ownership Loan A loan facility reserved for debtors in making car purchases with monthly installment system.
Kredit Multi Guna Fasilitas kredit yang diperuntukan bagi perorangan (wiraswasta, profesional, karyawan) yang berdomisili di wilayah operasional cabang, yang membutuhkan dana yang dapat digunakan untuk konsumsi maupun pengembangan usaha terkait dengan bidang profesinya, serta dapat menyerahkan agunan berupa tanah dan bangunan.	Multi-Purpose Loan A loan facility reserved for individuals (entrepreneurs, professionals, employees) domiciled in the branch's operational area requiring funds that can be used for consumptive purposes or business development related to their professional field by turning in collaterals in the form of land and building.
Kredit Implant Banking Fasilitas kredit konsumen yang diperuntukan bagi karyawan suatu perusahaan yang dapat dilakukan secara kolektif berdasarkan perjanjian kerja sama antara Bank dengan perusahaan atau koperasi karyawan, maupun perjanjian kredit antara Bank dengan karyawan perusahaan yang bersangkutan.	Implant Banking Loan A consumer loan facility reserved for employees of a company that can be done collectively based on a cooperative agreement between the Bank and a company or employees' cooperative, as well as a loan agreement between the Bank and the concerned company employee.
Produk Investasi Bank Victoria bekerja sama dengan salah satu mitra distribusi obligasi pemerintah bagi investor ritel di pasar perdana domestik untuk memberikan produk investasi yang dapat meningkatkan nilai portofolio nasabah di Bank.	Investment Products Bank Victoria cooperates with one of the government bond distribution partners for retail investors in the domestic primary market to provide investment products that can increase customer's portfolio value at the Bank.
SUN RITEL E-SBN Obligasi pemerintah untuk investor ritel yang diterbitkan dengan seri ORI016 dengan periode penawaran pada tanggal 2-24 Oktober 2019.	Retail Government Bonds E-SBN Government bonds for retail investors issued in ORI016 series and the offering period was from 2 to 24 October 2019.
Layanan Bank Devisa Selain giro dan deposito, Bank Victoria juga memberikan jasa layanan terkait transaksi dalam valuta asing, antara lain transaksi kiriman uang (<i>remittance</i>), perdagangan internasional (<i>trade finance</i>), <i>treasury</i>, dan layanan interbank lainnya.	Foreign Exchange Bank Services In addition to current account and time deposits, Bank Victoria also provides transaction-related services in foreign currencies, such as remittance transactions, international trade finance, treasury, and other interbank services.
Transaksi Kiriman Uang Bank Victoria menyediakan jasa kiriman uang dalam valuta asing para nasabah yang ditujukan ke rekening yang berada di dalam negeri maupun luar negeri hingga sampai tujuan secara tepat waktu dan aman serta didukung oleh sistem yang handal. Saat ini, Bank Victoria melayani jasa kiriman uang dengan valuta US Dollar, Singapore Dollar, Yen, Yuan, dan Euro.	Remittance Bank Victoria provides remittances in foreign currencies for customers to domestic accounts (incoming transfers) or overseas (outgoing transfers) to the destination in a timely and safe manner and is supported by a reliable system. At present, Bank Victoria serves money transfers with currencies of US Dollar, Singapore Dollar, Yen, Yuan, and Euro.
Perdagangan Internasional Bank Victoria memberikan pelayanan kepada mitra usaha dalam melakukan transaksi perdagangan dalam negeri dengan menggunakan Surat Kredit Berdokumen Dalam Negeri (SKBDN) dalam mata uang Rupiah dan <i>Letter of Credit</i> (L/C) dalam mata uang asing. Dengan didukung kantor cabang utama Bank Victoria di seluruh Indonesia, Bank Victoria siap membantu nasabah untuk memperkuat posisi bisnis nasabah secara nasional. Transaksi nasabah akan ditangani dengan cepat oleh tenaga-tenaga ahli yang telah berpengalaman menangani transaksi perdagangan dalam negeri. Dengan sistem aplikasi berbasis teknologi yang maju, nasabah cukup mengajukan permohonan transaksi dan mempresentasikan dokumen melalui cabang-cabang Bank Victoria terdekat atau langsung ke Kantor Pusat Divisi <i>International Banking</i>.	International Trade Finance Bank Victoria provides services to business partners in carrying out Domestic Trade Transactions by using a Domestic Documented Letter of Credit (SKBDN) in Rupiah and Letter of Credit (L/C) in foreign currencies. With the support of Bank Victoria's main branch offices throughout Indonesia, Bank Victoria is ready to help customers strengthen their business position nationally. Customer transactions will be dealt fast by experts who have experience in handling domestic trade transactions. With an advanced technology-based application system, customers simply submit a transaction application and present documents through the nearest branch of Bank Victoria or directly to the International Banking Division at Head Office.

Untuk jasa layanan dalam perdagangan dalam negeri meliputi: • Penerbitan SKBDN dan L/C; • Penerimaan SKBDN dan L/C; dan • Collection. Melalui Divisi <i>International Banking</i>, nasabah akan mendapatkan pelayanan konsultasi bisnis yang dapat membantu nasabah seputar permasalahan perdagangan dalam negeri dengan menggunakan SKBDN maupun perdagangan internasional menggunakan L/C. Selain itu, Bank Victoria juga memberikan pelayanan Bank Garansi kepada mitra usaha.	Service products in domestic trade include: • Issuance of SKBDN and L/C; • Acceptance of SKBDN and L/C; and • Collection. Through the International Banking Division, customers will receive business consultation services that can help customers on the issue of domestic trade using SKBDN or international trade using L/C. In addition, Bank Victoria also provides Bank Guarantee services to business partner.
Treasury dan Layanan Interbank Lainnya Bank Victoria memberikan layanan jasa transaksi jual beli <i>bank notes</i> dengan mata uang US Dollar, Singapore Dollar, Australian Dollar, Hongkong Dollar, Yen, Yuan, dan Euro. Bank Victoria juga memberikan layanan terkait jual beli dan valuta asing dengan jenis transaksi <i>forward</i> dalam mata uang US Dollar.	Treasury and Other Interbank Services Bank Victoria provides transaction services for buying and selling bank notes in US Dollar, Singapore Dollar, Australian Dollar, Hong Kong Dollar, Yen, Yuan, and Euro. Bank Victoria also provides services related to trading foreign currencies with Forward Transaction type in US Dollar.
Jasa Layanan Lainnya Bentuk layanan lainnya yang diberikan oleh Bank Victoria dengan tujuan untuk memberikan kemudahan bagi para nasabah.	Other Services Other forms of services provided by Bank Victoria with the purpose of providing convenience for customers.
Kliring/Inkaso Layanan kliring/inkaso yang digunakan untuk penagihan warkat bank lain peserta kliring lokal, di luar wilayah kliring, maupun di luar peserta kliring luar wilayah.	Clearing/Payment A clearing/payment service used for collecting other bank instruments of local clearing participants, outside the clearing area, or non-clearing participant from outside the area.
Transfer Layanan jasa yang digunakan untuk pengiriman dana kepada penerima dana di bank lain.	Transfer A service for transferring funds to a beneficiary in another bank.
Real Time Gross Settlement Layanan transfer dana melalui fasilitas <i>Real Time Gross Settlement</i> (RTGS) dari Bank Indonesia yang dikenakan biaya transfer, namun dapat dipilih untuk dibebankan kepada pengirim atau kepada penerima.	Real Time Gross Settlement A fund transfer service through Real Time Gross Settlement (RTGS) facility from Bank Indonesia that is subject to a transfer fee, but with an option whether the charge will be borne by the sender or the recipient.
Pembayaran Tagihan Layanan pembayaran tagihan, misalnya tagihan listrik, telepon, dan internet.	Bill Payment A service for paying bills, e.g. electricity bills, phone bills, and internet bills.
Kartu ATM Fasilitas yang Bank Victoria berikan kepada nasabahnya berupa Kartu Victoria dengan menggunakan format <i>National Standard Indonesian Chip Card Specification</i> (NSICCS) yang memiliki fitur keamanan yang sangat tinggi, sehingga dapat meminimalkan risiko <i>fraud</i>, seperti yang terjadi pada kartu ATM dengan format <i>magnetic stripe</i>. Kartu ATM Victoria ini dapat digunakan oleh nasabah di lebih dari 120.000 ATM yang <i>merchant</i>-nya tergabung dengan ATM Prima, sehingga dapat memberikan kemudahan untuk bertransaksi, seperti penarikan tunai, cek saldo, transfer antar rekening di Bank Victoria maupun di bank lain yang merupakan anggota jaringan ATM Prima yang tersebar di seluruh Indonesia.	ATM Card A facility provided by Bank Victoria to its customers in the form of Victoria Card using the format of National Standard Indonesian Chip Card Specification (NSICCS), which has a very high security feature that can minimize the risk of fraud, as happened in ATM cards with a magnetic stripe format. This Victoria ATM card can be used by customers in more than 120,000 ATMs whose merchants are affiliated with ATM Prima to facilitate transactions, such as cash withdrawals, balance checks, inter-accounts transfer in Bank Victoria and other banks that are members of ATM Prima network scattered throughout Indonesia.
Auto Save Layanan fasilitas yang diperuntukan kepada nasabah giro perorangan Bank Victoria yang dapat mengoptimalkan pengendapan dana.	Auto Save A facility service reserved for individual current account customers of Bank Victoria that can optimize the deposit of funds.
Auto Debet Layanan fasilitas auto debet yang diperuntukan kepada nasabah dalam melakukan transaksi yang dilakukan secara periodik, seperti untuk pembayaran tagihan listrik, telepon, Perusahaan Air Minum (PAM), dan lain-lain.	Auto Debit An auto debit facility reserved for customers in making transactions periodically, such as bill payments of electricity, telephones, water supplies (PAM), etc.
Internet Banking dan Mobile Banking Victoria Fasilitas <i>electronic banking</i> yang diperuntukan kepada nasabah tabungan perorangan yang memudahkan dalam melakukan transaksi perbankan via <i>smartphone</i> maupun komputer. Dengan menggunakan fasilitas ini, nasabah juga dapat melakukan transaksi perbankan tanpa harus datang ke kantor cabang utama Bank Victoria. Berbagai transaksi dapat dilakukan, antara lain pemindahbukuan, melihat mutasi dan riwayat transaksi, transfer <i>online</i> menggunakan jaringan Prima, transfer ke bank lain dengan menggunakan sistem kliring nasional, transaksi melalui pembelian listrik dan pulsa, serta transaksi pembayaran rutin bulanan, seperti kartu kredit, tagihan listrik, internet, TV kabel, asuransi, dan lain-lain.	Victoria Internet Banking and Mobile Banking Electronic banking facilities reserved for individual savings customers that provide convenience in making banking transactions via smartphone or computer. By using this facility, customers can also make banking transactions without having to come to Bank Victoria's main branch offices. Various transactions can be made, among others, balance transfer, checking transfer and historical transactions, online transfer using Prima network, transfer to other banks using SKN, transactions of electricity and telephone credit purchase, and monthly regular payment transactions, such as credit cards, bills of electricity, internet, cable TV, insurance, etc.

WILAYAH OPERASIONAL Operational Areas



Sampai dengan tahun 2022, Bank Victoria memiliki 1 (satu) kantor pusat dan 39 jaringan kantor yang terdiri dari kantor cabang, kantor cabang pembantu, dan jaringan kantor lainnya, seperti kantor kas, *payment point*, dan kantor layanan kas.

Until 2022, Bank Victoria had 1 (one) head office and 39 office network consisting of branch offices, sub-branch offices, and other office network, such as cash offices, payment points, and cash service offices.

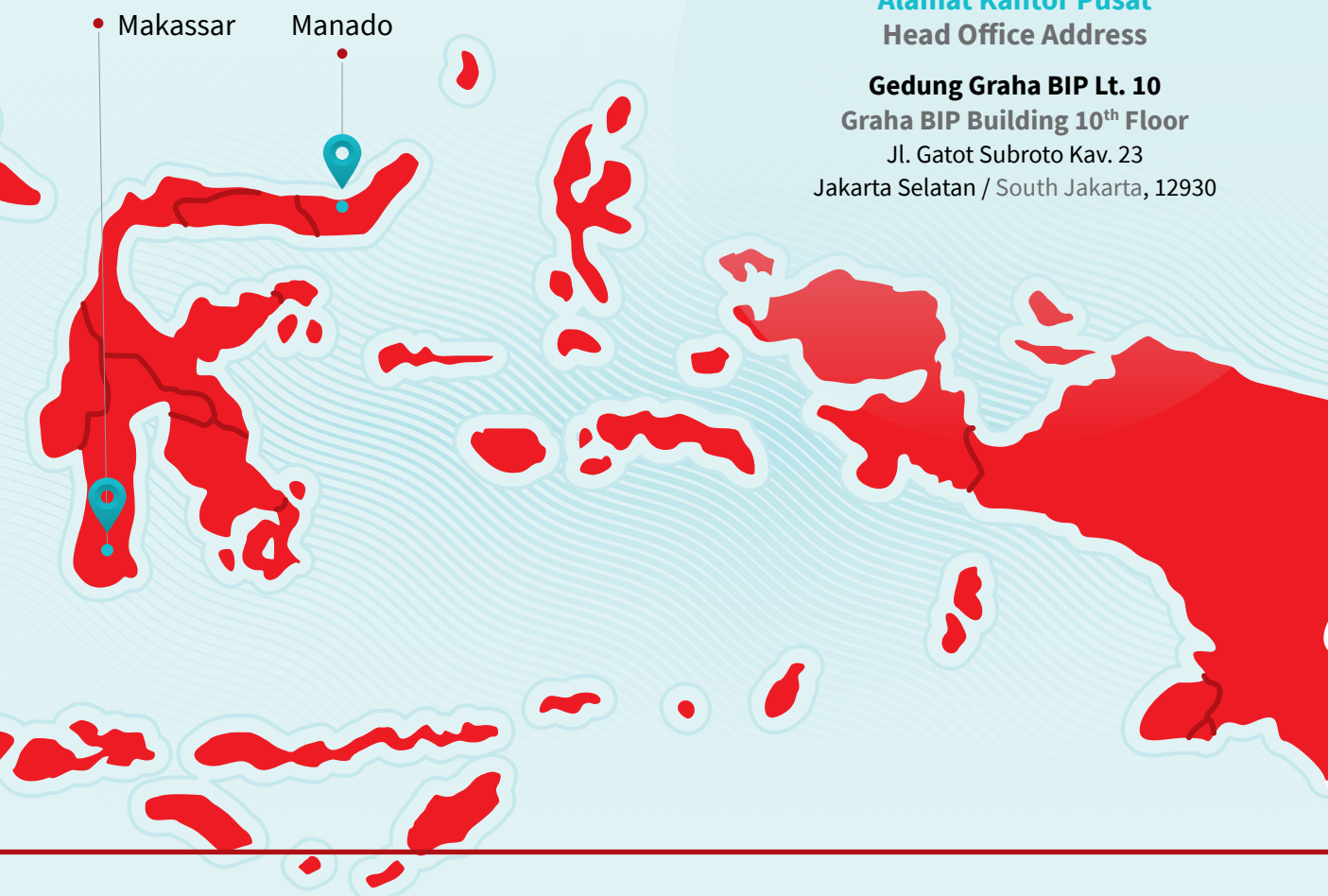
Jaringan Kantor Office Network

Kantor	2022	2021	2020	2019	2018	Office
Kantor Pusat	1	1	1	1	1	Head Office
Kantor Cabang Utama	14	14	14	14	12	Main Branch Offices
Kantor Cabang Pembantu	24	25	38	63	65	Sub-branch Offices
Jaringan Kantor Lain (Kantor Kas, <i>Payment Point</i> , dan lainnya)	-	-	1	8	14	Other Office Network (Cash Office, <i>Payment Point</i> , and others)
Total	39	40	54	86	92	Total



Alamat Kantor Pusat Head Office Address

Gedung Graha BIP Lt. 10
Graha BIP Building 10th Floor
 Jl. Gatot Subroto Kav. 23
 Jakarta Selatan / South Jakarta, 12930



Jaringan Kantor per Wilayah Tahun 2022

Office Network by Region in 2022

Wilayah	Kantor Cabang Utama Main Branch Offices	Kantor Cabang Pembantu Sub-Branch Offices	Total	Area
Jakarta Timur	-	-	-	East Jakarta
Jakarta Selatan	2	5	7	South Jakarta
Jakarta Utara	1	4	5	North Jakarta
Jakarta Barat	-	9	9	West Jakarta
Jakarta Pusat	2	4	6	Central Jakarta
Bekasi, Cibubur, dan sekitarnya	-	-	-	Bekasi, Cibubur, and the surrounding
Tangerang dan sekitarnya	-	2	2	Tangerang and the surrounding
Cabang Luar Kota	9	-	9	Out-of-Town Branch
Total	14	24	38	Total

ALAMAT KANTOR PUSAT, KANTOR CABANG UTAMA, DAN KANTOR CABANG PEMBANTU BANK VICTORIA

Address of Head Office, Main Branch Offices, and Sub-Branch Offices of Bank Victoria



PT Bank Victoria International Tbk

Gedung Graha BIP Lt. 10
Graha BIP Building 10th Floor
Jl. Gatot Subroto Kav. 23
Jakarta Selatan, 12930

☎ : (021) 5228 888
☎ : (021) 5228 777
✉ : corsec@victoriabank.co.id
🌐 : www.victoriabank.co.id

Kantor Cabang Utama Main Branch Offices

KCU BIP Gedung Graha BIP Lt. Dasar Jl. Gatot Subroto Kav. 23 Jakarta Selatan, 12930 ☎ : (021) 5258 208 ☎ : (021) 5258 028	KCU Bali Jl. Raya Imam Bonjol No. 117 Dusun BR. Tenten Bali, 80114 ☎ : (0361) 8451 000 ☎ : (0361) 8451 010	KCU Bandung Jl. Braga No. 16 Kel. Braga, Kec. Sumur Bandung Bandung, Jawa Barat, 40111 ☎ : (022) 4266 846 ☎ : (022) 4266 845
KCU Bogor Jl. Pakuan No. 8 Kel. Baranangsiang, Kec. Bogor Timur Bogor, Jawa Barat, 16143 ☎ : (0251) 8343 800 (<i>Hunting</i>) ☎ : (0251) 8343 804 ☎ : (0251) 8343 806 ☎ : (0251) 8343 805 (<i>Direct</i>) ☎ : (0251) 8343 807	KCU Cideng Jl. Cideng Timur No. 33 Kel. Petojo Utara, Kec. Gambir Jakarta Pusat, 10130 ☎ : (021) 6338 913 ☎ : (021) 6338 914	KCU Fatmawati Jl. RS Fatmawati No. 85A Cipete Utara, Kebayoran Baru Jakarta Selatan, 12150 ☎ : (021) 7201 496 ☎ : (021) 7201 497
KCU Kelapa Gading Jl. Taman Mandiri I No. 8 Kav. A1-B1 Kelapa Gading Timur Jakarta Utara, 14240 ☎ : (021) 4514 012 ☎ : (021) 4514 013	KCU Makassar Ruko Poros Boulevard/Ruko Emerald No. 16 Jl. Boulevard Masale Kel. Masale, Kec. Panakukang Makassar, Sulawesi Selatan ☎ : (0411) 4093 171 ☎ : (0411) 4093 262	KCU Manado Jl. Walter Monginsidi Komplek Ruko Bahu Mall Blok E No. 5 Kel. Bahu, Kec. Malalayang Manado, Sulawesi Utara, 95115 ☎ : (0431) 831 431 ☎ : (0431) 831 427
KCU Medan Jl. Zainal Arifin No. 53C Kel. Madras Hulu, Kec. Medan Polonia Medan, Sumatra Utara, 20153 ☎ : (061) 8051 0979 ☎ : (061) 4576 274	KCU Semarang Jl. Raya Pemuda No. 108 Kel. Kembang Sari, Kec. Semarang Tengah Jawa Tengah, 50139 ☎ : (024) 3587 048 ☎ : (024) 3587 049	KCU Senayan Gedung Bank Panin Senayan Lt. Dasar Jl. Jenderal Sudirman No. 1 Kel. Gelora, Jakarta Selatan, 12710 ☎ : (021) 5735 425 ☎ : (021) 5735 429
KCU Solo Jl. Brigjen Slamet Riyadi No. 424 Kel. Purwosari, Kec. Laweyan Surakarta, Jawa Tengah ☎ : (0271) 722 243 ☎ : (0271) 713 576	KCU Surabaya Jl. Raya Darmo No. 173 Kel. Darmo, Kec. Wonokromo Kotamadya Surabaya, 60241 ☎ : (031) 5670 778 (<i>Hunting</i>) ☎ : (031) 5670 775	

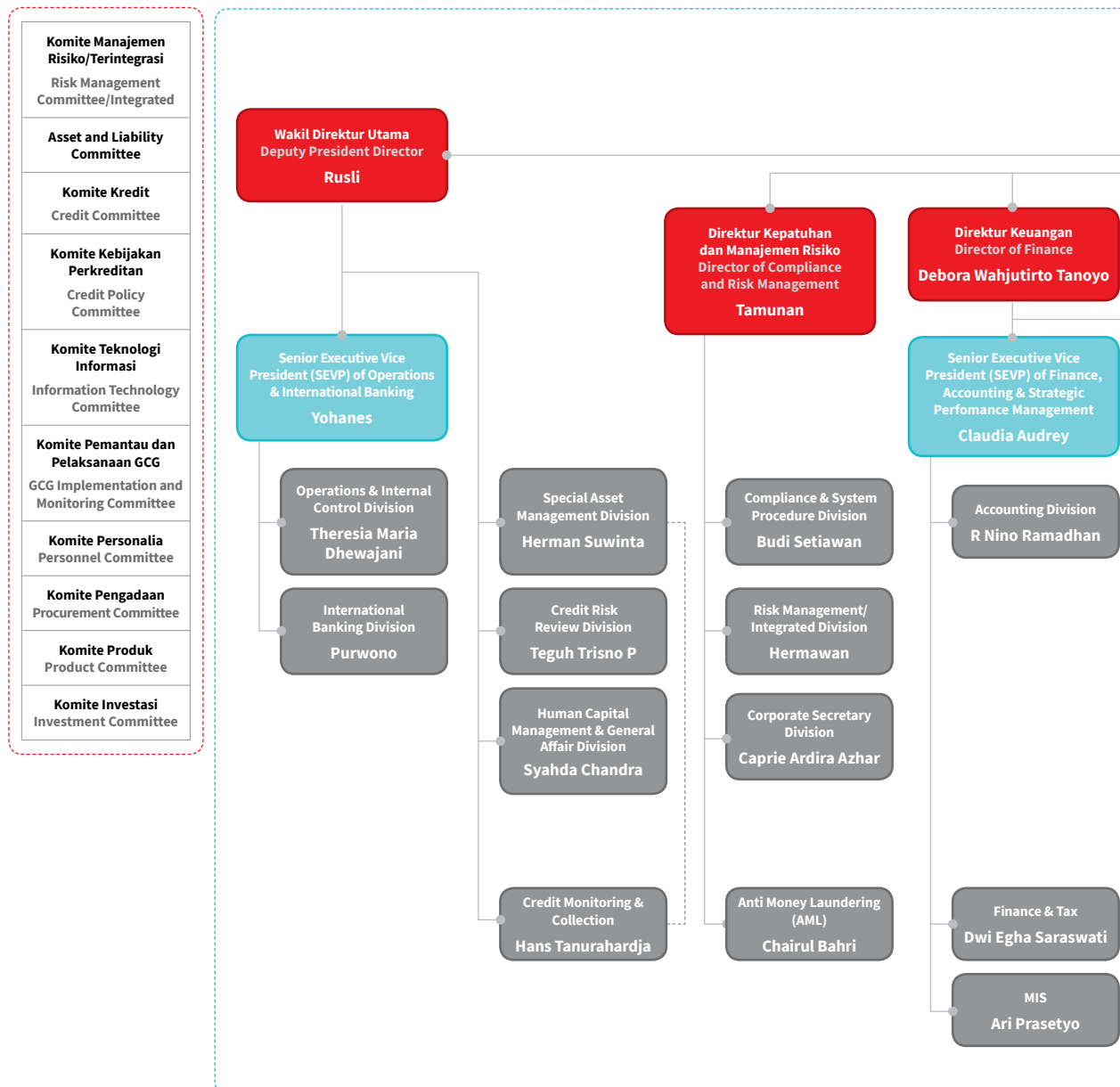
Kantor Cabang Pembantu
Sub-Branch Offices

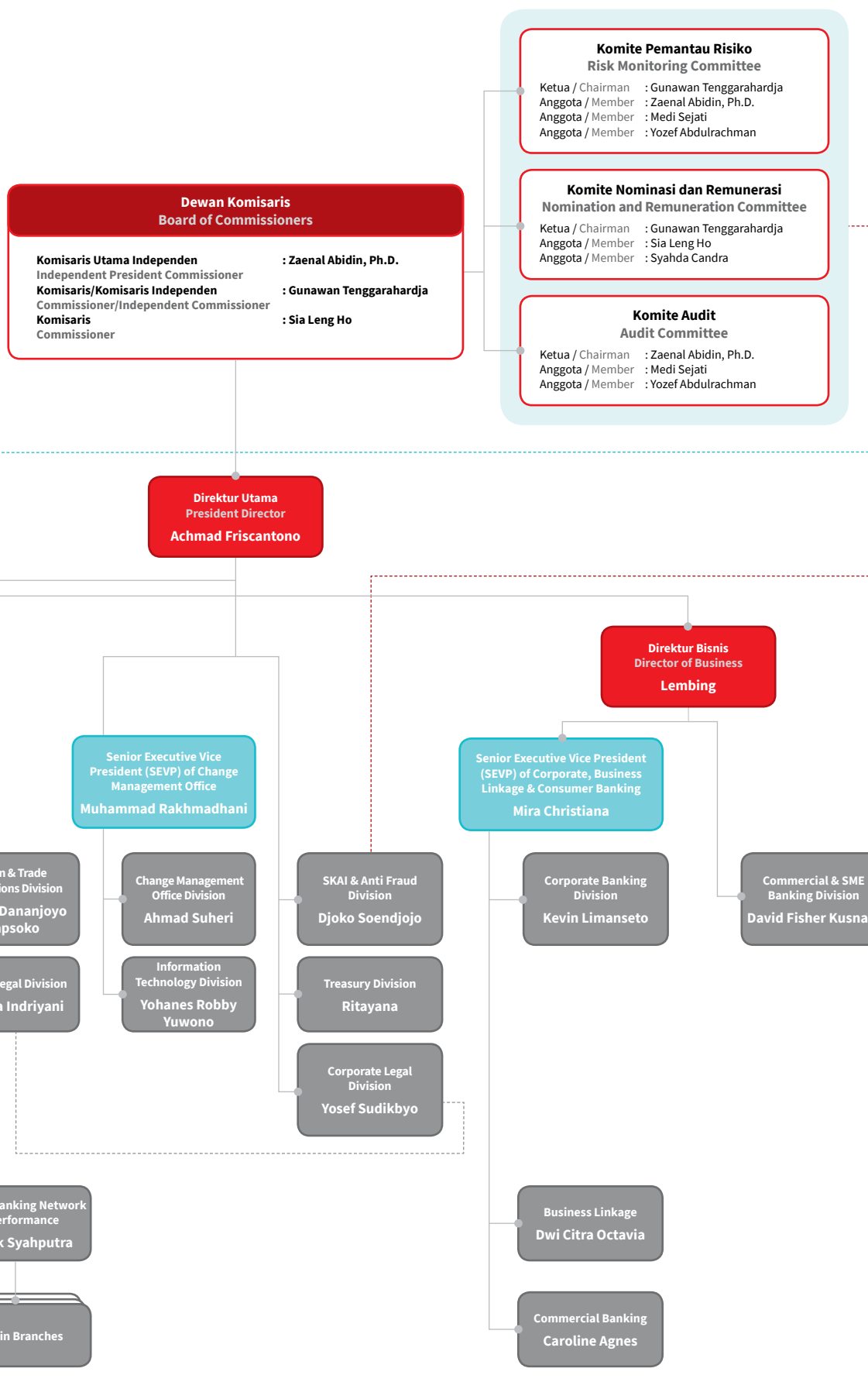
KCP BSD Bumi Serpong Damai Sektor IV Blok RE No. 52 Kel. Lengkong Wetan, Kec. Serpong Tangerang ☎ : (021) 5315 2783 📠 : (021) 5315 2785	KCP Central Park Garden Shopping Arcade B/08/BG Jl. Tanjung Duren Raya Kav. 5-9 Tanjung Duren, Jakarta Barat, 11470 ☎ : (021) 2920 6257 📠 : (021) 2920 6258	KCP Citra Dua Rukan Citra Niaga Blok A/5 Kel. Pegadungan, Kec. Kalideres Jakarta Barat, 11830 ☎ : (021) 5437 6656 📠 : (021) 5437 6695
KCP Duta Mas Komplek Perumahan Taman Duta Mas Blok D8 No. 12 Kel. Wijaya Kusuma, Kec. Grogol Petamburan Jakarta Barat, 11460 ☎ : (021) 5697 9990 📠 : (021) 5697 9996	KCP Duta Merlin Komplek Pertokoan Duta Merlin Blok A No. 10 Jl. Gajah Mada No. 3-5 Kel. Petojo Utara, Kec. Gambir Jakarta Pusat, 10160 ☎ : (021) 6386 5970 📠 : (021) 6386 5971	KCP Gading Serpong Ruko Rodeo Drive Blok B No. 6 Jl. Boulevard Gading Serpong Kel. Pakulonan Barat, Kec. Kelapa Dua Tangerang, 15333 ☎ : (021) 5421 7245 📠 : (021) 5421 7247
KCP Grand Wijaya Komplek Grand Wijaya Blok C No. 10 Jl. Wijaya II Kel. Pulo, Kec. Kebayoran Baru Jakarta Selatan, 12160 ☎ : (021) 7200 009 📠 : (021) 7202 878	KCP Green Garden Komplek Green Garden Blok A 14 No. 28 Jl. Panjang Kedoya Utara Kel. Kedoya Utara, Kec. Kebon Jeruk Jakarta Barat, 11520 ☎ : (021) 5835 6803 📠 : (021) 5835 6844	KCP Kebon Jeruk Komplek Pertokoan Intercon Blok B No. 4-5 Jl. Meruya Ilir Raya Kel. Srengseng, Kec. Kembangan Jakarta Barat, 11620 ☎ : (021) 5874 427 📠 : (021) 5842 379
KCP Kelapa Gading Boulevard Komplek Ruko Kelapa Gading Blok LC-6 No. 14 Jl. Raya Boulevard Barat Kel. Kelapa Gading Barat, Kec. Kelapa Gading Jakarta Utara, 14240 ☎ : (021) 4507 672 📠 : (021) 4528 854	KCP Kemang Jl. Kemang Raya No. 82 C Kel. Bangka, Kec. Mampang Prapatan Jakarta Selatan, 12730 ☎ : (021) 7193 521 📠 : (021) 7193 721	KCP Mandala Tomang Lobby Gedung Mandala Airlines Jl. Tomang Raya No. 33-37 Kel. Tomang, Kec. Grogol Petamburan Jakarta Barat, 11440 ☎ : (021) 5697 2227 📠 : (021) 5697 2237
KCP Muara Karang 2 Jl. Pluit Karang Utara No. 46 Blok I1 Selatan Kav. 48 Penjaringan Jakarta Utara, 14450 ☎ : (021) 6604 144 📠 : (021) 6604 116	KCP Pantai Indah Kapuk Bukit Golf Mediterania Blok B/18 Pantai Indah Kapuk Kel. Kamal Muara, Kec. Penjaringan Jakarta Utara, 14460 ☎ : (021) 5694 5973 📠 : (021) 5694 5974	KCP Patal Senayan Rukan Permata Senayan Blok B No. 6 Jl. Tentara Pelajar Kel. Grogol Utara, Kec. Kebayoran Lama Jakarta Selatan, 12210 ☎ : (021) 5794 0668 📠 : (021) 5794 0667
KCP Pecenongan Jl. Pecenongan Raya No. 26 Kel. Kebon Kelapa, Kec. Gambir Jakarta Pusat, 10120 ☎ : (021) 386 5627 📠 : (021) 386 5637	KCP Pondok Indah Plaza Pondok Indah Blok II Blok UPS No. 51 Jl. Metro Pondok Indah Kel. Pondok Pinang, Kec. Kebayoran Lama Jakarta Selatan, 12310 ☎ : (021) 7591 5628 📠 : (021) 7591 5625	KCP Puri Indah Komplek Puri Indah Blok A No. 3 Jl. Puri Indah Raya Kel. Kembangan Selatan, Kec. Kembangan Jakarta Barat, 11610 ☎ : (021) 582 0216 📠 : (021) 582 0217
KCP Senayan City Mall Senayan City unit 6-11 Jl. Asia Afrika Lot 19 Kel. Gelora Senayan, Kec. Tanah Abang Jakarta Pusat, 10270 ☎ : (021) 7278 1749 📠 : (021) 7278 1750	KCP Sunter Komplek Rukan Sunter Permai Blok A-9 Jl. Danau Sunter Utara Kel. Sunter Agung, Kec. Tanjung Priok Jakarta Utara, 14350 ☎ : (021) 6530 7347 📠 : (021) 6530 7348	KCP Taman Palem Lestari Ruko Taman Palem Blok D1 No. 19D Kel. Cengkareng Barat, Kec. Cengkareng Jakarta Barat, 11730 ☎ : (021) 5596 0771 📠 : (021) 5596 0772
KCP Tanah Abang Blok B Jl. KH Fachrudin Pertokoan Grosir Mall Tanah Abang Blok B Lt. 5 Loss Ktr No. 2 Kel. Kampung Bali, Kec. Tanah Abang Jakarta Pusat, 10240 ☎ : (021) 831 431 📠 : (021) 831 427	KCP Wisma Indocement Wisma Indocement Lt. Dasar Jl. Jenderal Sudirman Kav 70-71 Kel. Setibudi, Kec. Setiabudi Jakarta Selatan, 12970 ☎ : (021) 5223 765 📠 : (021) 5223 762	KCP Wisma Slipi Wisma Slipi Lt. Dasar Jl. Letnan Jenderal S Parman Kav. 12 Kel. Kemanggis, Kec. Palmerah Jakarta Barat, 11480 ☎ : (021) 5308 800 📠 : (021) 5307 207

STRUKTUR ORGANISASI Organization Structure

Berdasarkan Surat Keputusan Direksi No. 003E/SK-DIR/10/22 tanggal 31 Oktober 2022 tentang Struktur Organisasi PT Bank Victoria International Tbk, struktur organisasi Bank Victoria sebagai berikut.

Based on the Board of Directors' Decision Letter No. 003E/SK-DIR/10/22 dated 31 October 2022 on the Organization Structure of PT Bank Victoria International Tbk, Bank Victoria's organization structure is as follows.





DAFTAR KEANGGOTAAN DALAM ASOSIASI

List of Association Membership

Hingga akhir tahun 2022, Bank Victoria tergabung dalam keanggotaan asosiasi sebagai berikut.

As of the end of 2022, Bank Victoria is a member of the following associations.

Nama Asosiasi Association Name	Skala Asosiasi Association Scale	Posisi Bank Bank Victoria's Position
Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation	Nasional National	Anggota Member
PT Kustodian Sentral Efek Indonesia Indonesia Central Securities Depository	Nasional National	Anggota Member
Perhimpunan Bank-Bank Umum Nasional Association of National Commercial Banks	Nasional National	Anggota Member
Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association	Nasional National	Anggota Member
Ikatan Bankir Indonesia Indonesia Banker Institute	Nasional National	Anggota Member
Bankers Association for Risk Managemet	Nasional National	Anggota Member
Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia Indonesian Alternative Agencies for Banking Dispute Resolution	Nasional National	Anggota Member
Indonesian Corporate Secretary Association	Nasional National	Anggota Member
Asosiasi Sistem Pembayaran Indonesia Indonesia Payment System Association	Nasional National	Anggota Member
Perhimpunan Pedagang Surat Utang Bond Traders Association	Nasional National	Anggota Member

PROFIL DEWAN KOMISARIS

Board of Commissioners Profile



ZAENAL ABIDIN, Ph.D.*

Komisaris Utama Independen
Independent President Commissioner



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Sukabumi



Usia
Age
59 tahun / years old



Domisili
Domicile
Depok

* Efektif menjabat sejak tanggal 28 Oktober 2022.

* Effectively in position since 28 October 2022.

Dasar Pengangkatan dan Periode Menjabat

Sebagai Komisaris Utama Independen:
Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Sebagai Komisaris/Komisaris Independen:

- Keputusan RUPS Tahunan tanggal 29 Juni 2012 (2012-2013);
- Keputusan RUPS Tahunan tanggal 28 Juni 2013 (2013-2016);
- Keputusan RUPS Tahunan tanggal 24 Juni 2016 (2016-2019); dan
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022).

Riwayat Pendidikan

- Sarjana Ekonomi dari Universitas Islam Indonesia, Yogyakarta (1987);
- *Master of Management* dari ASIAN Institute of Management (AIM), Filipina (1997); dan
- *Doctor of Philosophy* dari Santo Tomas University, Filipina (2006).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

- Ketua Komite Audit Bank Victoria (sejak 2022); dan
- Anggota Komite Pemantau Risiko Bank Victoria (sejak 2022).

Rangkap Jabatan Saat Ini di luar Bank Victoria

- Dosen Perbanas Institute (sejak 1993); dan
- Asesor Manajemen Risiko Pasar Modal (sejak 2016).

Riwayat Jabatan Sebelumnya

- *Pro Manager Treasury* dan Analisa Bidang Dana Perbankan Bank Summa (1989-1992);
- Peneliti Senior GCG Indonesia Institute Corporate Governance (2008-2018);
- Koordinator Staf Khusus Bidang Riset Asosiasi Perbanas (2011-2012);
- Dosen Sekolah Tinggi Ilmu Ekonomi Indonesia Banking School (2013-2019);
- Ketua Komite Pemantau Risiko Bank Victoria (2013-2022);
- Ketua Komite Tata Kelola Terintegrasi Grup Victoria (2015-2021); dan
- Komisaris Independen PT Sumberdaya Sewatama (2021-2022).

Sertifikasi

- Sertifikasi bidang Kepatuhan Perbankan Level Eksekutif dari Lembaga Sertifikasi Profesi Perbankan (2020-2023);
- Sertifikasi bidang Keahlian Profesi Pasar Modal sebagai Wakil Manajer Investasi dari The Indonesia Capital Market Institute (2018-2023);
- Sertifikasi bidang Manajemen Risiko Level Utama dari Lembaga Sertifikasi Profesi Pasar Modal (2019-2023);
- Sertifikasi bidang Asesor Kompetensi Level Asesmen/Uji Kompetensi dari Lembaga Sertifikasi Profesi Perbankan (2019-2022); dan
- Sertifikasi bidang Manajemen Risiko Perbankan Level 2 dari Lembaga Sertifikasi Profesi Perbankan (2021-2025).

Keterangan

Sebagai Komisaris Utama Independen:
Telah lulus *fit and proper test* dari Otoritas Jasa Keuangan pada tanggal 28 Oktober 2022.

Sebagai Komisaris/Komisaris Independen:
Telah lulus *fit and proper test* dari Bank Indonesia pada tanggal 27 September 2012.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Pernyataan Independensi

Beliau telah menjabat 5 (lima) periode sebagai Komisaris Independen dan telah menandatangani surat pernyataan independensi.

Basis of Appointment and Term of Office

As Independent President Commissioner:
Annual GMS Resolutions dated 3 June 2022 (2022-2025).

As Commissioner/Independent Commissioner:

- Annual GMS Resolutions dated 29 June 2012 (2012-2013);
- Annual GMS Resolutions dated 28 June 2013 (2013-2016);
- Annual GMS Resolutions dated 24 June 2016 (2016-2019); and
- Annual GMS Resolutions dated 10 May 2019 (2019-2022).

Education

- Bachelor of Economics from Universitas Islam Indonesia, Yogyakarta (1987);
- Master of Management from ASIAN Institute of Management (AIM), the Philippines (1997); and
- *Doctor of Philosophy* from Santo Tomas University, the Philippines (2006).

Current Concurrent Positions in Bank Victoria

- Chairman of Audit Committee of Bank Victoria (since 2022); and
- Member of Risk Monitoring Committee of Bank Victoria since (2022).

Current Concurrent Positions outside of Bank Victoria

- Lecturer of Perbanas Institute (since 1993); and
- Assessor of Risk Management of Capital Market (since 2016).

History of Previous Positions

- *Pro Manager Treasury* and Analysis in Banking Fund Sector of Bank Summa (1989-1992);
- GCG Senior Researcher of Indonesia Institute of Corporate Governance (2008-2018);
- Coordinator of Special Staff of Research Field of Perbanas Association (2011-2012);
- Lecturer of Sekolah Tinggi Ilmu Ekonomi Indonesia Banking School (2013-2019);
- Chairman of Risk Monitoring Committee of Bank Victoria (2013-2022);
- Chairman of Integrated Governance Committee of Victoria Group (2015-2021); and
- Independent Commissioner of PT Sumberdaya Sewatama (2021-2022).

Certification

- Certification in Banking Compliance Executive Level from the Banking Profession Certification Institute (2020-2023);
- Certification in Capital Market Professional Expertise as Deputy Investment Manager from The Indonesia Capital Market Institute (2018-2023);
- Certification in Risk Management Main Level from the Banking Profession Certification Institute (2019-2023);
- Certification in Competency Assessment, Assessment Level/ Competency Test from the Banking Profession Certification Institute (2019-2022); and
- Certification in Banking Risk Management Level 2 from the Banking Profession Certification Institute (2021-2025).

Description

As Independent President Commissioner:
Passed the fit and proper test from the Financial Services Authority on 28 October 2022.

As Independent Commissioner:
Passed the fit and proper test from Bank Indonesia on 27 September 2012.

Affiliation Relationship

Does not have any affiliation with other members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Statement of Independence

He has served for 5 (five) terms as Independent Commissioner and has signed a statement of independence.



GUNAWAN TENGGAHARDJA

Komisaris/Komisaris Independen
Commissioner/Independent Commissioner



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Malang



Usia
Age
67 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan dan Periode Menjabat

- Keputusan RUPS Luar Biasa tanggal 24 Februari 2003 (2003-2007);
- Keputusan RUPS Luar Biasa tanggal 19 Desember 2007 (2007-2010);
- Keputusan RUPS Tahunan tanggal 25 Juni 2010 (2010-2013);
- Keputusan RUPS Tahunan tanggal 28 Juni 2013 (2013-2016);
- Keputusan RUPS Tahunan tanggal 24 Juni 2016 (2016-2019);
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022); dan
- Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

Sarjana Teknik Sipil dari Institut Teknologi Bandung (1981).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

- Ketua Komite Nominasi dan Remunerasi Bank Victoria (sejak 2012); dan
- Ketua Komite Audit Bank Victoria (sejak 2022).

Rangkap Jabatan Saat Ini di luar Bank Victoria

Komisaris Independen PT Jakarta Setiabudi Internasional Tbk (sejak 2004).

Riwayat Jabatan Sebelumnya

- International Field Engineer 1 Schlumberger OSA* (1982-1984);
- Assistant Manager* PT Bank Bali (1985-1988);
- General Manager* PT Sampoerna Transport Nusantara (1989-1992);
- Direktur Eksekutif PT Duta Pertiwi Tbk (1992-1996);
- Direktur PT Bhuananata Indah Permai Tbk (1996-1998);
- Komisaris Utama PT Sigma Karya Sempurna (Bali Camp) (1998-2004);
- Ketua Komite Pemantau Risiko Bank Victoria (2015-2022); dan
- Anggota Komite Tata Kelola Terintegrasi Bank Victoria (2017-2021).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023).

Keterangan

Sebagai Komisaris:

Telah lulus *fit and proper test* Bank Indonesia pada tanggal 22 April 2003; dan

Sebagai Komisaris Independen:

Telah lulus *fit and proper test* Bank Indonesia pada tanggal 13 September 2003.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Pernyataan Independensi

Beliau telah menjabat 7 (tujuh) periode sebagai Komisaris Independen dan telah menandatangani surat pernyataan independensi.

Basis of Appointment and Term of Office

- Extraordinary GMS Resolutions dated 24 February 2003 (2003-2007);
- Extraordinary GMS Resolutions dated 19 December 2007 (2007-2010);
- Annual GMS Resolutions dated 25 June 2010 (2010-2013);
- Annual GMS Resolutions dated 28 June 2013 (2013-2016);
- Annual GMS Resolutions dated 24 June 2016 (2016-2019);
- Annual GMS Resolutions dated 10 May 2019 (2019-2022); and
- Annual GMS Resolutions dated 3 June 2022 (2022-2025).

Education

Bachelor of Civil Engineering from Bandung Institute of Technology (1981).

Current Concurrent Positions in Bank Victoria

- Chairman of Nomination and Remuneration Committee of Bank Victoria (since 2012); and
- Chairman of Risk Monitoring Committee of Bank Victoria (since 2022).

Current Concurrent Positions outside of Bank Victoria

Independent Commissioner of PT Jakarta Setiabudi Internasional Tbk (since 2004).

History of Previous Positions

- International Field Engineer 1* of Schlumberger OSA (1982-1984);
- Assistant Manager* of PT Bank Bali (1985-1988);
- General Manager* of PT Sampoerna Transport Nusantara (1989-1992);
- Executive Director* of PT Duta Pertiwi Tbk (1992-1996);
- Director* of PT Bhuananata Indah Permai Tbk (1996-1998);
- President Commissioner* of PT Sigma Karya Sempurna (Bali Camp) (1998-2004);
- Chairman of Audit Committee* of Bank Victoria (2015-2022); and
- Member of Integrated Governance Committee* of Bank Victoria (2017-2021).

Certification

Risk Management Certification Level 5 from the Banking Professional Certification Institute (2021-2023).

Description

As Commissioner:

Passed the fit and proper test from Bank Indonesia on 22 April 2003; and

As Independent Commissioner:

Passed the fit and proper test from Bank Indonesia on 13 September 2003.

Affiliation Relationship

Does not have any affiliation with other members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Pernyataan Independensi

He has served for 7 (seven) terms as Independent Commissioner and has signed a statement of independence.



SIA LENG HO**

Komisaris
Commissioner



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Jakarta



Usia
Age
63 tahun / years old



Domisili
Domicile
Jakarta

** Efektif menjabat sejak tanggal 28 Oktober 2022.
** Effectively in position since 28 October 2022.

Dasar Pengangkatan dan Periode Menjabat

Keputusan RUPS Luar Biasa tanggal 19 Oktober 2022 (2022-2025).

Riwayat Pendidikan

Bachelor of Business Administration dari University of San Francisco (1985).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Anggota Komite Nominasi dan Remunerasi Bank Victoria (sejak 2022).

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- Posisi terakhir sebagai *Vice President – Corporate Banking Segment Head* PT Bank Bali (1985-1991);
- *Deputy President Director* PT Bank Ekonomi Raharja Tbk (1991-2012);
- Komisaris PT Bank Ekonomi Raharja Tbk (2012);
- *President Director* PT Bank Agris Tbk (2012-2019); dan
- *Management Advisor* PT Bank IBK Indonesia Tbk (2019-2021).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Keterangan

Telah lulus *fit and proper test* dari Otoritas Jasa Keuangan pada tanggal 28 Oktober 2022.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

Extraordinary GMS Resolutions dated 19 October 2022 (2022-2025).

Education

Bachelor of Business Administration from University of San Francisco (1985).

Current Concurrent Positions in Bank Victoria

Member of Nomination and Remuneration Committee of Bank Victoria (since 2022).

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- Last position as *Vice President - Corporate Banking Segment Head* of PT Bank Bali (1985-1991);
- *Deputy President Director* of PT Bank Ekonomi Raharja Tbk (1991-2012);
- *Commissioner* of PT Bank Ekonomi Raharja Tbk (2012);
- *President Director* of PT Bank Agris Tbk (2012-2019); and
- *Management Advisor* of PT Bank IBK Indonesia Tbk (2019-2021).

Certification

Certification in Banking Risk Management Level 5 from the Banking Profession Certification Institute (2022-2024).

Description

Passed the fit and proper test from the Financial Services Authority on 28 October 2022.

Affiliation Relationship

Does not have any affiliation with other members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Perubahan Komposisi Anggota Dewan Komisaris

Pada tahun 2022, terdapat perubahan terkait komposisi anggota Dewan Komisaris, yaitu:

Changes to the Composition of Board of Commissioners

In 2022, there were changes to the Board of Commissioners' composition, which were:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 10 Mei 2019 Board of Commissioners' composition based on Annual GMS dated 10 May 2019		Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 3 Juni 2022 Board of Commissioners' composition based on Annual GMS dated 3 June 2022		Alasan Perubahan Reasons for Changes
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Oliver Simorangkir	Komisaris Utama President Commissioner	Zaenal Abidin, Ph.D.	Komisaris Utama Independen Independent President Commissioner	Masa jabatan Oliver Simorangkir telah berakhir dan RUPS memutuskan untuk mengangkat Zaenal Abidin, Ph.D. sebagai Komisaris Utama Independen serta mengangkat Adhi Brahmantya sebagai Komisaris/Komisaris Independen Bank. Oliver Simorangkir's term of office ended and the GMS appointed Zaenal Abidin, Ph.D., as Independent President Commissioner and Adhi Brahmantya as Commissioner/Independent Commissioner of the Bank.
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	
Zaenal Abidin, Ph.D.	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	

Pada tanggal 10 Agustus 2022, Bank Victoria melakukan perubahan kembali komposisi Dewan Komisaris menjadi sebagai berikut.

On 10 August 2022, Bank Victoria made another change to the Board of Commissioners' composition to be as follows.

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 3 Juni 2022 Board of Commissioners' composition based on Annual GMS dated 3 June 2022		Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 10 Agustus 2022 Board of Commissioners' composition based on Extraordinary GMS dated 10 August 2022		Alasan Perubahan Reasons for Changes
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Zaenal Abidin, Ph.D.	Komisaris Utama Independen Independent President Commissioner	Zaenal Abidin, Ph.D.	Komisaris Utama Independen Independent President Commissioner	Perubahan kembali susunan Dewan Komisaris dilakukan dalam rangka memperkuat susunan Dewan Komisaris. Changes to the composition of the Board of Commissioners were carried out to strengthen the Board of Commissioners' composition.
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Sia Leng Ho	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	
Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	
		Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	

Selanjutnya, pada tanggal 19 Oktober 2022, Bank Victoria melakukan perubahan komposisi Dewan Komisaris menjadi sebagai berikut.

Furthermore, on 19 October 2022, Bank Victoria made another change to the Board of Commissioners' composition to be as follows.

Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 10 Agustus 2022 Board of Commissioners' composition based on Extraordinary GMS dated 10 August 2022		Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 19 Oktober 2022 Board of Commissioners' composition based on Extraordinary GMS dated 19 October 2022		Alasan Perubahan Reasons for Changes
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Zaenal Abidin, Ph.D.	Komisaris Utama Independen Independent President Commissioner	Zaenal Abidin, Ph.D.	Komisaris Utama Independen Independent President Commissioner	Perubahan kembali susunan Dewan Komisaris dilakukan dalam rangka memperkuat susunan Dewan Komisaris. Changes to the composition of the Board of Commissioners were carried out to strengthen the Board of Commissioners' composition.
Sia Leng Ho	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Sia Leng Ho	Komisaris Commissioner	
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	
Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner			

PROFIL DIREKSI

Board of Directors Profile



ACHMAD FRISCANTONO*

Direktur Utama
President Director



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
San Francisco



Usia
Age
61 tahun / years old



Domisili
Domicile
Jakarta

* Efektif menjabat sejak tanggal 19 Oktober 2022.
* Effectively in position since 19 October 2022.

Dasar Pengangkatan dan Periode Menjabat

Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

- Bachelor of Science Degree in Agricultural Economics (Business and Industry) dari University of Wisconsin, Madison (1987); dan
- Master of Business Administration (Marketing) dari City University, Seattle, Washington, USA (1989).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Tidak ada.

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- Senior Assistant Manager Divison Treasury PT Bank Internasional Indonesia Tbk (1990-1994);
- Manager Divison Treasury PT Bank Namura Internusa (1994-1996);
- Senior Manager Divison Treasury dan Divison International PT Bank Rama Tbk (1996-2000);
- Kepala Risiko Likuiditas (Senior Assistant Vice President) Market dan Likuiditas Risiko Divisi PT Bank Danamon Indonesia Tbk (2000-2006);
- Treasury and Financial Institution Head (Executive Vice President) PT Bank Tabungan Pensiun Nasional Tbk (2006-2016); dan
- Komisaris Utama PT Bank Victoria Syariah (2019-2022).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Keterangan

Telah lulus *fit and proper test* dari Otoritas Jasa Keuangan pada tanggal 19 Oktober 2022.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

Annual GMS Resolutions dated 3 June 2022 (2022-2025).

Education

- Bachelor of Science Degree in Agricultural Economics (Business and Industry) from University of Wisconsin, Madison (1987); and
- Master of Business Administration (Marketing) from City University, Seattle, Washington, USA (1989).

Current Concurrent Positions in Bank Victoria

None.

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- Senior Assistant Manager of Treasury Division of PT Bank Internasional Indonesia Tbk (1990-1994);
- Treasury Division Manager of PT Bank Namura Internusa (1994-1996);
- Senior Manager of Treasury Division and International Division of PT Bank Rama Tbk (1996-2000);
- Head of Market Liquidity Risk (Senior Assistant Vice President) and Division Liquidity Risk of PT Bank Danamon Indonesia Tbk (2000-2006);
- Treasury and Financial Institution Head (Executive Vice President) of PT Bank Tabungan Pensiun Nasional Tbk (2006-2016); and
- President Commissioner of PT Bank Victoria Syariah (2019-2022).

Certification

Certification in Risk Management Level 5 from the Banking Professional Certification Institute (2022-2024).

Description

Passed the fit and proper test from the Financial Services Authority on 19 October 2022.

Affiliation Relationship

Does not have any affiliation with other members of Board of Directors, members of Board of Commissioners, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.



RUSLI

Wakil Direktur Utama
Deputy President Director



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Tebing Tinggi



Usia
Age
51 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan dan Periode Menjabat

- Keputusan RUPS Luar Biasa tanggal 29 Februari 2016 (2016);
- Keputusan RUPS Tahunan tanggal 24 Juni 2016 (2016-2019);
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022); dan
- Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

Insinyur jurusan Teknik Industri dari Universitas Trisakti (1993).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Tidak ada.

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- Menjabat di PT Bank QNB Indonesia Tbk sebagai:
 - > Head of Treasury (2000-2002);
 - > Direktur Treasury (2002-2009);
 - > Direktur Bisnis (2009-2012);
 - > Direktur Operasional (2012-2016); dan
- Direktur Operasi dan Sistem Bank Victoria (2016).

Sertifikasi

- Sertifikasi bidang *Treasury Dealer Level Advance* dari Lembaga Sertifikasi Profesi Perbankan (2021-2024); dan
- Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023).

Keterangan

Telah lulus *fit and proper test* Otoritas Jasa Keuangan pada 16 September 2016.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

- Extraordinary GMS Resolutions dated 29 February 2016 (2016);
- Annual GMS Resolutions dated 24 June 2016 (2016-2019);
- Annual GMS Resolutions dated 10 May 2019 (2019-2022); and
- Annual GMS Resolutions dated 3 June 2022 (2022-2025).

Education

Engineer of Industrial Engineering from Trisakti University (1993).

Current Concurrent Positions in Bank Victoria

None.

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- Held positions at PT Bank QNB Indonesia Tbk as:
 - > Head of Treasury (2000-2002);
 - > Director of Treasury (2002-2009);
 - > Director of Business (2009-2012);
 - > Director of Operations (2012-2016); and
- Director of Operations and Systems of Bank Victoria (2016).

Certification

- Certification in Treasury Dealer Advanced Level from the Banking Profession Certification Institute (2021-2024); and
- Certification in Banking Risk Management Level 5 from the Banking Profession Certification Institute (2021-2023).

Description

Passed the fit and proper test from the Financial Services Authority on 16 September 2016.

Affiliation Relationship

Does not have any affiliation with other members of Board of Directors, members of Board of Commissioners, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.



LEMBING

Direktur Bisnis
Director of Business



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Pekanbaru



Usia
Age
58 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan dan Periode Menjabat

- Keputusan RUPS Tahunan tanggal 18 Mei 2018 (2018-2019);
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022); dan
- Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Tarumanegara (1989).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Tidak ada.

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- Branch Manager Bank Lippo (1991-2004);
- Kepala Wilayah Jakarta dan Kalimantan Bank Lippo (2004-2008);
- Small Medium Enterprise Head Bank Danamon (2008-2009);
- Small Medium Enterprise Head and Emerging Business Maybank (2009-2012);
- Direktur PT Elang Kurnia Sakti (2012-2017);
- Direktur PT Agung Kimia Cemerlang (2012-2017);
- Komisaris PT Agung Kimia Cemerlang (2015-2017); dan
- Small Medium Enterprise Head Maybank (2017-2018).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Keterangan

Telah lulus *fit and proper test* Otoritas Jasa Keuangan pada 30 Oktober 2018.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

- Annual GMS Resolutions dated 18 May 2018 (2018-2019);
- Annual GMS Resolutions dated 10 May 2019 (2019-2022); and
- Annual GMS Resolutions dated 3 June 2022 (2022-2025).

Education

Bachelor of Economic from Tarumanegara University (1989).

Current Concurrent Positions in Bank Victoria

None.

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- Branch Manager of Bank Lippo (1991-2004);
- Head of Jakarta and Kalimantan Regions of Bank Lippo (2004-2008);
- Small and Medium Enterprise Head of Bank Danamon (2008-2009);
- Small and Medium Enterprise Head and Emerging Business of Maybank (2009-2012);
- Director of PT Elang Kurnia Sakti (2012-2017);
- Director of PT Agung Kimia Cemerlang (2012-2017);
- Commissioner of PT Agung Kimia Cemerlang (2015-2017); and
- Small and Medium Enterprise Head of Maybank (2017-2018).

Certification

Risk Management Certification Level 5 for Banking from the Banking Professional Certification Institute (2022-2024).

Description

Passed the fit and proper test from the Financial Services Authority on 30 October 2018.

Affiliation Relationship

Does not have any affiliation with other members of Board of Directors, members of Board of Commissioners, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.



DEBORA WAHJUTIRTO TANOJO

Direktur Keuangan
Director of Finance



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Surabaya



Usia
Age
37 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan dan Periode Menjabat

- Keputusan RUPS Tahunan tanggal 18 Mei 2018 (2018-2019);
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022); dan
- Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

- *Bachelor of Science* dari University of San Francisco, California (2006); dan
- *Master of Business Administration* dari University of San Francisco, California (2009).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Tidak ada.

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Assurance Staff* Burr Pilger and Mayer LLP, San Francisco (2007-2008);
- *Senior Associate 2* Ernst and Young LLP, Singapore (2011-2013);
- *Finance Manager* PT Victoria Investama Tbk (2013-2014);
- *Senior Staf Manajemen Risiko* Bank Victoria (2014-2015);
- *Direktur* PT Victoria Investama Tbk (2014-2018); dan
- *Komisaris* Bank Victoria (2016-2018).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Keterangan

Telah lulus *fit and proper test* Otoritas Jasa Keuangan pada 22 November 2018.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan Dewan Komisaris dan Direksi. Namun, memiliki hubungan afiliasi dengan Pemegang Saham Pengendali yaitu Suzanna Tanojo.

Basis of Appointment and Term of Office

- Annual GMS Resolutions dated 18 May 2018 (2018-2019);
- Annual GMS Resolutions dated 10 May 2019 (2019-2022); and
- Annual GMS Resolutions dated 3 Juni 2022 (2022-2025).

Education

- Bachelor of Science from University of San Francisco, California (2006); and
- Master of Business Administration from University of San Francisco, California (2009).

Current Concurrent Positions in Bank Victoria

None.

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- *Assurance Staff* of Burr Pilger and Mayer LLP, San Francisco (2007-2008);
- *Senior Associate 2* of Ernst and Young LLP, Singapore (2011-2013);
- *Finance Manager* of PT Victoria Investama Tbk (2013-2014);
- *Senior Staff* of Risk Management of Bank Victoria (2014-2015);
- *Director* of PT Victoria Investama Tbk (2014-2018); and
- *Commissioner* of Bank Victoria (2016-2018).

Certification

Risk Management Certification Level 5 for Banking from the Banking Professional Certification Institute (2022-2024).

Description

Passed the fit and proper test from the Financial Services Authority on 22 November 2018.

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners and members of Board of Directors. However, has affiliation with Controlling Shareholder, namely Suzanna Tanojo.



TAMUNAN

Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management



Kewarganegaraan

Nationality

Indonesia / Indonesian



Tempat Lahir

Place of Birth

Banjarmasin



Usia

Age

57 tahun / years old



Domisili

Domicile

Jakarta

Dasar Pengangkatan dan Periode Menjabat

- Keputusan RUPS Tahunan tanggal 27 Juni 2008 (2008-2010);
- Keputusan RUPS Tahunan tanggal 25 Juni 2010 (2010-2013);
- Keputusan RUPS Tahunan tanggal 28 Juni 2013 (2013-2016);
- Keputusan RUPS Tahunan tanggal 24 Juni 2016 (2016-2019);
- Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022); dan
- Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025).

Riwayat Pendidikan

- Sarjana Ekonomi bidang Akuntansi dari Universitas Lambung Mangkurat, Banjarmasin (1990); dan
- Magister Manajemen bidang Manajemen Risiko dari Universitas Indonesia (2008).

Rangkap Jabatan Saat Ini di dalam Bank Victoria

Tidak ada.

Rangkap Jabatan Saat Ini di luar Bank Victoria

Tidak ada.

Riwayat Jabatan Sebelumnya

- Staf Audit Kantor Akuntan Publik Drs. Santoso (1987-1988);
- Kepala Bagian Administrasi dan Umum PT Winduintan Deltatama (Muda Jaya Group) Banjarmasin (1988-1990);
- Kepala Kantor Bank Andromeda (1990-1997);
- Kepala Kantor Bank Alfa, Menara Kebon Sirih (1997-1999);
- Staf Badan Penyehatan Perbankan Nasional (BPPN) (1999);
- Manajer Operasional PT Victoria Sekuritas (1999-2001);
- Head of Operation and Compliance PT Mahastra Capital (2001-2003); dan
- Direktur Operasi Bank Victoria (2007-2008).

Sertifikasi

- Sertifikasi bidang *Treasury Dealer Level Advance* dari Lembaga Sertifikasi Profesi Perbankan (2021-2024);
- Sertifikasi bidang Manajemen Risiko Perbankan Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023); dan
- Sertifikasi bidang *Compliance Level Advance* dari Lembaga Sertifikasi Profesi Perbankan (2021-2024).

Keterangan

Telah lulus *fit and proper test* Bank Indonesia pada 24 Maret 2009.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

- Annual GMS Resolutions dated 27 June 2008 (2018-2010);
- Annual GMS Resolutions dated 25 June 2010 (2010-2013);
- Annual GMS Resolutions dated 28 June 2013 (2013-2016);
- Annual GMS Resolution dated 24 June 2016 (2016-2019);
- Annual GMS Resolutions dated 10 May 2019 (2019-2022); and
- Annual GMS Resolutions dated 3 June 2022 (2022-2025).

Education

- Bachelor of Economics in Accounting from Lambung Mangkurat University, Banjarmasin (1990); and
- Master of Management, majoring in Risk Management, from Universitas Indonesia (2008).

Current Concurrent Positions in Bank Victoria

None.

Current Concurrent Positions outside of Bank Victoria

None.

History of Previous Positions

- Audit Staff of Public Accounting Firm of Drs. Santoso (1987-1988);
- Head of Administration and General Affairs Department of PT Winduintan Deltatama (Muda Jaya Group), Banjarmasin (1988-1990);
- Office Head of Bank Andromeda (1990-1997);
- Office Head of Bank Alfa, Menara Kebon Sirih (1997-1999);
- Staff of Indonesian Bank Restructuring Agency (BPPN) (1999);
- Manager of Operations of PT Victoria Securities (1999-2001);
- Head of Operations and Compliance of PT Mahastra Capital (2001-2003); and
- Director of Operations of Bank Victoria (2007-2008).

Certification

- Certification in Treasury Dealer Advanced Level from the Banking Profession Certification Institute (2021-2024);
- Certification in Banking Risk Management Level 5 from the Banking Profession Certification Institute (2021-2023); and
- Certification in Compliance Advanced Level from the Banking Profession Certification Institute (2021-2024).

Description

Passed the fit and proper test from Bank Indonesia on 24 March 2009.

Affiliation Relationship

Does not have any affiliation with other members of Board of Directors, members of Board of Commissioners, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Perubahan Komposisi Anggota Direksi

Pada tahun 2022, terdapat perubahan terkait komposisi anggota Direksi Bank Victoria, yaitu:

Changes to the Composition of Board of Directors

In 2022, there were changes to the Board of Directors' composition, which were:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 10 Mei 2019 Board of Directors' composition based on Annual GMS dated 10 May 2019		Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 3 Juni 2022 Board of Directors' composition based on Annual GMS dated 3 June 2022		Alasan Perubahan Reasons for Changes
Nama Name	Jabatan Position	Nama Name	Jabatan Position	
Ahmad Fajar	Direktur Utama President Director	Achmad Friscantono	Direktur Utama President Director	Masa jabatan Ahmad Fajar telah berakhir dan RUPS memutuskan untuk mengangkat Achmad Friscantono sebagai Direktur Utama. Ahmad Fajar's term of office ended and the GMS appointed Achmad Friscantono as President Director.
Rusli	Wakil Direktur Utama Deputy President Director	Rusli	Wakil Direktur Utama Deputy President Director	
Lembing	Direktur Bisnis Director of Business	Lembing	Direktur Bisnis Director of Business	
Debora Wahjutirto Tanoyo	Direktur Keuangan Director of Finance	Debora Wahjutirto Tanoyo	Direktur Keuangan Director of Finance	
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	

PEJABAT EKSEKUTIF

Executive Officers



1. Claudia Audrey

Senior Executive Vice President (SEVP) of Finance,
Accounting & Management Information System

2. Muhammad Rakhmadhani

Senior Executive Vice President (SEVP)
of Change Management Office

3. Yohanes

Senior Executive Vice President (SEVP) of Operations &
International Banking

4. Mira Christiana

Senior Executive Vice President (SEVP) of Corporate,
Business Linkage & Consumer Banking

PROFIL PEJABAT EKSEKUTIF Executive Officers Profile



MUHAMMAD RAKHMADHANI
Senior Executive Vice President (SEVP)
of Change Management Office

 **Kewarganegaraan**
Nationality
Indonesia / Indonesian

 **Tempat Lahir**
Place of Birth
Jakarta

 **Usia**
Age
48 tahun / years old

 **Domisili**
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 018/SK-DIR/HCM/11/20 tanggal 20 November 2020.

Riwayat Pendidikan

- Diploma III *Actuarial Science* dari Universitas Indonesia (1997);
- *Master of Science of Actuarial Science* dari University of the Philippines - Quezon City, Philippines (2001); dan
- Magister Bisnis Administrasi dan Sistem Informasi dari Universitas Bina Nusantara, Jakarta (2005).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Pricing Actuary Tugu Mandiri Insurance (Subsidiary of Pertamina)* (2002–2003);
- *Pricing Actuary AIA Indonesia* (2003–2005);
- *Pricing Actuary Manulife Financial* (2005–2006);
- *Pricing/Marketing Actuary AIA Indonesia* (2006–2007);
- *Head of Operations and Product of Insurance Business Group Citibank, N.A* (2007–2008);
- *Group Head of Process, Policy and Control, Business Planning Customer Analytics Bank ANZ Indonesia* (2008–2013);
- *Associate Director of Products, Ops, Tech, Marketing PT Bank Victoria International* (2013–2018);
- *Chief of Business Development PT Lippo Securities Tbk, Lippo Financial Service Group* (2018–2020); dan
- *Founder SimpanDuit Start Up Fintech Company* (2019–2020).

Sertifikasi

Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2021–2023).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment and Term of Office

Board of Directors' Decision Letter No. 018/SK-DIR/HCM/11/20 dated 20 November 2020.

Education

- Diploma III of Actuarial Science from Universitas Indonesia (1997);
- Master of Science of Actuarial Science from University of the Philippines - Quezon City, Philippines (2001); and
- Master of Business Administration and Information System from Bina Nusantara University, Jakarta (2005).

Current Concurrent Positions

None.

History of Previous Positions

- *Pricing Actuary of Tugu Mandiri Insurance (Subsidiary of Pertamina)* (2002–2003);
- *Pricing Actuary of AIA Indonesia* (2003–2005);
- *Pricing Actuary of Manulife Financial* (2005–2006);
- *Pricing/Marketing Actuary of AIA Indonesia* (2006–2007);
- *Head of Operations and Product of Insurance Business Group of Citibank, N.A* (2007–2008);
- *Group Head of Process, Policy and Control, Business Planning Customer Analytics of Bank ANZ Indonesia* (2008–2013);
- *Associate Director of Products, Ops, Tech, Marketing of PT Bank Victoria International* (2013–2018);
- *Chief of Business Development of PT Lippo Securities Tbk, Lippo Financial Service Group* (2018–2020); and
- *Founder SimpanDuit of Start Up Fintech Company* (2019–2020).

Certification

Risk Management Certification Level 5 from the Banking Profession Certification Institute (2021–2023).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.



CLAUDIA AUDREY

**Senior Executive Vice President (SEVP)
of Finance, Accounting & Management
Information System**



Kewarganegaraan

Nationality
Indonesia / Indonesian



Tempat Lahir

Place of Birth
Jakarta



Usia

Age
36 tahun / years old



Domisili

Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 012/SK-DIR/HCM/12/21 tanggal 28 Desember 2021.

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Indonesia (2009).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Auditor PwC (2009–2015);
- Finance & Accounting Vice Division Head PT Bank Victoria International Tbk (2015-2018);
- Finance & Accounting Division Head PT Bank Victoria International Tbk (2018-2021); dan
- Change Management Office Division Head PT Bank Victoria International Tbk (2021).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment and Term of Office

Board of Directors' Decision Letter No. 012/SK-DIR/HCM/12/21 dated 28 December 2021.

Education

Bachelor of Economics from Universitas Indonesia (2009).

Current Concurrent Positions

None.

History of Previous Positions

- PwC's Auditor (2009–2015);
- Finance & Accounting Vice Division Head of PT Bank Victoria International Tbk (2015-2018);
- Finance & Accounting Division Head of PT Bank Victoria International Tbk (2018-2021); and
- Change Management Office Division Head PT Bank Victoria International Tbk (2021).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.



YOHANES

**Senior Executive Vice President (SEVP) of
Operations & International Banking**



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Pangkal Pinang



Usia
Age
49 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 004/SK-DIR/HCM/11/22 tanggal 16 November 2022.

Riwayat Pendidikan

Sekolah Menengah Atas dari SMA Negeri 1 Pangkal Pinang (1991).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Account Officer Kantor Cabang Pluit PT Bank Lippo Tbk (1991–2000);
- Pimpinan Cabang Kantor Cabang Pembantu Gedung Tifa PT Bank Century Tbk (2000–2007);
- Kepala Divisi Operasi PT Bank Windu Kentjana International Tbk (2007–2016);
- Kepala Divisi Operasi PT Bank China Construction Bank Indonesia Tbk (2016–2017); dan
- Credit & Finance Director PT Bank Harda International Tbk (2017–2021).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2022–2024); dan
- Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif dari Lembaga Sertifikasi Profesi Perbankan (2022–2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 004/SK-DIR/HCM/11/22 dated 16 November 2022.

Education

Senior High School from SMA Negeri 1 Pangkal Pinang (1991).

Current Concurrent Positions

None.

History of Previous Positions

- Account Officer at Pluit Branch Office of PT Bank Lippo Tbk (1991–2000);
- Head of Tifa Building Sub-Branch Office of PT Bank Century Tbk (2000–2007);
- Head of Operational Division of PT Bank Windu Kentjana International Tbk (2007–2016);
- Head of Operational Division of PT Bank China Construction Bank Indonesia Tbk (2016–2017); and
- Credit & Finance Director of PT Bank Harda International Tbk (2017–2021).

Certification

- Risk Management Certification Level 5 from Banking Professional Certification Institute (2022–2024); and
- Payment System Certification and Rupiah Money Management: Fund Transfer Level Executive from Banking Professional Certification Institute (2022–2025).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.



MIRA CHRISTIANA

Senior Executive Vice President (SEVP) of Corporate, Business Linkage & Consumer Banking



Kewarganegaraan

Nationality
Indonesia / Indonesian



Tempat Lahir

Place of Birth
Semarang



Usia

Age
44 tahun / years old



Domisili

Domicile
Bekasi

Dasar Pengangkatan

Surat Keputusan Direksi No. 009/SK-HCM/02/22 tanggal 25 Agustus 2022.

Riwayat Pendidikan

Sarjana Psikologi dari Universitas Diponegoro, Semarang (2003).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Senior Relationship Manager Bank Mandiri (2004–2013);
- Corporate Business Division Head Bank JTrust Indonesia (2013–2017);
- Head of Corporate Credit PT Radana Bhaskara Finance Tbk (2017–2018); dan
- Kepala Divisi Corporate Lending, Multifinance & Consumer Banking Bank Victoria (2019–2022).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2020–2022).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 009/SK-HCM/02/22 dated 25 August 2022.

Education

Bachelor of Psychology from Diponegoro University, Semarang (2003).

Current Concurrent Positions

None.

History of Previous Positions

- Senior Relationship Manager of Bank Mandiri (2004–2013);
- Corporate Business Division Head of Bank JTrust Indonesia (2013–2017);
- Head of Corporate Credit of PT Radana Bhaskara Finance Tbk (2017–2018); and
- Head of Corporate Lending, Multifinance & Consumer Banking Division Bank Victoria (2019–2022).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2020–2022).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

PURWONO

Kepala Divisi *International Banking* Head of International Banking Division

 **Kewarganegaraan**
Nationality
Indonesia / Indonesian

 **Tempat Lahir**
Place of Birth
Yogyakarta

 **Usia**
Age
70 tahun / years old

 **Domisili**
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 037/SK-DIR/HCM/08/18 tanggal 31 Agustus 2018.

Riwayat Pendidikan

- Sarjana Ekonomi Manajemen dari Universitas Krinadwipayana, Jakarta (1983); dan
- Magister Manajemen dari Universitas Airlangga, Surabaya (2000).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Kepala Bagian PT Bank Dagang Negara (Persero) (1976–1999);
- *Bills Processing Manager* PT Bank Mandiri (Persero) Tbk (1999–2008);
- Kepala Keuangan PT Cahaya Barokah Makmur (2008–2010); dan
- Kepala Divisi *Financial Institution and Capital Market* Bank Victoria (2010–2018).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022–2024);
- Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Level Eksekutif dari Lembaga Sertifikasi Profesi Perbankan (2022–2025); dan
- Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: *Settlement* Transaksi Treasuri Level Eksekutif dari Lembaga Sertifikasi Profesi Perbankan (2022–2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 037/SK-DIR/HCM/08/18 dated 31 August 2018.

Education

- Bachelor of Economics in Management from Krisnadwipayana University, Jakarta (1983); and
- Master of Management from Airlangga University, Surabaya (2000).

Current Concurrent Positions

None.

History of Previous Positions

- Department Head of PT Bank Dagang Negara (Persero) (1976–1999);
- Bills Processing Manager of PT Bank Mandiri (Persero) Tbk (1999–2008);
- Head of Finance Department of PT Cahaya Barokah Makmur (2008–2010); and
- Head of Financial Institution and Capital Market Division of Bank Victoria (2010–2018).

Certification

- Risk Management Certification Level 4 from Banking Professional Certification Institute (2022–2024);
- Payment System Certification and Rupiah Money Management: Securities Level Executive from Banking Professional Certification Institute (2022–2025); and
- Payment System Certification and Rupiah Money Management: Treasury Transaction Settlement Level Executive from Banking Professional Certification Institute (2022–2025).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

RITAYANA

Kepala Divisi *Treasury* Head of Treasury Division

 **Kewarganegaraan**
Nationality
Indonesia / Indonesian

 **Tempat Lahir**
Place of Birth
Pontianak

 **Usia**
Age
52 tahun / years old

 **Domisili**
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 002/SK-DIR/HCM/07/15 tanggal 2 Juli 2015.

Riwayat Pendidikan

Sarjana Ekonomi dari Sekolah Tinggi Ilmu Ekonomi, Jakarta (1995).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Dealer Treasury* PT Bank Sewu (1993–1995); dan
- Staf Divisi *Treasury* Bank Victoria (1995–2011).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022–2024); dan
- Sertifikasi *Advance Treasury Dealer* dari Lembaga Sertifikasi Profesi Perbankan (2022–2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 002/SK-DIR/HCM/07/15 dated 2 July 2015.

Education

Bachelor of Economics from Sekolah Tinggi Ilmu Ekonomi, Jakarta (1995).

Current Concurrent Positions

None.

History of Previous Positions

- Treasury Dealer of PT Bank Sewu (1993–1995); and
- Treasury Division Staff of Bank Victoria (1995–2011).

Certification

- Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022–2024); and
- Advanced Certification in Treasury Dealer from the Banking Profession Certification Institute (2022–2025).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

THERESIA MARIA DHEWAJANI

Kepala Divisi Operations & Internal Control
Head of Operations & Internal Control Division



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Semarang



Usia
Age
63 tahun / years old



Domisili
Domicile
Semarang

Dasar Pengangkatan

Surat Keputusan Direksi No. 013/SK-DIR/HCM/04/16 tanggal 4 April 2016.

Riwayat Pendidikan

Sarjana Hukum dari Universitas 17 Agustus 1945, Semarang (1984).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Kepala Seksi PT Bank Internasional Indonesia (1983–1987);
- *Legal Officer* PT Murthy Kurnia Utama (1987–1989); dan
- *Operational Manager* Bank Tiara Cabang Jatinegara (1994–2000).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024); dan
- Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif Lembaga Sertifikasi Profesi Perbankan (2022-2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 013/SK-DIR/HCM/04/16 dated 4 April 2016.

Education

Bachelor of Law from Universitas 17 Agustus 1945, Semarang (1984).

Current Concurrent Positions

None.

History of Previous Positions

- Section Head of PT Bank Internasional Indonesia (1983–1987);
- Legal Officer of PT Murthy Kurnia Utama (1987–1989); and
- Operational Manager of Bank Tiara Jatinegara Branch (1994–2000).

Certification

- Risk Management Certification Level 4 from Banking Professional Certification Institute (2022-2024); and
- Payment System Certification and Rupiah Money Management: Fund Transfer Level Executive from Banking Professional Certification Institute (2022-2025).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

YOSEF SUDIKBYO

Kepala Divisi Corporate Legal
Head of Corporate Legal Division



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Rembang



Usia
Age
60 tahun / years old



Domisili
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 014/SK-DIR/HCM/06/15 tanggal 22 Juni 2015.

Riwayat Pendidikan

- Sarjana Hukum dari Universitas Katolik Parahyangan, Bandung (1988); dan
- Pascasarjana Program Studi Kenotariatan dari Universitas Indonesia, Depok (2001).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Staf Legal Bank NISP (1988-1990);
- *Manager Legal* Bank Ekonomi Raharja (1990-1997);
- *Manager Legal* Bank Prasida (1997-2000); dan
- Koordinator Operasional Badan Penyehatan Perbankan Nasional (BPPN) (2000-2003).

Sertifikasi

Sertifikasi Manajemen Risiko Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 014/SK-DIR/HCM/06/15 dated 22 June 2015.

Education

- Bachelor of Laws from Parahyangan Catholic University, Bandung (1988); and
- Master of Notary from Universitas Indonesia, Depok (2001).

Current Concurrent Positions

None.

History of Previous Positions

- Legal Staff of Bank NISP (1988-1990);
- Legal Manager of Bank Ekonomi Raharja (1990-1997);
- Legal Manager of Bank Prasida (1997-2000); and
- Operations Coordinator of Indonesian Bank Restructuring Agency (2000-2003).

Certification

Risk Management Certification Level 3 from the Banking Profession Certification Institute (2021-2023).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

NOVITA INDRIYANI

Kepala Divisi Credit Legal
Head of International Banking Division

-  **Kewarganegaraan**
Nationality
Indonesia / Indonesian
-  **Tempat Lahir**
Place of Birth
Jakarta
-  **Usia**
Age
50 tahun / years old
-  **Domisili**
Domicile
Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 043/SK-DIR/HCM/07/18 tanggal 1 Agustus 2018.

Riwayat Pendidikan

- Sarjana Hukum dari Universitas Tarumanagara, Jakarta (1995); dan
- Magister Kenotariatan dari Universitas Pelita Harapan, Tangerang (2019).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

Legal Officer Bank Ekonomi Raharja (1995-1997).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 043/SK-DIR/HCM/07/18 dated 1 August 2018.

Education

- Bachelor of Law from Tarumanagara University, Jakarta (1995); and
- Master of Notary from Pelita Harapan University, Tangerang (2019).

Current Concurrent Positions

None.

History of Previous Positions

Legal Officer of Bank Ekonomi Raharja (1995-1997).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

KOKOT DANANJOYO SAPSOKO

Kepala Divisi Loan & Trade Operations
Head of Loan & Trade Operations Division

-  **Kewarganegaraan**
Nationality
Indonesia / Indonesian
-  **Tempat Lahir**
Place of Birth
Yogyakarta
-  **Usia**
Age
49 tahun / years old
-  **Domisili**
Domicile
Tangerang

Dasar Pengangkatan

Surat Keputusan Direksi No. 028/SK-DIR/HCM/08/19 tanggal 30 Agustus 2019.

Riwayat Pendidikan

Sarjana Agrikultur Universitas Gajah Mada (1997).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Back Office Staff* PT Bank CIC Internasional Tbk (1998–1999);
- *Authorized Signer* PT Bank CIC Internasional Tbk (1999–2000);
- *System and Procedure Staff* PT Bank CIC Internasional (2000–2002);
- *System and Procedure Department Head* PT Bank CIC Internasional (2002–2009);
- *Reconciliation and Reporting Department Head* PT Bank Century Tbk (2009–2010);
- *Financial Control Division Head* PT Bank Jtrust Tbk (2011–2016);
- *Head of Operation Division concurrent position as Financial Control Division Head* PT Bank Jtrust Tbk (2016);
- *Head of Operations Division* PT JTrust Indonesia Tbk (2016–2018); dan
- *Technical Advisory Tjahjadi dan Tamara (Member of Morison KSI) Public Account Company* (2018).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 028/SK-DIR/HCM/08/19 dated 30 August 2019.

Education

Bachelor of Agriculture from Gadjah Mada University (1997).

Current Concurrent Positions

None.

History of Previous Positions

- *Back Office Staff* of PT Bank CIC Internasional Tbk (1998–1999);
- *Authorized Signer* of PT Bank CIC Internasional Tbk (1999–2000);
- *System and Procedure Staff* of PT Bank CIC Internasional (2000–2002);
- *System and Procedure Department Head* of PT Bank CIC Internasional (2002–2009);
- *Reconciliation and Reporting Department Head* of PT Bank Century Tbk (2009–2010);
- *Financial Control Division Head* of PT Bank Jtrust Tbk (2011–2016);
- *Head of Operation Division concurrent position as Financial Control Division Head* of PT Bank Jtrust Tbk (2016);
- *Head of Operations Division* of PT JTrust Indonesia Tbk (2016–2018); and
- *Technical Advisory of Tjahjadi and Tamara (Member of Morison KSI) Public Account Company* (2018).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

HANS TANURAHARDJA**Wakil Kepala Departemen Credit Monitoring & Collection**

Vice Head of Credit Monitoring & Collection Department

**Kewarganegaraan****Nationality**

Indonesia / Indonesian

**Tempat Lahir****Place of Birth**

Bandung

**Usia****Age**

48 tahun / years old

**Domisili****Domicile**

Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 018/SK-DIR/HCM/08/22 tanggal 25 Agustus 2022.

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi dari Universitas Kristen Maranatha, Bandung (1998); dan
- Magister Manajemen Universitas Katolik Parahyangan, Bandung (1998).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Technical Assistant Staff* Kantor Akuntan Publik Bambang Budi Tresno (2002–2004); dan
- *Commercial Lending Vice Division Head* Bank Victoria (2019).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022–2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 018/SK-DIR/HCM/08/22 dated 25 August 2022.

Education

- Bachelor of Economics, Accounting, from Kristen Maranatha, Bandung (1998); and
- Master of Management from Parahyangan Catholic University, Bandung (1998).

Current Concurrent Positions

None.

History of Previous Positions

- Technical Assistant Staff of Bambang Budi Tresno Public Accounting Firm (2002–2004); and
- Commercial Lending Vice Division Head of Bank Victoria (2019).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022–2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

HERMAN SUWINTA**Kepala Divisi Special Assets Management**

Head of Special Assets Management Division

**Kewarganegaraan****Nationality**

Indonesia / Indonesian

**Tempat Lahir****Place of Birth**

Karawang

**Usia****Age**

63 tahun / years old

**Domisili****Domicile**

Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 011/SK-DIR/HCM/02/21 tanggal 26 Februari 2021.

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Kristen Indonesia (1982).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Admin Head ACC* Cabang Tangerang PT Astra Credit Company (1990–1993);
- Kepala Bagian Kredit Cabang Tangerang Jaya Abadi Motor (1993–1997);
- *General Manager Marketing* PT U Finance Indonesia (1997–2005);
- Direktur Marketing PT First Indo American Leasing (2005–2015); dan
- Direktur Utama PT Emperor Finance Indonesia (2018–2021).

Sertifikasi

Sertifikasi Manajemen Risiko Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2022–2026).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors Decision No. 011/SK-DIR/HCM/02/21 dated 26 Februari 2021.

Education

Bachelor of Economics from Universitas Kristen Indonesia (1982).

Current Concurrent Positions

None.

History of Previous Positions

- ACC Admin Head of Tangerang Branch of PT Astra Credit Company (1990–1993);
- Credit Department Head of Tangerang Branch of Jaya Abadi Motor (1993–1997);
- Marketing General Manager of PT U Finance Indonesia (1997–2005);
- Marketing Director of PT First Indo American Leasing (2005–2015); and
- President Director of PT Emperor Finance Indonesia (2018–2021).

Certification

Risk Management Certification Level 1 from the Banking Profession Certification Institute (2022–2026).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

TEGUH TRISNO PAMBUDI

Kepala Divisi *Credit Risk Review*
Head of Credit Risk Review Division



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Jakarta



Usia
Age
45 tahun / years old



Domisili
Domicile
Tangerang Selatan
South Tangerang

Dasar Pengangkatan

Surat Keputusan Direksi No. 006/SK-DIR/HCM/01/22 tanggal 7 Januari 2022.

Riwayat Pendidikan

Sarjana Teknik dari Universitas Trisakti (1995).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Marketing Staff* PT Pasific Satelit Nusantara (2001-2004);
- *Account Officer* Bank Bumiputera (2004-2008); dan
- *Risk Review Officer* Bank Jtrust (2008-2018).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 006/SK-DIR/HCM/01/22 dated 7 January 2022.

Education

Bachelor of Engineering from Trisakti University (1995).

Current Concurrent Positions

None.

History of Previous Positions

- *Marketing Staff* of PT Pasific Satelit Nusantara (2001-2004);
- *Account Officer* of Bank Bumiputera (2004-2008); and
- *Risk Review Officer* of Bank Jtrust (2008-2018).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

CHAIRUL BAHRI

Kepala Departemen *Anti Money Laundering (AML)*
Head of Anti Money Laundering (AML) Departement



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Bogor



Usia
Age
53 tahun / years old



Domisili
Domicile
Depok

Dasar Pengangkatan

Surat Keputusan Direksi No. 008/SK-DIR/HCM/03/22 tanggal 21 Maret 2022.

Riwayat Pendidikan

Sarjana Ekonomi dari Sekolah Tinggi Ilmu Ekonomi Perbanas Jakarta (1989).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Kepala Seksi *Training Program* Bank Dagang Nasional Indonesia (1995-1998);
- Kepala Seksi Pelaporan PT CocaCola Amatil Indonesia (1998-2001); dan
- *Staff Frontliner* Hotel Mulia Jakarta (2002).

Sertifikasi

Sertifikasi Manajemen Risiko Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 008/SK-DIR/HCM/03/22 dated 21 March 2022.

Education

Bachelor of Economics from Sekolah Tinggi Ilmu Ekonomi Perbanas Jakarta (1989).

Current Concurrent Positions

None.

History of Previous Positions

- Head of Training Program Section of Bank Dagang Nasional Indonesia (1995-1998);
- Head of Reporting Section of PT CocaCola Amatil Indonesia (1998-2001); and
- Frontliner Staff of Hotel Mulia Jakarta (2002).

Certification

Risk Management Certification Level 3 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

DAVID FISHER KUSNADI

Kepala Divisi Commercial & SME Banking
Head of Commercial & SME Banking Division



Kewarganegaraan
Nationality
 Indonesia / Indonesian



Tempat Lahir
Place of Birth
 Jakarta



Usia
Age
 52 tahun / years old



Domisili
Domicile
 Jakarta

Dasar Pengangkatan

Surat Keputusan Direksi No. 007/SK-DIR/HCM/04/22 tanggal 27 April 2022.

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Tarumanegara (1990).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- *Marketing Department* PT Asuransi Wahana Tata (1990-1993);
- *Branch Manager* PT Bank Central Asia (1996-1998);
- *Branch Manager of Mangga Dua Office* PT Bank Putera Multikarsa (1998-2000);
- *Senior Branch Manager of Muara Karang Area dan Rumah Sakit PIK Cash Office* PT Bank Century Tbk (2000-2005);
- *Area Head IV Regional Jabodetabek I dan Sub Branch Manager* Slipi PT Bank Windu Kentjana International Tbk (2005-2016);
- *Business Director* PT Bank Harda International Tbk (2016-2020);
- *Chief Lending Business Officer* PT Bank MNC International Tbk (2020); dan
- *Branch Manager Knowledge Processing Outsourcing Juanda* PT Bank Oke Indonesia Tbk (2021).

Sertifikasi

Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022-2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Basis of Appointment

Board of Directors' Decision Letter No. 007/SK-DIR/HCM/04/22 dated 27 April 2022.

Education

Bachelor of Economics from Tarumanegara University (1990).

Current Concurrent Positions

None.

History of Previous Positions

- *Marketing Department* of PT Asuransi Wahana Tata (1990-1993);
- *Branch Manager* of PT Bank Central Asia (1996-1998);
- *Branch Manager of Mangga Dua Office* PT Bank Putera Multikarsa (1998-2000);
- *Senior Branch Manager of Muara Karang Area and PIK Hospital, Cash Office* of PT Bank Century Tbk (2000-2005);
- *Area Head IV of Jabodetabek I Regional and Slipi Sub Branch Manager* of PT Bank Windu Kentjana International Tbk (2005-2016);
- *Business Director* of PT Bank Harda International Tbk (2016-2020);
- *Chief Lending Business Officer* of PT Bank MNC International Tbk (2020); and
- *Knowledge Processing Outsourcing Branch Manager Juanda* of PT Bank Oke Indonesia Tbk (2021).

Certification

Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022-2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

Pendidikan dan/atau Pelatihan Pejabat Eksekutif

Education and/or Training of Executive Officers

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
Muhammad Rakhmadhani	Senior Executive Vice President (SEVP) of Change Management Office	Kesiapan Industri Jasa keuangan dalam Mendukung Literasi Digital Konsumen Jasa Keuangan Readiness of the Financial Services Industry in Supporting Financial Services Consumer Digital Literacy	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		Leadership and Commitment on Execution	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Commercial and Legal Aspects for Developing Digital Business	Intrinsics	Februari 2022 February 2022
		Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Zoomtopia Asia Executive Forum 2022	Zoom	November 2022 November 2022
		End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
Claudia Audrey	Senior Executive Vice President (SEVP) of Finance, Accounting & Management Information System	Leadership and Commitment on Execution	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Enlightenment of Risk Management	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
		Recover and Stronger	Internal Bank Bank's Internal	Desember 2022 December 2022
Yohanes	Senior Executive Vice President (SEVP) of Operations & International Banking	Leadership and Commitment on Execution	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Perlindungan Konsumen terhadap Pinjaman Online dan Investasi Consumer Protection for Online Loans and Investment	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Februari 2022 February 2022
		Enlightenment of Risk Management	PT Efektifpro Knowledge Source	Februari 2022 February 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
		Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022 March 2022
		Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Sistem Pembayaran Digital Lintas Negara dan Pengembangan Mata Uang Digital Bank Sentral Cross-border Digital Payment Systems and Central Bank Digital Currency Development	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Mei 2022 May 2022
		Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Securitization Summit 2022: Unlocking Securitization Role in Developing Sustainable Finance	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	Juli 2022 July 2022
		Rapat Umum Anggota Tahun 2022 General Meeting of Members in 2022	Forum Komunikasi Operasional Perbankan Banking Operations Director Communication Forum	Juli 2022 July 2022
		Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penataan Usaha Surat Berharga Nasabah Level J6 Preparation of Payment System and Rupiah Money Management: Management of Customer Securities Business Level J6	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	September 2022 September 2022
		Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Bank Umum Syariah dan Focus Group Discussion Sinergi Perbankan Dissemination on Financial Services Authority Regulation on Sharia Commercial Bank and Focus Group Discussion on Banking Synergy	Otoritas Jasa Keuangan Financial Services Authority	September 2022 September 2022
		Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif Preparation of Payment System and Rupiah Money Management: Fund Transfer Level Executive	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif Payment System Certification and Rupiah Money Management: Fund Transfer Level Executive	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Desember 2022 December 2022
		End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
		Recover and Stronger	Internal Bank Bank's Internal	Desember 2022 December 2022
Mira Christiana	Senior Executive Vice President (SEVP) of Corporate, Business Linkage & Consumer Banking	Pengelolaan Energi Nasional: Catatan dan Pengarahan Kebijakan Menuju Pembangunan Berkelanjutan di Indonesia National Energy Management: Notes and Policy Briefing towards Sustainable Development in Indonesia	Forum Kajian Pembangunan dan Indonesia Regional Science Association Development Studies Forum and Indonesia Regional Science Association	Januari 2022 January 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
		<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>The Impact of Environmental, Social, and Governance on the Performance of Financial Services Industry</i>	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Penyaluran Kredit Bank Perkreditan Rakyat dengan Pola Linkage – Executing</i> Distribution of Rural Bank Loans with a Linkage – Executing Pattern	PT Synergi Daya Utama	Maret dan April 2022 March and April 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Soliditas Tim: Kinerja dan Target</i> Solid Team: Performance and Target	Internal Bank Bank's Internal	Juli 2022 July 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Purwono	Kepala Divisi International Banking Head of International Banking Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Securitization Summit 2022: Unlocking Securitization Role in Developing Sustainable Finance</i>	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	Juli 2022 July 2022
		<i>Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penataan Usaha Surat Berharga Nasabah Level Eksekutif</i> Preparation of Payment System and Rupiah Money Management: Management of Customer Securities Business Level Executive	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	September 2022
		<i>Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penataan Usaha Surat Berharga Nasabah Level Eksekutif</i> Payment System Certification and Rupiah Money Management: Management of Customer Securities Business Level Executive	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
		Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Treasuri Level Eksekutif Preparation of Payment System and Rupiah Money Management: Treasury Settlement Level Executive	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	Oktober 2022 October 2022
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Treasuri Level Eksekutif Payment System Certification and Rupiah Money Management: Treasury Settlement Level Executive	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Ritayana	Kepala Divisi <i>Treasury</i> Head of Treasury Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		Strategi dan Tantangan <i>Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Securitization Summit 2022: Unlocking Securitization Role in Developing Sustainable Finance</i>	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	Juli 2022 July 2022
		Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Theresia Maria Dhewajani	Kepala Divisi <i>Operations & Internal Control</i> Head of Operations & Internal Control Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Action Plan Mitigasi Risiko Pasca Covid-19 (Object Relational Mapping Approach)</i> Post Covid-19 Risk Mitigation Action Plan (Object Relational Mapping Approach)	PT Arfaidhams Secret	Februari 2022 February 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Perlindungan Konsumen terhadap Pinjaman Online dan Investasi Consumer Protection for Online Loans and Investment	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Februari 2022 February 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
		Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022 March 2022
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Antara Kewajiban dan Kebutuhan Pemenuhan Standar Layanan Payment System Certification and Rupiah Money Management: Between Obligations and Needs to Meet Service Standards	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Maret 2022 March 2022
		Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Business E-mail Compromise	PT Andara Sarana	April 2022
		Sistem Pembayaran Digital Lintas Negara dan Pengembangan Mata Uang Digital Bank Sentral Cross-border Digital Payment Systems and Central Bank Digital Currency Development	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Mei 2022 May 2022
		Risk Register	Internal Bank Bank's Internal	Juni 2022 June 2022
		Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Whistleblowing System	Internal Bank Bank's Internal	Juni 2022 June 2022
		Securitization Summit 2022: Unlocking Securitization Role in Developing Sustainable Finance	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	Juli 2022 July 2022
		Rapat Umum Anggota Tahun 2022 General Meeting of Members in 2022	Forum Komunikasi Operasional Perbankan Banking Operations Director Communication Forum	Juli 2022 July 2022
		Sosialisasi New Human Resource Information System Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		Sinergi Kantor Pengelola Daftar Hitam Nasional dalam Mendukung Pengelolaan Daftar Hitam Nasional yang Akuntabel secara Berkelanjutan Synergy of the National Blacklist Management Office in Supporting Sustainable Accountable Management of the National Blacklist	Bank Indonesia	Oktober 2022 October 2022
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif Payment System Certification and Rupiah Money Management: Fund Transfer Level Executive	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Desember 2022 December 2022
		Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Kegiatan Usaha Penukaran Valuta Asing Level Eksekutif Preparation of Payment System and Rupiah Money Management: Foreign Exchange Business Activities Level Executive	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	Desember 2022 December 2022
		Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level Eksekutif Preparation of Payment System and Rupiah Money Management: Fund Transfer Level Executive	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022
		End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
		Recover and Stronger	Internal Bank Bank's Internal	Desember 2022 December 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
Yosef Sudikbyo	Kepala Divisi Corporate Legal Head of Corporate Legal Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Refreshment Sertifikat Risk Management</i> Risk Management Certificate Refreshment	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022
		<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>Arbitrator Talks: The Future of Arbitration for Financial Sector's Dispute Settlement in Indonesia</i>	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Alternative Institution for Financial Services Sector Dispute Resolution	Oktober 2022 October 2022
		<i>Permasalahan Pertanahan, Perizinan, Perpajakan dan Pendidikan serta Alternatif Penyelesaiannya</i> Issues on Land, Licensing, Taxation, Education, and Their Alternative Solutions	Ikatan Pejabat Pembuat Akta Tanah dan Universitas Parayangan Association of Land Conveyancer and Universitas Parahyangan	Oktober 2022 October 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Novita Indriyani	Kepala Divisi Credit Legal Head of Credit Legal Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Perkembangan Pelayanan Publik di Bidang Legalisasi Apostille</i> Public Services Development in the Apostille Legalization	Pengurus Wilayah Ikatan Notaris Indonesia DKI Jakarta Regional Manager of the Indonesian Notary Association DKI Jakarta	Juni 2022 June 2022
		<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
Kokot Dananjoyo Sapsoko	Kepala Divisi <i>Loan & Trade Operations</i> Head of Loan & Trade Operations Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Penyaluran Kredit Bank Perkreditan Rakyat dengan Pola Linkage – Executing</i> Distribution of Rural Bank Loans with a Linkage – Executing Pattern	PT Synergi Daya Utama	Maret dan April 2022 March and April 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Pendidikan Dasar Penilaian 1 Properti</i> Basic Education of 1 - Property Assessment	Masyarakat Profesi Penilai Indonesia Indonesian Appraisal Professional Society	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>Basic Trade Finance</i>	PT Trinita Solusi Kreatifindo	Oktober 2022 October 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Hans Tanurahardja	Wakil Kepala Departemen <i>Credit Monitoring & Collection</i> Vice Head of Credit Monitoring & Collection Department	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Prospek Hak Kekayaan Intelektual sebagai Jaminan Utang</i> Prospect of Intellectual Property Rights as Debt Collateral	Otoritas Jasa Keuangan Institute	September 2022
		<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
Herman Suwinta	Kepala Divisi Assets Management Head of Assets Management Division	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Persiapan Ujian Sertifikasi Manajemen Risiko Level 1</i> Preparation of Level 1 Risk Management Certification Exam	Internal Bank Bank's Internal	Mei 2022 May 2022
		<i>Ujian Sertifikasi Manajemen Risiko Level 1</i> Level 1 Risk Management Certification Exam	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Mei 2022 May 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Teguh Trisno Pambudi	Kepala Divisi Credit Risk Review Head of Credit Risk Review Division	<i>Pengelolaan Energi Nasional: Catatan dan Pengarahan Kebijakan Menuju Pembangunan Berkelanjutan di Indonesia</i> National Energy Management: Notes and Policy Briefing towards Sustainable Development in Indonesia	Forum Kajian Pembangunan dan Indonesia Regional Science Association Development Studies Forum and Indonesia Regional Science Association	Januari 2022 January 2022
		<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		<i>The Impact of Environmental, Social, and Governance on the Performance of Financial Services Industry</i>	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Penyaluran Kredit Bank Perkreditan Rakyat dengan Pola Linkage – Executing</i> Distribution of Rural Bank Loans with a Linkage – Executing Pattern	PT Synergi Daya Utama	Maret dan April 2022 March and April 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Persiapan Ujian Sertifikasi Manajemen Risiko Level 4</i> Preparation of Level 4 Risk Management Certification Exam	PT Talindo Edukasi Mandiri	September 2022
		<i>Sertifikasi Manajemen Risiko Level 4</i> Level 4 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
Chairul Bahri	Kepala Departemen Anti Money Laundering (AML) Kepala Departemen Anti Money Laundering (AML)	Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		Evaluasi dan Koordinasi Sistem Informasi Terduga Pendanaan Terorisme Evaluation and Coordination of the Information System for Suspected Terrorism Funding	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	Januari 2022 January 2022
		<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		Penyampaian Data Sistem Informasi Pengguna Jasa Terpadu melalui GoAML Submission of Integrated Service User Information System Data through GoAML	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	Februari 2022 February 2022
		<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		Strategi dan Tantangan <i>Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Tackling the Financial Crime Challenge in Indonesia with Innovation Technology and Data Confirmation</i>	IBC	Maret 2022 March 2022
		Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Crime and Enhancement of Cyber Security in the Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		<i>Rise Above the Crowd: Strategi dan Tantangan Hybrid Bank di Era Digital</i> Rise Above the Crowd: Hybrid Bank Strategy and Challenges in the Digital Age	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	Maret 2022 March 2022
		Sinergi Membangun Negeri, Mencegah Kriminal Menguasai Negeri Synergy Builds the Nation, Prevents Crime from Dominating the Nation	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		Meyambut Pemberlakuan Pajak Karbon (<i>Tax Carbon</i>) Welcoming the Implementation of Tax Carbon	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	Maret 2022 March 2022
		<i>Business E-mail Compromise</i>	PT Andara Sarana	Mei 2022 May 2022
		<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		Pertemuan Koordinasi dalam Rangka Evaluasi Kebijakan Pelaporan Coordination Meeting in the Context of Reporting Policy Evaluation	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	Agustus 2022 August 2022
		Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		Indeks Efektivitas Pusat Pelaporan dan Analisis Transaksi Keuangan Effectiveness of the Index of Indonesian Financial Transaction Reports and Analysis Center	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	September 2022

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Schedule
		Keterbukaan Informasi Pemilik Manfaat (<i>Beneficial Owner</i>) pada Rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Information Disclosure of Beneficial Owners in the Anti-Money Laundering and Prevention of Terrorism Financing Regime	Pusat Pelaporan dan Analisis Transaksi Keuangan Center for Reporting and Analysis of Financial Transactions	November 2022
		Penerapan <i>Customer Due Diligence</i> (CDD) dan <i>Enhanced Due Diligence</i> (EDD) dalam Rangka Anti Pencucian Uang Implementation of Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) in the Context of Anti-Money Laundering	Bank Victoria	November 2022
		Memahami Tipologi Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme sebagai Upaya Memitigasi Risiko Tindak Pidana Pencucian Uang pada Bank Victoria (<i>Batch 1</i>) Understanding Typology of Money Laundering and Terrorism Financing Crimes as an Effort to Mitigate Risk of Money Laundering Crimes at Bank Victoria (Batch 1)	Bank Victoria	Desember 2022 December 2022
		Memahami Tipologi Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme sebagai Upaya Memitigasi Risiko Tindak Pidana Pencucian Uang pada Bank Victoria (<i>Batch 2</i>) Understanding Typology of Money Laundering and Terrorism Financing Crimes as an Effort to Mitigate Risk of Money Laundering Crimes at Bank Victoria (Batch 2)	Bank Victoria	Desember 2022 December 2022
David Fisher Kusnadi	Kepala Divisi Commercial & SME Banking Head of Commercial & SME Banking Division	<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
		Strategi dan Tantangan <i>Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Fraud Awareness</i> Pengelolaan Sumber Daya Manusia Guna Memitigasi Risiko Fraud Awareness Human Resources Management to Mitigate Risk	Internal Bank Bank's Internal	Juni 2022 June 2022
		Soliditas Tim: Kinerja dan Target Solid Team: Performance and Target	Internal Bank Bank's Internal	Juli 2022 July 2022
		Prospek Hak Kekayaan Intelektual sebagai Jaminan Utang Prospect of Intellectual Property Rights as Debt Collateral	Otoritas Jasa Keuangan Institute	September 2022
		Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		Penerapan <i>Customer Due Dilligence</i> dan <i>Enhance Due Diligence</i> dalam Rangka Anti Pencucian Uang Implementation of Customer Due Diligence and Enhance Due Diligence in the Context of Anti-Money Laundering	PT Andara Sarana	November 2022 November 2022
		<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

PROFIL KEPALA KANTOR CABANG UTAMA

Profile of Main Branch Office Head

Jane Alexandra Herman Kepala KCU BIP Head of BIP Main Branch Office	Nyoman Teddie Jayadi Kepala KCU Bali Head of Bali Main Branch Office	Theresia Sri Pakarti Kepala KCU Bandung Head of Bandung Main Branch Office
Rosita B Rajaisun Kepala KCU Bogor Head of Bogor Main Branch Office	Amelia Kepala KCU Cideng Head of Cideng Main Branch Office	Dedy Kurnia Santosa Kepala KCU Fatmawati Head of Fatmawati Main Branch Office
Armand Kusuma Kepala KCU Kelapa Gading Head of Kelapa Gading Main Branch Office	Hans Muliauwan Kepala KCU Makassar Head of Makassar Main Branch Office	Daisy Merry Natalia Frederik Kepala KCU Manado Head of Manado Main Branch Office
Wiwi Candra Kepala KCU Medan Head of Medan Main Branch Office	Untung Tjahjono Kepala KCU Semarang Head of Semarang Main Branch Office	Franky Lazuardi Kepala KCU Senayan Head of Senayan Main Branch Office
Febyra Asia Rini Kepala KCU Solo Head of Solo Main Branch Office	Erli Nornawati Kepala KCU Surabaya Head of Surabaya Main Branch Office	

KOMPOSISI PEMEGANG SAHAM

Shareholders Composition

Uraian Description	31 Desember 2022 31 December 2022			1 Januari 2022 1 January 2022		
	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total (Rp)	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total (Rp)
Saham dengan Sertifikat Kolektif Shares with Collective Certificates						
Pemegang Saham Pendiri Founders' Shares	-	-	-	-	-	-
Masyarakat Public						
Pemodal Nasional National Investor						
5% atau lebih 5% or more	-	-	-	-	-	-
Lainnya Others	1,165,500	0.01	116,550,000	1,165,500	0.01	116,550,000
Pemodal Asing Foreign Investors						
5% atau lebih 5% or more	-	-	-	-	-	-
Lainnya Others	24,500	0.00	2,450,000	24,500	0.00	2,450,000
Sub Total	1,190,000	0.01	119,000,000	1,190,000	0.01	119,000,000

Uraian Description	31 Desember 2022 31 December 2022			1 Januari 2022 1 January 2022		
	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total (Rp)	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total (Rp)
Saham dengan Penitipan Kolektif PT Kustodian Sentral Efek Indonesia Shares in Collective Custody with PT Kustodian Sentral Efek Indonesia						
Pemegang Saham Pendiri Founders Shares						
PT Nata Patindo	48,823,665	0.31	4,882,366,500	395,484,865	3.77	39,548,486,500
Masyarakat Public						
Pemodal Nasional National Investor						
5% atau lebih 5% or more						
Suzanna Tanojo	3,066,411,303	19.35	306,641,130,300	1,538,152,114	14.67	153,815,211,400
PT Victoria Investama Tbk	6,880,162,747	43.41	688,016,274,700	4,128,870,132	39.37	412,887,013,200
Lainnya Others	3,358,963,409	21.19	335,896,340,900	2,685,703,559	25.61	268,570,355,900
Pemodal Asing Foreign Investors						
5% atau lebih 5% or more						
DEG (Deutsche Investitions- Und Entwicklungsgesellschaft)	-	-	-	780,394,335	7.44	78,039,433,500
Chemical Asia Corporation Pte Ltd	871,275,600	5.50	87,127,560,000	-	-	-
Lainnya Others	1,621,407,990	10.23	162,140,799,000	957,337,563	9.13	95,733,756,300
Sub Total	15,847,044,714	99.99	1,584,704,471,400	10,485,942,568	99.99	1,048,594,256,800
Total	15,848,234,714	100.00	1,584,823,471,400	10,487,132,568	100.00	1,048,713,256,800

KOMPOSISI PEMEGANG SAHAM YANG MEMILIKI 5% ATAU LEBIH SAHAM

Composition of Shareholders with 5% or More Shares

Uraian Description	31 Desember 2022 31 December 2022		1 Januari 2022 1 January 2022	
	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)
PT Victoria Investama Tbk	6,880,162,747	43.41	4,128,870,132	39.37
Suzanna Tanojo	3,066,411,303	19.35	1,538,152,114	14.67
DEG (Deutsche Investitions-Und Entwicklungsgesellschaft MbH)	-*	-*	780,394,335	7.44
Chemical Asia Corporation Pte Ltd	871,275,600	5.50	-*	-*
Total	10,817,849,650	68.26	6,447,416,581	61.48

* Pada tahun 2022, kepemilikan saham kurang dari 5%. / In 2022, share ownership was less than 5%.

KEPEMILIKAN SAHAM LANGSUNG DAN TIDAK LANGSUNG ATAS SAHAM BANK VICTORIA OLEH ANGGOTA DEWAN KOMISARIS DAN DIREKSI

Direct and Indirect Share Ownership of Bank Victoria's Shares by Members of Board of Commissioners and Board of Directors

Pengungkapan Kepemilikan Saham

Komposisi kepemilikan saham Dewan Komisaris dan Direksi Bank Victoria tidak mengalami perubahan di sepanjang tahun 2022. Hal ini dapat dilihat dari data kepemilikan saham Dewan Komisaris dan Direksi baik secara langsung dan tidak langsung pada awal dan akhir tahun 2022.

Share Ownership Disclosure

The composition of Bank Victoria's share ownership by the Board of Commissioners and Board of Directors did not change throughout 2022. This can be seen from the data of the Board of Commissioners and Board of Directors' share ownership, either directly or indirectly, at the beginning and end of 2022.

Uraian Description	Jabatan Position	31 Desember 2022 31 December 2022				1 Januari 2022 1 January 2022			
		Kepemilikan Saham Langsung pada Bank Victoria Direct Share Ownership in Bank Victoria		Kepemilikan Saham Tidak Langsung pada Bank Victoria Indirect Share Ownership in Bank Victoria		Kepemilikan Saham Langsung pada Bank Victoria Direct Share Ownership in Bank Victoria		Kepemilikan Saham Tidak Langsung pada Bank Victoria Indirect Share Ownership in Bank Victoria	
		Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)
Dewan Komisaris Board of Commissioners									
Zaenal Abidin, Ph.D.*	Komisaris Utama Independen Independent President Commissioner	-	-	-	-	-	-	-	-
Oliver Simorangkir**	Komisaris Utama President Commissioner	-	-	-	-	-	-	-	-
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/ Independent Commissioner	-	-	-	-	-	-	-	-
Sia Leng Ho*	Komisaris Commissioner	-	-	-	-	-	-	-	-
Direksi Board of Directors									
Achmad Friscantono***	Direktur Utama President Director	-	-	-	-	-	-	-	-
Ahmad Fajar****	Direktur Utama President Director	-	-	-	-	-	-	-	-
Rusli	Wakil Direktur Utama Deputy President Director	-	-	-	-	-	-	-	-

Uraian Description	Jabatan Position	31 Desember 2022 31 December 2022				1 Januari 2022 1 January 2022			
		Kepemilikan Saham Langsung pada Bank Victoria Direct Share Ownership in Bank Victoria		Kepemilikan Saham Tidak Langsung pada Bank Victoria Indirect Share Ownership in Bank Victoria		Kepemilikan Saham Langsung pada Bank Victoria Direct Share Ownership in Bank Victoria		Kepemilikan Saham Tidak Langsung pada Bank Victoria Indirect Share Ownership in Bank Victoria	
		Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)	Lembar Saham Number of Shares	Kepemilikan Saham Share Ownership (%)
Lembing	Direktur Bisnis Business Director	-	-	-	-	-	-	-	-
Debora Wahjutirto Tanoyo	Direktur Keuangan Finance Director	-	-	-	-	-	-	-	-
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Compliance and Risk Management Director	-	-	-	-	-	-	-	-

* Efektif menjabat sejak tanggal 28 Oktober 2022. / Effectively in position since 28 October 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022. / Effectively not in position since 28 October 2022.

*** Efektif menjabat sejak tanggal 19 Oktober 2022. / Effectively in position since 19 October 2022.

**** Efektif tidak menjabat sejak tanggal 3 Juni 2022. / Effectively not in position since 3 June 2022.

KOMPOSISI PEMEGANG SAHAM MASYARAKAT DENGAN KEPEMILIKAN SAHAM MASING-MASING KURANG DARI 5% Composition of Public Shareholders with Share Ownership of Less than 5% Each

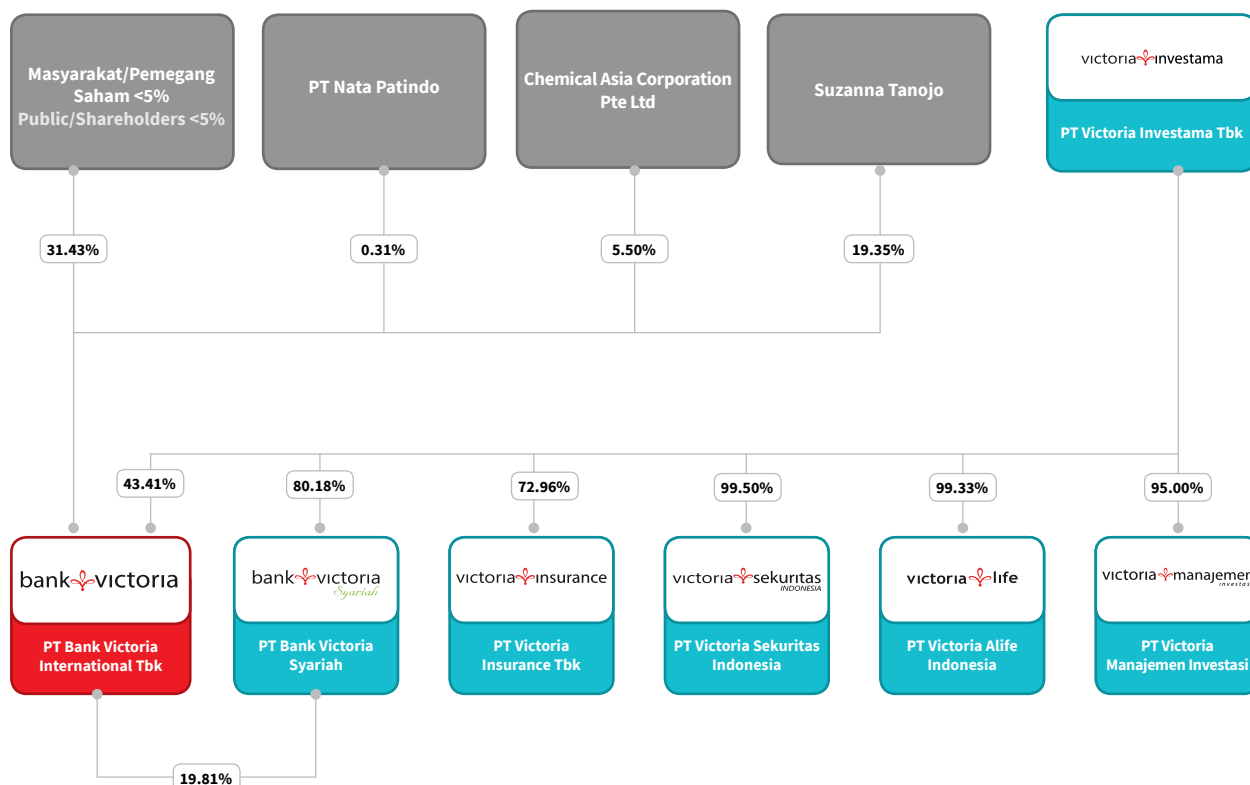
Uraian	31 Desember 2022 31 December 2022		1 Januari 2022 1 January 2022		Description
	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	
Pemodal Nasional National Investors					
Perorangan	1,308,699,563	8.26	1,249,764,702	11.92	Individuals
Perseroan Terbatas	1,208,111,454	7.62	1,373,841,616	13.10	Limited Liability Companies
Asuransi	281,340,000	1.78	347,486,692	3.31	Insurance
Reksa Dana	15,000	0.00	15,000	0.00	Mutual Funds
Broker	610,786,557	3.85	111,245,914	1.06	Broker
Pemodal Asing Foreign Investors					
Perorangan	242,444,415	1.53	243,034,515	2.32	Individuals
Institusi Asing	1,378,988,075	8.70	714,327,548	6.81	Foreign Institutions
Total	5,030,385,064	31.74	4,039,715,987	38.52	Total

KOMPOSISI PEMEGANG SAHAM BERDASARKAN STATUS KEPEMILIKAN

Shareholders Composition by Ownership Status

Uraian Description	31 Desember 2022 31 December 2022			1 Januari 2022 1 January 2022		
	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total Investor (Rp)	Total Saham (Lembar Saham) Total Shares (Number of Shares)	Kepemilikan Saham Share Ownership (%)	Total Investor (Rp)
SCRIPTLESS						
Pemodal Nasional National Investors						
Perorangan Individuals	4,374,048,866	27.60	9,268	2,786,854,816	26.57	12,218
Perseroan Terbatas Limited Liability Companies	8,088,273,701	51.04	31	5,502,711,248	52.47	34
Broker	610,786,557	3.85	6	111,245,914	1.06	4
Asuransi Insurance	281,252,000	1.77	3	347,398,692	3.31	3
Pemodal Asing Foreign Investors						
Perorangan Individual	242,419,915	1.53	11	243,010,015	2.32	12
Institusi Asing Foreign Institutions	2,250,263,675	14.20	20	1,494,721,883	14.25	15
SCRIPT						
Pemodal Nasional National Investors						
Perorangan Individuals	1,062,000	0.01	132	1,062,000	0.01	132
Perseroan Terbatas Limited Liability Companies	500	0.00	1	500	0.00	1
Reksa Dana Mutual Fund	15,000	0.00	1	15,000	0.00	1
Asuransi Insurance	88,000	0.00	3	88,000	0.00	3
Pemodal Asing Foreign Investors						
Perorangan Individual	24,500	0.00	7	24,500	0.00	7
Institusi Asing Foreign Institutions	-	-	-	-	-	-
Total	15,848,234,714	100.00	9,483	10,487,132,568	100.00	12,430

STRUKTUR PEMEGANG SAHAM UTAMA DAN PENGENDALI Main and Controlling Shareholders Structure



INFORMASI ENTITAS ANAK, PERUSAHAAN ASOSIASI, PERUSAHAAN VENTURA BERSAMA, DAN SPECIAL PURPOSE VEHICLE

Information on Subsidiaries, Associated Entities, Joint Venture Companies, and Special Purpose Vehicles

Per 31 Desember 2022, Bank memiliki 1 Entitas Asosiasi dan tidak memiliki Entitas Anak, perusahaan ventura bersama, serta *special purpose vehicle*. Informasi Entitas Asosiasi Bank diuraikan sebagai berikut.

As of 31 December 2022, the Bank has 1 Associated Entity and no Subsidiary, joint venture company, and special purpose vehicle. Information on the Bank's Associated Entity is described as follows.

PT Bank Victoria Syariah

Gedung Graha BIP Lt. 5
Graha BIP Building 5th Floor
Jl. Gatot Subroto Kav. 23
Karet Semanggi, Setiabudi
Jakarta Selatan, 12930

☎ : (021) 5600 467
: (021) 5225 285 (*Hunting*)
📠 : (021) 5664 247
✉ : corsec@bankvictoriasyariah.co.id
🌐 : www.bankvictoriasyariah.co.id

Bidang Usaha Line of Business	Perbankan Syariah Sharia Banking
Tahun Beroperasi Year of Operations	Beroperasi sejak 1966 Has been in operation since 1966
Total Aset (dalam juta) Total Assets (in million)	Rp2,110,830
Kepemilikan Saham Share Ownership	19.81%

KRONOLOGI PENCATATAN SAHAM

Chronology of Share Listing

Uraian Description	Tanggal Pelaksanaan Exercise Date	Total Saham yang Diterbitkan (Lembar Saham) Issued (Number of Shares)	Nilai Nominal Nominal Value (Rp)	Harga Penawaran Offering Price (Rp)	Total Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Bursa Pencatatan Saham Stock Exchange
Saham Pendiri Founders' Shares		250,000,000	100	-	250,000,000	
Saham dari Kapitalisasi Saldo Laba Shares from Capitalization of Retained Earnings		34,000,000	100	-	284,000,000	
Penawaran Umum Perdana Saham Initial Public Offering	1999	250,000,000	100	100	534,000,000	Bursa Efek Indonesia Indonesia Stock Exchange
Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu Limited Public Offering I with Preemptive Rights	2000	100,000,000	100	115	634,000,000	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri I dan II Exercise of Series I and II Warrants	2002	66,793,400	100	-	700,793,400	Bursa Efek Indonesia Indonesia Stock Exchange
Penawaran Umum Terbatas II dengan Hak Memesan Efek Terlebih Dahulu Limited Public Offering II with Preemptive Rights	2003	400,000,000	100	100	1,100,793,400	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri III Exercise of Series III Warrants	2004	193,799,960	100	-	1,294,593,360	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri III Exercise of Series III Warrants	2006	46,200,000	100	-	1,340,793,360	Bursa Efek Indonesia Indonesia Stock Exchange
Penawaran Umum Terbatas III dengan Hak Memesan Efek Terlebih Dahulu Limited Public Offering III with Preemptive Rights	2006	670,363,760	100	100	2,011,157,120	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri IV Exercise of Series IV Warrants	2007	323,840,000	100	100	2,334,997,120	Bursa Efek Indonesia Indonesia Stock Exchange
Penawaran Umum Terbatas IV dengan Hak Memesan Efek Terlebih Dahulu Limited Public Offering IV with Preemptive Rights	2008	1,167,498,560	100	100	3,502,495,680	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri IV dan V Exercise of Series IV and V Warrants	2009	344,244,500	100	100	3,846,740,180	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri IV dan V Exercise of Series IV and V Warrants	2010	249,707,135	100	100	4,096,447,315	Bursa Efek Indonesia Indonesia Stock Exchange
Penawaran Umum Terbatas V dengan Hak Memesan Efek Terlebih Dahulu Limited Public Offering V with Preemptive Rights	2011	1,954,919,259	100	100	6,051,366,574	Bursa Efek Indonesia Indonesia Stock Exchange

Uraian Description	Tanggal Pelaksanaan Exercise Date	Total Saham yang Diterbitkan (Lembar Saham) Issued (Number of Shares)	Nilai Nominal Nominal Value (Rp)	Harga Penawaran Offering Price (Rp)	Total Saham Beredar (Lembar Saham) Total Outstanding Shares (Number of Shares)	Bursa Pencatatan Saham Stock Exchange
Penerbitan Saham Tanpa Hak Memesan Efek Terlebih Dahulu Limited Public Offering Without Preemptive Rights	2011	414,580,000	100	100	6,465,946,574	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri IV dan VI Exercise of Series IV and VI Warrants	2011	81,724,314	100	100	6,547,670,888	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri V dan VI Exercise of Series V and VI Warrants	2012	56,673,554	100	100	6,604,344,442	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri V dan VI Exercise of Series V and VI Warrants	2013	25,923,831	100	100	6,630,268,273	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri VI Exercise of Series VI Warrants	2014	508,898,707	100	100	7,139,166,980	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri VI Exercise of Series VI Warrants	2015	300	100	100	7,139,167,280	Bursa Efek Indonesia Indonesia Stock Exchange
Pelaksanaan Waran Seri VI Exercise of Series VI Warrants	2016	751,486,547	100	100	7,890,653,827	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu Capital Increase Without Preemptive Rights	2016	780,394,335	100	100	8,671,048,162	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu Capital Increase Without Preemptive Rights	2019	280,898,877	100	356	8,951,947,039	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu Capital Increase Without Preemptive Rights	2021	586,205,939	100	160	9,538,152,978	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu Capital Increase Without Preemptive Rights	2021	948,979,590	100	196	10,487,132,568	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu Capital Increase with Preemptive Rights	2022	2,553,461,919	100	150	13,040,594,487	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu Capital Increase with Preemptive Rights	2022	2,807,640,227	100	150	15,848,234,714	Bursa Efek Indonesia Indonesia Stock Exchange
Total Modal Saham yang Ditempatkan dan Disetor Penuh Total Fully Issued and Paid-Up Capital Shares					15,848,234,714	

KRONOLOGI PENCATATAN EFEK LAINNYA

Chronology of Other Securities Listing

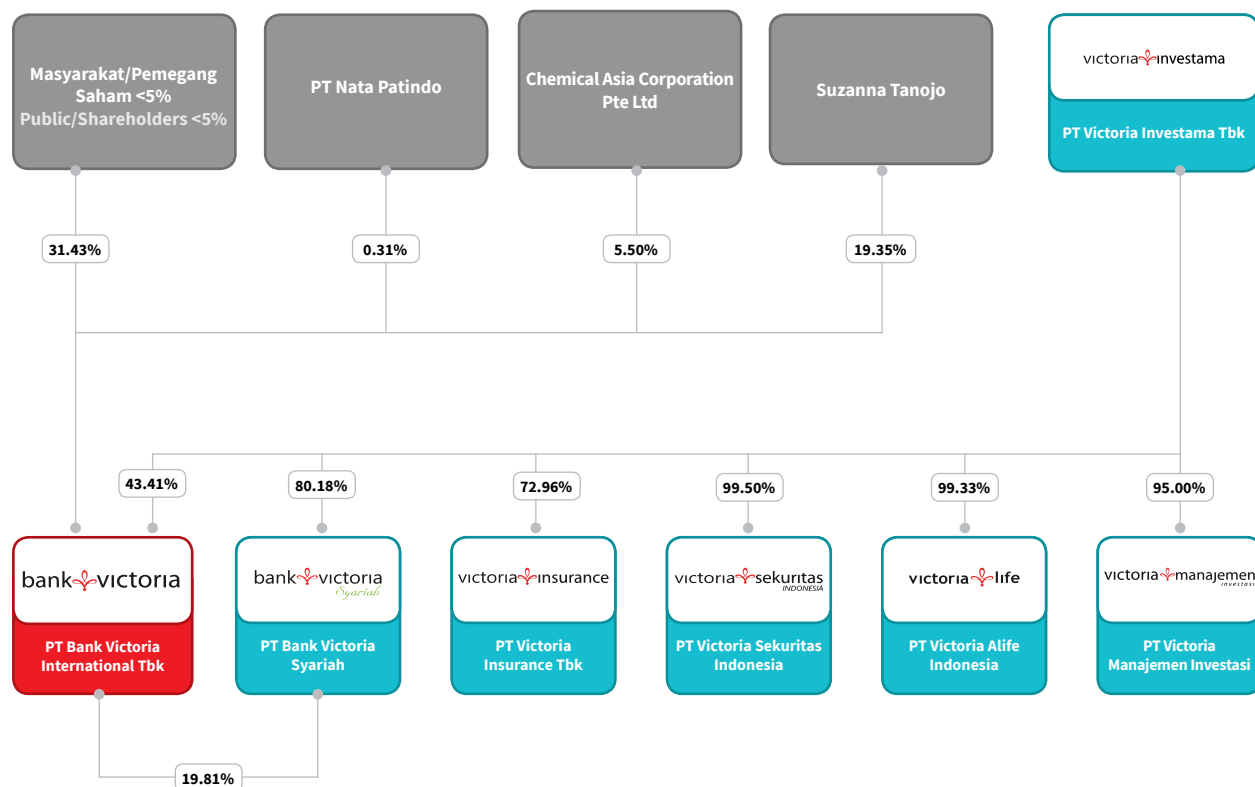
Uraian Description	Total (Juta Rupiah) Total (Million Rupiah)	Tenor (Tahun) Tenure (Year)	Tingkat Suku Bunga Interest Rates (%)	Tanggal Terbit Issuance Dates	Tanggal Jatuh Tempo Maturity Dates	Peringkat Saat Diterbitkan Ratings at Issuance	Peringkat Terakhir Latest Ratings	Status Pembayaran Payment Status
Obligasi Bank Victoria I Tahun 2000 dengan tingkat suku bunga tetap Seri A Bank Victoria Series A Bond I of 2000 at fixed interest rate	75,000	7	16.25	3 Maret 2000 3 March 2000	3 Maret 2007 3 March 2007	BBB+ dari PT Kasnic Duff dan Phelps Credit rating Indonesia BBB+ from PT Kasnic Duff and Phelps Credit Rating Indonesia	BBB+ dari PT Kasnic Duff dan Phelps Credit rating Indonesia BBB+ from PT Kasnic Duff and Phelps Credit Rating Indonesia	Lunas Paid
Obligasi Bank Victoria I Tahun 2000 dengan tingkat suku bunga mengambang Seri B Bank Victoria Series B Bond I of 2000 at floating interest rate	25,000	7	16,00 (kupon bunga ke-1 dan 2) serta mengambang (kupon bunga ke-3 sampai ke-28) 16.00 (1 st and 2 nd interest coupon) and floating (3 rd to 28 th interest coupon)	3 Maret 2000 3 March 2000	3 Maret 2007 3 March 2007	BBB+ dari PT Kasnic Duff dan Phelps Credit rating Indonesia BBB+ from PT Kasnic Duff and Phelps Credit Rating Indonesia	BBB+ dari PT Kasnic Duff dan Phelps Credit rating Indonesia BBB+ from PT Kasnic Duff and Phelps Credit Rating Indonesia	Lunas Paid
Obligasi Bank Victoria II Tahun 2007 dengan tingkat suku bunga tetap Bank Victoria Bond II of 2007 at fixed interest rate	200,000	5	12.00	21 Maret 2007 21 March 2007	21 Maret 2012 21 March 2012	A3.id dari PT Moody's Indonesia (setara A- Kasnic) A3.id from PT Moody's Indonesia (equal to A- Kasnic)	A3.id dari PT Moody's Indonesia (setara A- Kasnic) A3.id from PT Moody's Indonesia (equal to A- Kasnic)	Lunas Paid
Obligasi Subordinasi Bank Victoria I Tahun 2007 dengan tingkat suku bunga tetap Bank Victoria Subordinated Bond I of 2007 at fixed interest rate	200,000	10	12,50 (tahun ke-1 sampai ke- 5) serta 21.50 (tahun ke-6 sampai ke-10) 12.50 (1 st year to 5 th year) and 21.50 (6 th year to 10 th year)	21 Maret 2007 21 March 2007	21 Maret 2017 21 March 2017	Baa2.id dari PT Moody's Indonesia (setara BBB. Kasnic) Baa2.id from PT Moody's Indonesia (equal to BBB, Kasnic)	Baa2.id dari PT Moody's Indonesia (setara BBB. Kasnic) Baa2.id from PT Moody's Indonesia (equal to BBB, Kasnic)	Lunas Paid
Obligasi Bank Victoria III Tahun 2012 dengan tingkat suku bunga tetap Bank Victoria Bond III of 2012 at fixed interest rate	200,000	5	10.00	27 Juni 2012 27 June 2012	27 Juni 2017 27 June 2017	idBBB+ (Triple B plus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB+ (Triple B Plus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB+ (Triple B plus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB+ (Triple B Plus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid
Obligasi Subordinasi Bank Victoria II Tahun 2012 dengan tingkat suku bunga tetap Bank Victoria Subordinated Bond II of 2012 at fixed interest rate	300,000	7	11.00	27 Juni 2012 27 June 2012	27 Juni 2019 27 June 2019	idBBB+ (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB+ (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB+ (Triple B Plus) dari PT Pemeringkat Efek Indonesia (PEFINDO) IdBBB+ (Triple B Plus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid

Uraian Description	Total (Juta Rupiah) Total (Million Rupiah)	Tenor (Tahun) Tenure (Year)	Tingkat Suku Bunga Interest Rates (%)	Tanggal Terbit Issuance Dates	Tanggal Jatuh Tempo Maturity Dates	Peringkat Saat Diterbitkan Ratings at Issuance	Peringkat Terakhir Latest Ratings	Status Pembayaran Payment Status
Obligasi Bank Victoria IV Tahun 2013 dengan tingkat suku bunga tetap Bank Victoria Bond IV of 2013 at fixed interest rate	200,000	5	9.50	27 Juni 2013 27 June 2013	27 Juni 2018 27 June 2018	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid
Obligasi Subordinasi Bank Victoria III Tahun 2013 dengan tingkat suku bunga tetap Bank Victoria Subordinated Bond III of 2013 at fixed interest rate	300,000	7	10.50	27 Juni 2013 27 June 2013	27 Juni 2020 27 June 2020	idBBB+ (Triple B Plus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB+ (Triple B Plus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB+ (Triple B Plus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB+ (Triple B Plus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid
Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dengan tingkat suku bunga tetap Bank Victoria Continuous Bond I Phase I of 2017 at fixed interest rate	300,000	5	10.30	11 Juli 2017 11 July 2017	11 Juli 2022 11 July 2022	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dengan tingkat suku bunga tetap Bank Victoria Continuous Subordinated Bond I Phase I of 2017 at fixed interest rate	50,000	7	11.00	11 Juli 2017 11 July 2017	11 Juli 2024 11 July 2024	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dengan tingkat suku bunga tetap Seri A Bank Victoria Series A Continuous Bond I Phase II of 2018 at fixed interest rate	100,000	3	9.70	5 Juni 2018 5 June 2018	5 Juni 2021 5 June 2021	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dengan tingkat suku bunga tetap Seri B Bank Victoria Series B Continuous Bond I Phase II of 2018 at fixed interest rate	200,000	5	10.30	5 Juni 2018 5 June 2018	5 Juni 2023 5 June 2023	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid

Uraian Description	Total (Juta Rupiah) Total (Million Rupiah)	Tenor (Tahun) Tenure (Year)	Tingkat Suku Bunga Interest Rates (%)	Tanggal Terbit Issuance Dates	Tanggal Jatuh Tempo Maturity Dates	Peringkat Saat Diterbitkan Ratings at Issuance	Peringkat Terakhir Latest Ratings	Status Pembayaran Payment Status
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dengan tingkat suku bunga tetap Bank Victoria Continuous Subordinated Bond I Phase II of 2018 at fixed interest rate	350,000	7	11.00	5 Juni 2018 5 June 2018	5 Juni 2025 5 June 2025	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 Bank Victoria Continuing Bonds II Phase I Year 2019	100,000	2	9.75	28 Juni 2019 28 June 2019	28 Juni 2021 28 June 2021	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	idA- (Single A Minus) dari PT Pemeringkat Efek Indonesia (PEFINDO) idA- (Single A Minus) from PT Pemeringkat Efek Indonesia (PEFINDO)	Lunas Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 Bank Victoria Continuing Subordination Bonds II Phase I Year 2019	250,000	7	11.75	28 Juni 2019 28 June 2019	28 Juni 2026 28 June 2026	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 Bank Victoria Continuing Subordination Bonds II Phase II Year 2019	150,000	7	11.25	8 November 2019	8 November 2026	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 Bank Victoria Continuing Subordination Bonds II Phase III Year 2020	60,000	7	11.25	1 April 2020	1 April 2027	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	idBBB (Triple B) dari PT Pemeringkat Efek Indonesia (PEFINDO) idBBB (Triple B) from PT Pemeringkat Efek Indonesia (PEFINDO)	Belum Lunas Not Paid

STRUKTUR GRUP

Group Structure



INFORMASI PENGGUNAAN JASA AKUNTAN PUBLIK DAN KANTOR AKUNTAN PUBLIK

Information on the Use of Public Accountant Services and Public Accounting Firms

Kantor Akuntan Publik Public Accounting Firm		Purwanto, Sungkoro & Surja
	Jaringan/Asosiasi/Aliansi Network/Association/Alliance	Member of Ernst & Young
	Nama Akuntan Publik Name of Public Accountant	Yovita
	Alamat Address	Indonesia Stock Exchange Building Tower 2 Lt. 7 Jl. Jenderal Sudirman Kav. 52-53 Jakarta, 12190 T : (021) 5289 5000 F : (021) 5289 4100
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Audit: - Audit Laporan Keuangan 31 Juli 2022 berdasarkan Surat Perikatan No. 04040/PSS/09/2022; - Audit Laporan Keuangan tahun buku 2022 berdasarkan Surat Perikatan No. 0504/PSS/10/2022; dan - Audit Laporan Keuangan untuk pelaksanaan penerbitan saham berdasarkan Surat Perikatan No. 04041/PSS/2022. - Audit of Financial Statements for 31 July 2022 based on Engagement Letter No. 04040/PSS/09/2022; - Audit of Financial Statements for 2022 fiscal year based on Engagement Letter No. 0504/PSS/10/2022; and - Audit of Financial Statements for the implementation of share issuance based on Engagement Letter No. 04041/PSS/2022. Non-Audit: Tidak ada. / None.
	Biaya Jasa Services Fee	Audit: Rp2,320,000,000,- Non-Audit: Tidak ada. / None.
	No. Surat Tanda Terdaftar Registration Certificate No.	STTD.KAP-03/PM.22/2018
	Keanggotaan Asosiasi Association Membership	Ikatan Akuntan Indonesia. Institute of Indonesia Chartered Accountants.
	Pedoman Kerja Work Guidelines	Pernyataan Standar Akuntansi Keuangan dan Standar Profesional Akuntan Publik. Statement of Financial Accounting Standards and Professional Standards of Public Accountants.

LEMBAGA DAN PROFESI PENUNJANG PASAR MODAL

Capital Market Supporting Institutions

Wali Amanat Trustee		PT Bank Mega Tbk
	Alamat Address	Menara Bank Mega Jl. Kapten Tendean No. 12-12A Jakarta, 12970 T : (021) 7917 5000 F : (021) 7918 7100 W : www.bankmega.com
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Jasa tahunan wali amanat atas obligasi dan obligasi subordinasi Bank. Annual trustee service on the Bank's bonds and subordinated bonds.
	Biaya Jasa Services Fee	Rp465,000,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	20/STTD-WA/PM/2000 tanggal 2 Oktober 2000. 20/STTD-WA/PM/2000 dated 2 October 2000.
	Keanggotaan Asosiasi Association Membership	Asosiasi Wali Amanat Indonesia sesuai Surat Keterangan AWAI No. AWAI/06/2008 tanggal 17 Desember 2008. Indonesian Association of Trustees in accordance to AWAI Certificate No. AWAI/06/2008 dated 17 December 2008.
	Pedoman Kerja Work Guidelines	Peraturan Otoritas Jasa Keuangan. Financial Services Authority Regulations.
Pencatatan Efek Securities Listing		Bursa Efek Indonesia Indonesia Stock Exchange
	Alamat Address	Indonesia Stock Exchange Building Tower I Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan, 12190 T : (021) 5150 515 F : (021) 5150 330 W : www.idx.co.id
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Pencatatan efek dalam rangka PMHMETD Bank Victoria berdasarkan Surat No. S-06494/BEI.PP2/08-2022 tanggal 4 Agustus 2022 dan No. S-10512/BEI.PP2/12-2022 tanggal 9 Desember 2022. Securities listing for the purpose of Capital Increase without Pre-emptive Rights (PMHMETD) of Bank Victoria based on Letter No. S-06494/BEI.PP2/08-2022 dated 4 August 2022 and No. S-10512/BEI.PP2/12-2022 dated 9 December 2022.
	Biaya Jasa Services Fee	Rp333,000,000,-
	Pedoman Kerja Work Guidelines	Undang-Undang Pasar Modal dan Peraturan Otoritas Jasa Keuangan. Capital Market Laws and Financial Services Authority Regulations.

Notaris Notary		Fathiah Helmi, SH
	Nama Notaris Notary Name	Fathiah Helmi, SH
	Alamat Address	Graha Irama Lt. 6C Jl. HR Rasuna Said Kav. 1 – 2 Jakarta, 12950 T : (021) 5290 7304 (021) 5290 7305 (021) 5290 7306 F : (021) 5261 136 E : fhchozie@gmail.com
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Pembuatan Akta dalam rangka PMTHMETD Bank Victoria. Preparation of Deed for PMTHMETD of Bank Victoria.
	Biaya Jasa Services Fee	Rp107,270,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	No. 02/STTD-N/PM/1996 tanggal 12 Februari 1996. No. 02/STTD-N/PM/1996 dated 12 February 1996.
	Keanggotaan Asosiasi Association Membership	Ikatan Notaris Indonesia (INI) No. 011.003.027.260958. Indonesian Notary Association (INI) No. 011.003.027.260958.
	Pedoman Kerja Work Guidelines	Pernyataan Undang-Undang No. 30 Tahun 2004 tentang Jabatan Notaris dan Kode Etik Ikatan Notaris Indonesia. Statement of Law No. 30 of 2004 on Position of Notary and Code of Ethics of Indonesian Notary Association.
Notaris Notary		Rini Yulianti, SH
	Nama Notaris Notary Name	Rini Yulianti, SH
	Alamat Address	Komplek Bina Marga II Jl. Swakarsa V No. 57 B Pondok Kelapa Jakarta, 13450 T : (021) 8641 170 (021) 8690 9544 F : (021) 8641 170 E : niniek_not@yahoo.com
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Pembuatan akta dalam rangka PMHMETD Bank Victoria. Preparation of deed for Capital Increase for Pre-emptive Rights (PMTHMETD).
	Biaya Jasa Services Fee	Rp87,179,487,-
	No. Surat Tanda Terdaftar Registration Certificate No.	No. STTD.N-40/PM.22/2018 tanggal 21 Maret 2018. No. STTD.N-40/PM.22/2018 dated 21 March 2018.
	Keanggotaan Asosiasi Association Membership	Ikatan Notaris Indonesia No. 0046519650703. Indonesian Notary Association No. 0046519650703.
	Pedoman Kerja Work Guidelines	Pernyataan Undang-Undang No. 30 Tahun 2004 tentang Jabatan Notaris dan Kode Etik Ikatan Notaris Indonesia. Statement of Law No. 30 of 2004 on Position of Notary and Code of Ethics of Indonesian Notary Association.

Perusahaan Pemeringkat Efek
Securities Rating Agency
PT Pemeringkat Efek Indonesia

	Alamat Address	Equity Tower 30 th floor Sudirman Central Business District Lot. 9 Jl. Jenderal Sudirman Kav. 52-53 Jakarta, 12190 T : (021) 5096 8469 F : (021) 5096 8468 W : www.pefindo.com
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Pemeringkatan tahunan perusahaan, obligasi, dan obligasi subordinasi bank victoria. Bank Victoria's annual rating of the company, bonds, and subordinated bonds.
	Biaya Jasa Services Fee	Rp125,000,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	No. KEP-39/PM-PI/1994 tanggal 13 Agustus 1994. No. KEP-39/PM-PI/1994 dated 13 August 1994.
	Keanggotaan Asosiasi Association Membership	Association of Credit Rating Agency in Asia.
	Pedoman Kerja Work Guidelines	Metodologi Pemeringkatan PT Pemeringkat Efek Indonesia. Rating Methodology of PT Pemeringkat Efek Indonesia.

Biro Administrasi Efek
Share Registrar Bureau
PT Adimitra Jasa Korpora

	Alamat Address	Rukan Kirana Boutique Office Jl. Kirana Avenue III Blok F3 No. 5 Kelapa Gading Jakarta Utara, 14250 T : (021) 2974 5222 F : (021) 2928 9961 E : opr@adimitra-jk.co.id W : www.adimitrajk.co.id
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	- Jasa administrasi penerbitan saham baru dalam Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu berdasarkan Surat No. PW-064/BVIC/052022 tanggal 11 Mei 2022. - Jasa administrasi penerbitan saham baru dalam Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu berdasarkan Surat No. PW-141/BVIC/092022 tanggal 19 September 2022. - New share issuance administration services for Capital Increase with Pre-emptive Rights Based on Letter No. PW-064/BVIC/052022 dated 11 May 2022. - New share issuance administration services for Capital Increase with Pre-emptive Rights Based on Letter No. PW-141/BVIC/092022 dated 19 September 2022.
	Biaya Jasa Services Fee	Rp141,000,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	Keputusan Otoritas Jasa Keuangan No. KEP-41/D.04/2014 tanggal 19 September 2014. Decree of Financial Services Authority No. KEP-41/D.04/2014 dated 19 September 2014.
	Keanggotaan Asosiasi Association Membership	Biro Administrasi Efek Indonesia No. ABI/11/2015-012. Indonesia Share Registrar Bureau No. ABI/11/2015-012.
	Pedoman Kerja Work Guidelines	Peraturan Otoritas Jasa Keuangan. Financial Services Authority Regulations.

Konsultan Hukum Bank Victoria Legal Consultant of Bank Victoria		Makes & Partner
	Alamat Address	Menara Batavia Lt 7 Jl. KH Mas Mansyur Kav. 126 Karet Tengsin, Jakarta Pusat Jakarta, 10220 T : (021) 5747 181 F : (021) 5747 180
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Jasa administrasi dan konsultasi hukum. Administration services and legal consulting.
	Biaya Jasa Services Fee	Rp1,650,000,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	STTD.KH-365/PM.233/2019.
	Keanggotaan Asosiasi Association Membership	Asosiasi Himpunan Konsultan Hukum Pasar Modal. Association of Capital Market Legal Consultants.
	Pedoman Kerja Work Guidelines	Keputusan HKHPM No. Kep.03/HKHPM/XI/2021. HKHPM Decision No. Kep.03/HKHPM/XI/2021.

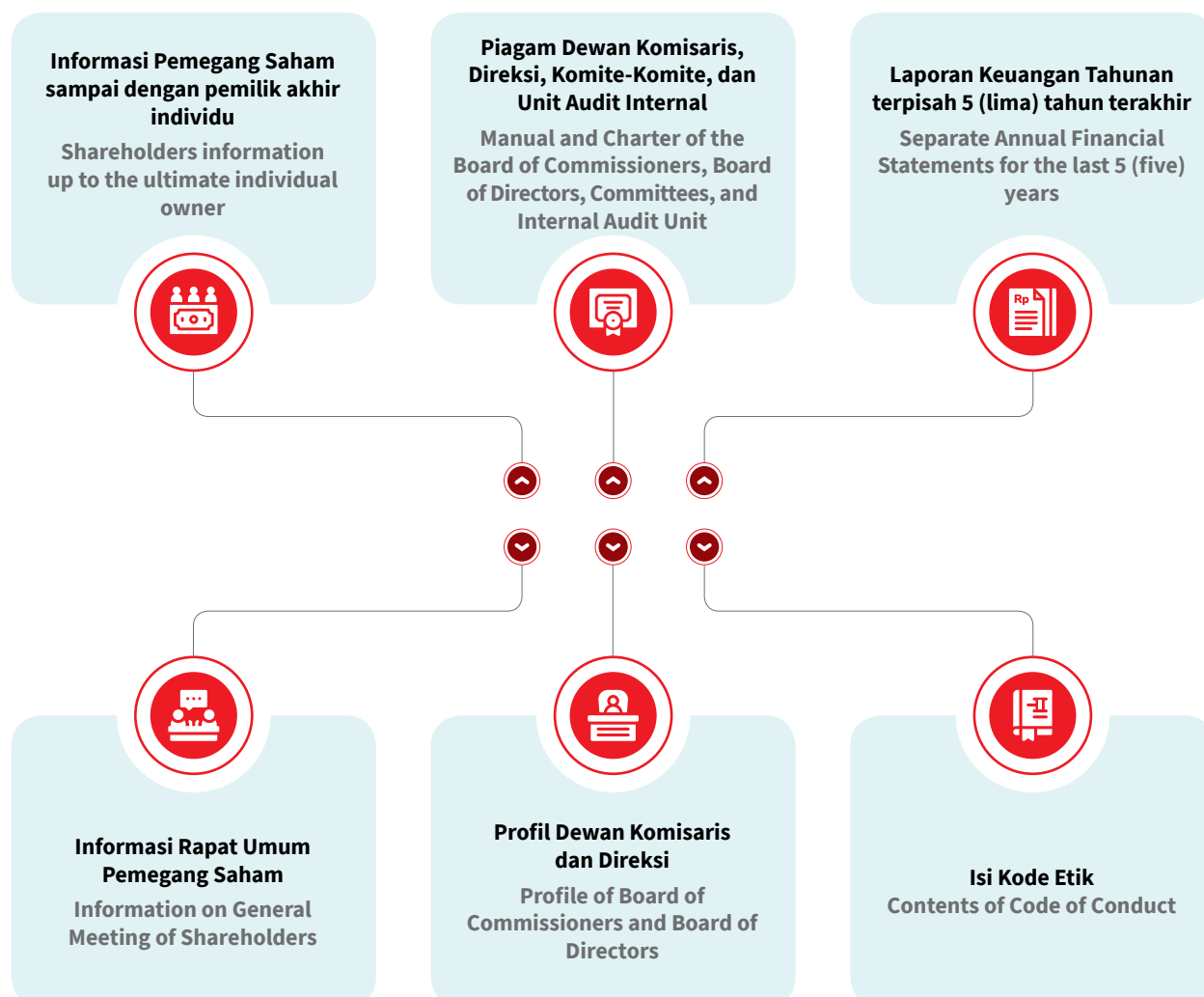
Penilai Independen Independent Appraiser		Kantor Jasa Penilai Publik Martokoesoemo, Pakpahan & Rekan Public Appraisal Service Office Martokoesoemo, Pakpahan & Partners
	Alamat Address	Menara Sudirman Lt. 12 Jl. Sudirman Kav. 60 Jakarta Selatan Jakarta, 12830 T : (021) 3118 2895 F : (021) 3118 2896 E : anggun@mpr.co.id
	Periode Penugasan Assignment Period	2022
	Jasa yang Diberikan Services Provided	Penilaian independen terkait pelaksanaan transaksi jual beli saham Bank di PT Bank Victoria Syariah kepada PT Victoria Investama Tbk. Independent assessment on the implementation of sale and purchase transaction of the Bank's shares in PT Bank Victoria Syariah to PT Victoria Investama Tbk.
	Biaya Jasa Services Fee	Rp450,000,000,-
	No. Surat Tanda Terdaftar Registration Certificate No.	Keputusan Otoritas Jasa Keuangan No. 440/KM.1/2019. Financial Services Authority Decision No. 440/KM.1/2019.
	Keanggotaan Asosiasi Association Membership	Masyarakat Profesi Penilai Indonesia. Indonesian Appraisal Professional Society.
	Pedoman Kerja Work Guidelines	Pedoman Kode Etik Penilai Indonesia (KEPI) dan Standar Penilaian Indonesia (SPI). Guidelines of Indonesia Appraiser Code of Ethics (KEPI) and Indonesia Valuation Standard (SPI).

INFORMASI PADA SITUS WEB PERUSAHAAN

Information on Company Website

Sebagai upaya dalam memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik serta mendorong transparansi informasi pada situs web dari emiten atau perusahaan publik, Bank Victoria telah memiliki situs web resmi yang beralamat di www.victoriabank.co.id. Situs web Bank Victoria disajikan dalam 2 (dua) bahasa yaitu, Bahasa Indonesia dan Bahasa Inggris dan telah dilengkapi dengan berbagai informasi lengkap Bank Victoria. Secara garis besar informasi yang disajikan pada situs web Bank Victoria meliputi:

In an effort to comply with the provisions of the Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies and encourage information transparency on the websites of issuers or public companies, Bank Victoria already has an official website at www.victoriabank.co.id. Bank Victoria's website is presented in 2 (two) languages, Indonesian and English, and has been equipped with various complete information on Bank Victoria. Broadly speaking, the information presented on the Bank Victoria website includes:





4

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

Rp25.93

triliun / trillion



Total Aset
Total assets

2021

Rp24.95

Meningkat / Increase
3.95%



Rp22.23

triliun / trillion



Total Liabilitas
Total Liabilities

2021

Rp20.70

Meningkat / Increase
7.39%



Rp3.70

triliun / trillion



Total Ekuitas
Total Equity

2021

Rp3.01

Meningkat / Increase
22.76%



TINJAUAN EKONOMI

Economic Overview

Perekonomian Global

Ketegangan geopolitik dunia yang dipicu oleh perang Rusia-Ukraina kembali menurunkan prospek pertumbuhan ekonomi dunia. Perang Rusia-Ukraina serta pengenaan sanksi yang mengikutinya telah menyebabkan pasokan komoditas dunia yang terbatas. Perkembangan ini memperburuk gangguan mata rantai pasokan global mengingat perang dagang antara Amerika Serikat dengan Tiongkok masih berlanjut dan pembatasan mobilitas akibat dari Covid-19 di Tiongkok belum usai. Kondisi ini mengakibatkan pertumbuhan ekonomi global melambat sejalan dengan penurunan penawaran agregat akibat fragmentasi politik dan ekonomi dunia serta gangguan mata rantai pasokan global yang berlanjut tersebut. Melansir dari International Monetary Fund (IMF), perekonomian global diproyeksikan tumbuh sebesar 3,4% di tahun 2022. Pertumbuhan tersebut lebih rendah dibandingkan dengan pertumbuhan ekonomi dunia tahun 2021 yang sebesar 6,2%.

Demi merespons tantangan global yang muncul di tahun 2022, dilakukan berbagai inisiatif kerja sama regional dan multilateral. Kerja sama tersebut berfokus terhadap pemulihan dan memperkuat daya tahan ekonomi global guna tetap terjaganya stabilitas ekonomi dan sistem keuangan global. Berbagai kebijakan telah ditempuh oleh lembaga internasional, seperti International Monetary Fund (IMF), World Bank, Bank for International Settlements (BIS), Financial Stability Board (FSB), dan lain-lain maupun melalui kerja sama internasional seperti G20, Asia-Pacific Economic Cooperation (APEC), dan Association of Southeast Asian Nations (ASEAN) yang bertujuan agar semua negara dapat pulih bersama dan tumbuh lebih kuat.

Sumber:

- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2022", 30 Januari 2023; dan
- International Monetary Fund, "World Economic Outlook Update", 30 Januari 2023.

Perekonomian Nasional

Di tengah perlambatan ekonomi global yang terus berlanjut, perekonomian Indonesia tetap tumbuh sebesar 5,31%. Pertumbuhan ekonomi Indonesia di sepanjang tahun 2022 tersebut dipengaruhi oleh faktor global dan domestik. Secara global, Indonesia diuntungkan dengan relatif tingginya harga komoditas ekspor unggulan di pasar global yang memberikan *windfall* dan mendongkrak kinerja ekspor serta surplus neraca perdagangan.

Global Economy

World geopolitical tensions triggered by the Russia-Ukraine war again reduced prospects for world economic growth. The Russia-Ukraine War and the subsequent imposition of sanctions have limited the supply of world commodities. This development has worsened the disruptions to the global supply chain, considering that the trade war between the United States and China continues and the mobility restrictions due to Covid-19 in China have not yet ended. This condition caused global economic growth to slow down in line with the decline in aggregate supply due to the world political and economic fragmentation as well as the ongoing global supply chain disruption. According to the International Monetary Fund (IMF), the global economy was projected to grow by 3.4% in 2022. This growth was lower than the world economic growth in 2021 which was 6.2%.

In order to respond to the global challenges that arose in 2022, various regional and multilateral cooperation initiatives were carried out. Such collaboration focused on the recovery and strengthening global economic resilience in order to maintain global economic and financial system stability. Various policies were adopted by international institutions, such as the International Monetary Fund (IMF), World Bank, Bank for International Settlements (BIS), Financial Stability Board (FSB), and others as well as through international cooperations, such as the G20, Asia-Pacific Economic Cooperation (APEC), and Association of Southeast Asian Nations (ASEAN) which aimed for all countries to recover together and grow stronger.

Source:

- Bank Indonesia, "Indonesia Economic Report 2022", 30 January 2023; and
- International Monetary Fund, "World Economic Outlook Update", 30 January 2023.

National Economy

Amidst the ongoing global economic slowdown, the Indonesian economy continues to grow by 5.31%. Indonesia's economic growth throughout 2022 was influenced by global and domestic factors. Globally, Indonesia was benefited from the relatively high prices of leading export commodities in global markets which created windfalls and boosted export performance as well as a surplus in the trade balance. However, the prices of Indonesia's leading



Namun demikian, harga komoditas unggulan Indonesia di pasar global sudah mulai menunjukkan tren penurunan. Sementara itu secara domestik, kombinasi aktivitas masyarakat yang semakin menggeliat dan bauran kebijakan fiskal dan moneter untuk menjaga daya beli mampu mendorong aktivitas ekonomi, baik dari sisi produksi maupun konsumsi.

Di sisi lapangan usaha, lapangan usaha dengan pertumbuhan tertinggi adalah sektor transportasi pergudangan serta sektor akomodasi dan makan minum yang masing-masing tumbuh sebesar 19,87% dan 11,97%. Pertumbuhan kedua sektor tersebut didorong oleh peningkatan mobilitas masyarakat serta peningkatan kunjungan wisatawan mancanegara dan wisatawan nusantara. Sementara itu, pertumbuhan beberapa lapangan usaha yang menjadi *leading sector* seperti industri, pertanian, pertambangan, dan konstruksi masih berada di bawah tingkat pertumbuhan ekonomi nasional yang masing-masing tumbuh sebesar 4,89%, 2,25%, 4,38%, dan 2,01%.

Sumber:
Badan Pusat Statistik, "Berita Resmi Statistik", 6 Februari 2023.

commodities on global market started to show a downward trend. Meanwhile domestically, the combination of increasingly vibrant community activities and a mix of fiscal and monetary policies to maintain purchasing power was able to boost economic activity, both in terms of production and consumption.

In terms of business field, the business fields with highest growth were transportation, warehouse, and accommodation, as well as food and beverage sectors, which grew by 19.87% and 11.97% respectively. The two sectors' growth was driven by the increased community's mobility as well as increased visits by foreign tourists and domestic tourists. Meanwhile, the growths of several business fields which were the leading sectors, such as industry, agriculture, mining, and construction were still below the national economic growth rate, which respectively grew by 4.89%, 2.25%, 4.38%, and 2.01%.

Source:
Statistics Indonesia, "Official News of Statistics", 6 February 2023.

Tinjauan Pasar Keuangan dan Industri Perbankan

Stabilitas sistem keuangan dan kinerja sektor jasa keuangan di tahun 2022 terjaga dengan intermediasi lembaga jasa keuangan tumbuh di atas ekspektasi sejalan dengan kinerja perekonomian domestik yang membaik. Kredit perbankan pada tahun 2022 tumbuh sebesar 11,35%, terutama didorong oleh jenis kredit modal kerja yang tumbuh sebesar 12,17%, dan pertumbuhan kredit debitur korporasi sebesar 15,44%. Selain itu, Dana Pihak Ketiga (DPK) tumbuh sebesar 9,01% didorong kenaikan giro dan tabungan yang tumbuh masing-masing sebesar 18,78% dan 7,52%.

Selain itu, likuiditas di perbankan dan perekonomian tetap longgar sehingga mendukung penyaluran kredit dan pemulihan ekonomi. Pada Desember 2022, rasio alat likuid terhadap dana pihak ketiga tetap tinggi, mencapai 31,2%, sehingga mendukung ketersediaan dana bagi perbankan untuk penyaluran kredit/pembiayaan bagi dunia usaha. Hal ini sejalan dengan *stance* kebijakan likuiditas yang akomodatif oleh Bank Indonesia. Longgarnya likuiditas mendukung relatif terbatasnya kenaikan suku bunga kredit perbankan, sehingga tetap mendorong penyaluran kredit/pembiayaan perbankan kepada dunia usaha yang terus meningkat. Perkembangan positif kredit/pembiayaan dipengaruhi oleh perbaikan sisi permintaan dan penawaran. Di sisi penawaran, perbaikan intermediasi perbankan didukung oleh likuiditas perbankan yang memadai dan standar penyaluran kredit/pembiayaan yang tetap longgar. Sementara dari sisi permintaan, kenaikan kredit/pembiayaan ditopang oleh permintaan korporasi dan konsumsi rumah tangga yang tetap baik.

Industri perbankan secara umum dan pada Kelompok Bank berdasarkan Modal Inti (KBMI) 1 mencatatkan pencapaian kinerja dengan tren positif di tahun 2022 apabila dibandingkan tahun sebelumnya. Pertumbuhan ini tercermin dari meningkatnya kinerja aset, dana pihak ketiga (DPK), dan kredit yang diberikan.

Overview of Financial Market and Banking Industry

The stability of financial system and performance of financial services sector in 2022 were maintained with the intermediation of financial service institutions growing above expectations in line with the domestic economy's improving performance. Banking loans in 2022 grew by 11.35%, mainly driven by the type of working capital loans which grew by 12.17%, and the growth of corporate debtors by 15.44%. In addition, Third-Party Deposits (DPK) grew by 9.01% driven by an increase in demand deposits and savings deposits which grew by 18.78% and 7.52% respectively.

In addition, liquidity in banking system and economy remained loose, and thus, supporting lending and economic recovery. In December 2022, the ratio of liquid assets to third party deposits remained high, reaching 31.2%, thereby supporting the availability of funds for banks to lending/financing for the business world. This is in line with the stance of accommodative liquidity policy by Bank Indonesia. The loose liquidity has supported the relatively limited increase in bank lending rates, thus continuing to encourage bank lending/financing to the business world which continues to increase. The positive developments in loans/financing were influenced by the improvements on demand and supply sides. From the supply side, improvement in banking intermediation was supported by adequate banking liquidity and loose loans/financing standards. Meanwhile, from the demand side, the increase in loans/financing was supported by steady corporate demand and household consumption.

The banking industry in general and the Bank Group based on Core Capital (KBMI) 1 recorded performance achievements with a positive trend in 2022 when compared to the previous year. This growth was reflected in the increasing performance of assets, third party deposits (DPK), and loans.

Uraian	Industri Perbankan Banking Industry		KBMI 1		Description
	2022	2021	2022	2021	
Kinerja Keuangan Financial Performance					(dalam miliar Rupiah) (in billion Rupiah)
Aset	11,113,321	10,112,304	1,436,185	1,348,864	Assets
DPK	8,153,590	7,479,463	989,871	970,137	Third-Party Funds
Kredit	6,497,620	5,820,636	772,695	698,332	Loans
Rasio Keuangan Financial Ratios					(dalam %) (in %)
Net Interest Margin (NIM)	4.71	4.51	4.46	3.70	Net Interest Margin (NIM)
Return on Assets (ROA)	2.43	1.84	0.77	0.60	Return on Assets (ROA)
Loan to Deposits Ratio (LDR)	78.78	77.13	77.69	71.51	Loan to Deposits Ratio (LDR)
Capital Adequacy Ratio (CAR)	25.66	25.67	30.93	29.11	Capital Adequacy Ratio (CAR)
Beban Operasional Pendapatan Operasional (BOPO)	78.65	83.58	92.60	95.91	Operating Expenses to Operating Income (BOPO)

Aset

Aset industri perbankan tercatat sebesar Rp11.113,32 triliun di tahun 2022, meningkat sebesar 9,90% dari Rp10.112,30 triliun pada tahun 2021. Sejalan dengan pertumbuhan aset industri perbankan, aset KBMI 1 pada tahun 2022 turut mengalami peningkatan sebesar 6,47% menjadi Rp1.436,19 triliun dari Rp1.348,86 triliun pada tahun 2021.

Dana Pihak Ketiga

Pada tahun 2022, DPK industri perbankan mengalami peningkatan sebesar 9,01% dari Rp7.479,46 triliun pada 2021 menjadi Rp8.153,59 triliun. Sejalan dengan peningkatan DPK industri perbankan, DPK KBMI 1 mengalami peningkatan sebesar 2,03% dari Rp970,14 triliun pada 2021 menjadi Rp989,87 triliun pada tahun 2022.

Kredit yang Diberikan

Penyaluran kredit pada industri perbankan mengalami peningkatan sebesar 11,63% dari Rp5.820,64 triliun pada 2021 menjadi Rp6.497,62 triliun pada tahun 2022. Sementara itu, penyaluran kredit KBMI 1 juga mengalami peningkatan sebesar 10,65% dari Rp698,33 triliun pada tahun 2021 menjadi Rp772,70 triliun pada tahun 2022.

Sumber:

- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2022", 30 Januari 2023;
- Otoritas Jasa Keuangan, "Siaran Pers: Stabilitas Sistem Keuangan Terus Membaik Ditopang Optimisme Pemulihan Perekonomian dan Sistem Keuangan Domestik dengan Terus Mewaspadai Berbagai Risiko Global", 31 Januari 2023; serta
- Otoritas Jasa Keuangan, "Statistik Perbankan Indonesia Desember 2022", Februari 2023.

Assets

The banking industry's assets were recorded at Rp11,113.32 trillion in 2022, an increase of 9.90% from Rp10,112.30 trillion in 2021. In line with the growth in banking industry's assets, KBMI 1 assets in 2022 also increased by 6.47% to Rp1,436.19 trillion from Rp1,348.86 trillion in 2021.

Third-Party Deposits

In 2022, banking industry's DPK increased by 9.01% from Rp7,479.46 trillion in 2021 to Rp8,153.59 trillion. In line with the increase in the banking industry's DPK, KBMI 1 DPK increased by 2.03% from Rp970.14 trillion in 2021 to Rp989.87 trillion in 2022.

Loans

Lending to banking industry increased by 11.63% from Rp5,820.64 trillion in 2021 to Rp6,497.62 trillion in 2022. Meanwhile, KBMI 1 lending also increased by 10.65% from Rp698.33 trillion in 2021 to Rp772.70 trillion in 2022.

Source:

- Bank Indonesia, "Indonesian Economic Report 2022", 30 January 2023;
- Financial Services Authority, "Press Release: Financial System Stability Continues to Improve Supported by Optimism for Economic Recovery and Domestic Financial System by Continuously be Aware of Global Risks", 31 January 2023; and
- Financial Services Authority, "Indonesian Banking Statistics December 2022", February 2023.

TINJAUAN OPERASIONAL

Operational Overview

Strategi Pengembangan Bisnis

Pada tahun 2022, Bank Victoria telah menetapkan langkah-langkah strategis untuk mencapai target pertumbuhan bisnis sebagai berikut.

1. Strategi Pendanaan dan Pengembangan

Strategi bidang pendanaan diprioritaskan pada upaya menjaga dan meningkatkan loyalitas nasabah serta menambah nasabah baru dengan target pertumbuhan yang berbasis struktur pendanaan yang sehat dan optimal. Beberapa strategi bisnis dan pendekatan teknologi akan dilakukan sebagai berikut.

- Melakukan pengembangan secara berkelanjutan dalam *revamping* terhadap *internet banking* dan *mobile banking* yang dilengkapi dengan fitur-fitur dan produk-produk digital yang unggul dan bersaing yang dilengkapi juga dengan pembukaan rekening secara digital melalui teknologi *biometric*, sehingga dapat meningkatkan minat dan ketertarikan nasabah baru serta nasabah *existing* untuk menempatkan dananya dan bertransaksi melalui Bank Victoria;

Business Development Strategy

In 2022, Bank Victoria set strategic steps to achieve the following business growth targets.

1. Funding and Development Strategies

The funding strategies are prioritized on efforts to maintain and increase customer loyalty and add new customers with a growth target based on a sound and optimal funding structure. Several business strategies and technology approaches to be carried out are as follows.

- Conducting sustainable development in revamping internet banking and mobile banking, equipped with superior and competitive digital features and products and also equipped with digital account openings through biometric technology, in order to increase the interest of and attract new customers and existing customers to place funds and make transactions through Bank Victoria;

- b. Melakukan pengembangan secara berkelanjutan dalam *revamping* terhadap *internet banking business* yang didukung dengan fitur-fitur finansial dan non-finansial yang juga dilengkapi dengan *cash management* untuk melengkapi kebutuhan transaksi keuangan dari perusahaan;
- c. Meningkatkan kualitas layanan guna memenuhi kebutuhan nasabah dengan melakukan pengembangan *digital operations*, yaitu melakukan aktivitas transaksi non-tunai dengan menggunakan teknologi *video banking*, sehingga interaksi bertransaksi dapat dilakukan secara virtual namun tetap mengedepankan prinsip kehati-hatian serta keamanan dalam bertransaksi;
- d. Melakukan kerja sama dengan kementerian, bank, lembaga keuangan non-bank, *e-commerce*, *online travel agent*, *peer to peer lending*, dan *platform business (omni channel)* untuk meningkatkan jumlah nasabah dan frekuensi transaksi;
- e. Membuat beberapa program seperti akuisisi nasabah baru melalui program *CASA plus gimmick* hadiah, program *CASA cashback* atau bunga yang menarik, dan *loyalty program* untuk meningkatkan dana CASA;
- f. Memperkenalkan produk Bank untuk penetrasi ke institusi keuangan non-bank untuk meningkatkan dana murah serta diharapkan dapat masuk ke dalam pangsa pasar ritel yang lebih luas lagi; dan
- g. Melakukan promosi-promosi melalui media sosial ataupun membuat kegiatan atau promosi untuk lebih memperkenalkan dan mendekatkan produk-produk Bank Victoria kepada masyarakat.

2. Strategi Perkreditan

Strategi bidang perkreditan diprioritaskan pada upaya menjaga dan meningkatkan kualitas kredit dengan target pertumbuhan yang sehat dan berkesinambungan dengan tetap mengacu pada prinsip kehati-hatian (*prudential financing*). Beberapa strategi bisnis yang akan dilakukan pada sektor usaha kredit sebagai berikut.

- a. Melakukan diversifikasi pada portofolio kredit pada segmen korporasi sebesar 30%, segmen SME sebesar 30%, segmen komersial sebesar 30%, dan segmen konsumen sebesar 10%;
- b. Melakukan kredit *channeling* dengan menjalin kerja sama dengan Bank Perkreditan Rakyat dan koperasi guna meningkatkan portofolio kredit dan potensi *fee based income*;
- c. Memperkenalkan ekosistem digital *lending* untuk memberikan informasi sumber dana debitur kepada Bank dan kecepatan proses kredit Bank kepada debitur;
- d. Menjaga dan meningkatkan kualitas kredit melalui *monitoring* debitur dan pelaksanaan *early warning*;
- e. Meningkatkan penyelesaian kredit yang dihapus buku dan penjualan agunan yang diambil alih termasuk di antaranya melalui penjualan jaminan dan Agunan yang Diambil Alih (AYDA) di situs jaringan (situs web); dan
- f. Mengoptimalkan program pelatihan yang berkesinambungan untuk meningkatkan kapasitas keahlian tenaga penjualan.

- b. Conducting sustainable development in revamping the internet banking business, supported by financial and non-financial features and also equipped with cash management to complete the financial transactions required by of the company;
- c. Improving services quality to meet customer needs by developing digital operations, which is by conducting non-cash transaction activities using video banking technology, so that transaction interactions can be carried out virtually but still prioritizing the principles of prudence and security in making transactions;
- d. Cooperating with ministries, banks, non-bank financial institutions, E-commerce, online travel agents, peer to peer lending, and business platforms (omni channel) to increase the number of customers and frequency of transactions;
- e. Creating several programs such as acquisition of new customers through CASA program plus gift gimmicks, CASA cashback program or attractive interest rates, and loyalty programs to increase CASA funds;
- f. Introducing Bank products to penetrate non-bank financial institutions in order to increase low-cost funds, which are expected to enter into an even wider retail market share; and
- g. Carrying out promotions through social media or conducting activities or promotions to introduce and bring Bank Victoria products closer to the public.

2. Loans Strategies

The loan strategies are prioritized on efforts to maintain and improve loan quality with a sound and sustainable growth target while still adhering to the principle of prudence (*prudential financing*). Some of the business strategies that will be carried out in the loan business sector are as follows.

- a. Diversifying the loan portfolio in corporate segment by 30%, SME segment by 30%, commercial segment by 30%, and consumer segment by 10%;
- b. Conducting loan channeling by establishing partnerships with Rural Banks and Cooperatives to increase loan portfolio and potential fee-based income;
- c. Introducing a digital lending ecosystem to provide information of the source of debtor funds to the Bank and the speed of the Bank's loan process to the debtor;
- d. Maintaining and improving loan quality through monitoring debtors and implementing early warnings;
- e. Increasing the settlement of written-off loans and the sale of foreclosed collateral, among others, through the sale of collateral and Foreclosed Assets (AYDA) on the website; and
- f. Optimizing continuous training programs to increase the skill capacity of the sales force.

3. Strategi bidang Operasional dan Teknologi Sistem Informasi

Melanjutkan pengembangan dalam rangka mendukung aspek peningkatan layanan, operasional bisnis, serta keamanan dan kepatuhan terhadap regulasi yang akan diterapkan oleh Bank ke depan dan sejalan dengan arah kebijakan, Bank menyediakan layanan dan produk serta operasional perbankan yang *Safe, Quick, Easy, dan Warm* (SQEW) yang berbasis kepada orientasi bisnis yang berkelanjutan. Beberapa strategi yang akan diterapkan oleh Bank sebagai berikut.

- Melanjutkan penerapan 3 No's (*No Delay, No Error, and No Fraud*) serta memberikan pelayanan terbaik kepada nasabah;
- Melanjutkan peningkatan efektivitas operasional perkreditan dan teknologi informasi secara *end-to-end* proses;
- Meningkatkan layanan dan produk perbankan dengan bentuk *digital banking*;
- Meningkatkan pengembangan teknologi atau *digital transformation banking* secara berkelanjutan;
- Meningkatkan sumber daya manusia melalui program pelatihan guna menambah wawasan pengetahuan dan pengalaman untuk senantiasa dapat bersaing dengan bank pesaing; dan
- Meningkatkan keamanan dengan *tools monitoring* atas transaksi perbankan dengan aplikasi SPLUNK yang berbasis SIEM.

Strategi Pemasaran

Guna meningkatkan penjualan produk-produk Bank dan mempertahankan dan meningkatkan posisi Bank Victoria di industri perbankan Indonesia, Bank Victoria menjalankan strategi pemasaran sebagaimana dijelaskan berikut.

- Melakukan strategi produk, dengan fokus kepada produk yang telah dimiliki, mengevaluasi dan melakukan perbaikan yang dibutuhkan serta memberikan alternatif produk yang dapat memenuhi kebutuhan nasabah;
- Melakukan kompetitif analisis produk dan layanan per grup serta bank-bank acuan dengan tujuan memantau perkembangan produk dan layanan yang ada di pasaran;
- Melakukan inovasi dengan pengembangan teknologi sebagai sarana meningkatkan daya saing seperti *revamp mobile banking, internet banking dan internet banking business* untuk mendukung produk yang ada; dan
- Menerapkan *integrated marketing* yang mencakup *marketing collateral, merchandise, jaringan cabang, situs web, media sosial, dan marketing channel* lainnya serta *tactical campaign* melalui *event/exhibition/seminar, office to office, promo* eksternal, dan internal.

Pangsa Pasar

Pangsa pasar Bank Victoria dibandingkan dengan industri perbankan secara keseluruhan di Indonesia dan dibandingkan KBMI1 selama 2 (dua) tahun terakhir, ditunjukkan dalam tabel berikut.

3. Operational and Information Systems Technology Strategies

Continuing development to support the aspects of services improvement, business operations, as well as security and compliance with regulations to be implemented by the Bank in the future and in line with the policy directions. The Bank provides services and products as well as banking operations that are *Safe, Quick, Easy, and Warm* (SQEW) based on sustainable business orientation. Some of the strategies that will applied by the Bank are as follows.

- Continuing the application of 3 No's (*No Delay, No Error, and No Fraud*) and providing best service to customers;
- Continuing to increase operational effectiveness of credit and information technology in an *end-to-end* process;
- Improving banking services and products in the form of *digital banking*;
- Improving technology development or *digital transformation banking* in a sustainable manner;
- Improving human resources through training programs to broaden knowledge and experience to consistently compete with competing banks; and
- Improving security with monitoring tools for banking transactions with SIEM-based SPLUNK application.

Marketing Strategy

To increase the Bank's product sales as well as maintain and enhance Bank Victoria's position in Indonesian banking industry, Bank Victoria implements marketing strategies as described below.

- Carrying out product strategy, focusing on existing products, evaluating and making necessary improvements and providing product alternatives that meet customer needs;
- Performing competitive analysis of products and services per group as well as reference banks with the aim of monitoring the products and services development on the market;
- Innovating by developing technology as a means of increasing competitiveness such as *revamping mobile banking, internet banking, and internet banking business* to support existing products; and
- Implementing *integrated marketing* which includes *marketing collateral, merchandise, branch network, website, social media, other marketing channels* as well as *tactical campaigns* through *events/exhibitions/seminars, office to office, and external promotions* and internal.

Market Share

Bank Victoria's market share compared to the overall banking industry in Indonesia and compared to KBMI 1 for the last 2 (two) years, is shown in the following table.

Uraian	Bank	2022	2021	Description
Kinerja Keuangan Financial Performance		(dalam miliar Rupiah, kecuali dinyatakan lain) (in billion Rupiah, unless stated otherwise)		
Aset	Industri Perbankan Banking Industry	11,113,321	10,112,304	Assets
	KBMI 1	1,436,185	1,348,864	
	Bank Victoria*	25,932	23,660	
	Pangsa Pasar Industri Perbankan (%) Market Share of Banking Industry (%)	0.23	0.23	
	Pangsa Pasar KBMI 1 (%) Market Share of KBMI 1 (%)	1.81	1.75	
DPK	Industri Perbankan Banking Industry	8,153,590	7,479,463	Third-Party Funds
	KBMI 1	989,871	970,137	
	Bank Victoria*	19,372	18,072	
	Pangsa Pasar Industri Perbankan (%) Market Share of Banking Industry (%)	0.24	0.24	
	Pangsa Pasar KBMI 1 (%) Market Share of KBMI 1 (%)	1.96	1.86	
Kredit yang Diberikan	Industri Perbankan Banking Industry	6,497,620	5,820,636	Loans
	KBMI 1	772,695	698,332	
	Bank Victoria*	15,824	14,683	
	Pangsa Pasar Industri Perbankan (%) Market Share of KBMI 1 (%)	0.09	0.25	
	Pangsa Pasar KBMI 1 (%) Market Share of KBMI 1 (%)	0.75	2.10	
Rasio Keuangan Financial Ratios		(dalam %) (in %)		
NIM	Industri Perbankan Banking Industry	4.71	4.51	NIM
	KBMI 1	4.46	3.70	
	Bank Victoria*	3.52	2.36	
ROA	Industri Perbankan Banking Industry	2.43	1.84	ROA
	KBMI 1	0.77	0.60	
	Bank Victoria*	1.47	(0.71)	
LDR	Industri Perbankan Banking Industry	78.78	77.13	LDR
	KBMI 1	77.69	71.51	
	Bank Victoria*	81.69	81.25	
CAR	Industri Perbankan Banking Industry	25.66	25.67	CAR
	KBMI 1	30.93	29.11	
	Bank Victoria*	21.97	17.49	
BOPO	Industri Perbankan Banking Industry	78.65	83.58	BOPO
	KBMI 1	92.60	95.91	
	Bank Victoria*	79.44	104.94	

* Merupakan angka PT Bank Victoria International Tbk (Entitas Induk saja).

* The figure is for PT Bank Victoria International Tbk (Parent only).

Suku Bunga Dasar Bank

Bank Victoria menetapkan Suku Bunga Dasar Bank (SBDK) berdasarkan hasil rapat *Asset and Liability Committee* (ALCO) yang rutin diadakan setiap bulan antara Direksi dengan divisi yang terkait.

Bank's Prime Lending Rates

Bank Victoria sets the Bank's Prime Lending Rate (SBDK) based on the resolutions of the Asset and Liability Committee (ALCO) meetings which are routinely held every month between the Board of Directors and the related divisions.

TINGKAT SUKU BUNGA PENGHIMPUNAN DANA RATA-RATA SETAHUN

Annual Average Interest Rate of Funding

(dalam % / in %)

Uraian	2022	2021	Description
Giro			Demand Deposits
Rupiah	3.30	3.67	Rupiah
Dolar Amerika Serikat	0.58	0.53	United States Dollar
Tabungan			Savings Deposits
Rupiah	3.80	4.32	Rupiah
Dolar Amerika Serikat	N/A	N/A	United States Dollar
Deposito Berjangka			Time Deposits
Rupiah	4.42	5.56	Rupiah
Dolar Amerika Serikat	1.57	1.62	United States Dollar

Bank juga menetapkan SBDK sebagai dasar penetapan suku bunga kredit yang akan dikenakan kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK.

The Bank also sets the SBDK as the basis for determining the loan interest rate that will be charged to customers. SBDK does not calculate the risk premium estimation component, the amount of which depends on the Bank's assessment of the risks of each debtor or group of debtors. Thus, the amount of loan interest rate charged to debtors is not necessarily the same as the SBDK.

TINGKAT SUKU BUNGA DASAR KREDIT RUPIAH (PRIME LENDING RATE) PER TAHUN

Rupiah Prime Lending Rate per Year

(dalam % / in %)

Komponen ¹⁾ Component ¹⁾	Kredit Korporasi ²⁾ Corporate Loans ²⁾	Kredit Ritel ²⁾ Retail Credit ²⁾	Kredit Mikro ³⁾ Micro Credit ³⁾	Kredit Konsumsi ²⁾ Consumer Credit ²⁾	
				KPR House Loan	Non-KPR ⁴⁾ Non-House Loan ⁴⁾
Harga Pokok Dana untuk Kredit (HPDK) Cost of Funds for Loans (HPDK)					
Biaya Dana Cost of Funds	5.00	5.00	-	5.00	5.00
Biaya Dana Pihak Ketiga Cost of Third-Party Deposits	4.18	4.18	-	4.18	4.18
Biaya Dana Bukan Pihak Ketiga Cost of Non-Third-Party Funds	0.82	0.82	-	0.82	0.82
Biaya Dana Liabilitas kepada Bank Lain Cost of Liability Funds to Other Banks	0.11	0.11	-	0.11	0.11
Biaya Dana Liabilitas kepada Bank Indonesia Cost of Liability Funds to Bank Indonesia	0.00	0.00	-	0.00	0.00
Biaya Dana Surat Berharga Cost of Securities Funds	0.71	0.71	-	0.71	0.71
Biaya Dana Pinjaman yang Diterima Cost of Borrowing Funds	0.00	0.00	-	0.00	0.00
Biaya Dana Liabilitas Antar Kantor Cost of Inter-Office Liability Funds	0.00	0.00	-	0.00	0.00

Komponen ¹⁾ Component ¹⁾	Kredit Korporasi ²⁾ Corporate Loans ²⁾	Kredit Ritel ²⁾ Retail Credit ²⁾	Kredit Mikro ³⁾ Micro Credit ³⁾	Kredit Konsumsi ²⁾ Consumer Credit ²⁾	
				KPR House Loan	Non-KPR ⁴⁾ Non-House Loan ⁴⁾
Biaya Dana Liabilitas Keuangan Permodalan Cost of Capital Finance Liability Funds	0.00	0.00	-	0.00	0.00
Biaya Dana Lainnya Cost of Other Funds	0.00	0.00	-	0.00	0.00
Biaya Promosi dan Pemasaran terkait Pendanaan Cost of Promotion and Marketing related to Funding	0.00	0.00	-	0.00	0.00
Lainnya Others	0.00	0.00	-	0.00	0.00
Biaya Jasa Cost of Services	0.03	0.03	-	0.03	0.03
Biaya Regulasi Cost of Regulations	0.56	0.56	-	0.56	0.56
Biaya GWM Cost of Statutory Reserve Requirement	0.36	0.36	-	0.36	0.36
Biaya Premi Penjaminan Lembaga Penjamin Simpanan Cost of Deposit Insurance Corporation Guarantee Premium	0.20	0.20	-	0.20	0.20
HPDK Lainnya Other HPDK	0.00	0.00	-	0.00	0.00
Biaya Kas Cost of Cash	0.00	0.00	-	0.00	0.00
Lainnya Others	0.00	0.00	-	0.00	0.00
Biaya Overhead Overhead Cost					
Biaya Tenaga Kerja Labor Cost	0.68	0.68	-	0.68	0.68
Biaya Pendidikan dan Pelatihan Education and Training Cost	0.01	0.01	-	0.01	0.01
Biaya Penelitian dan Pengembangan Research and Development Cost	0.02	0.02	-	0.02	0.02
Biaya Sewa Rent Cost	0.03	0.03	-	0.03	0.03
Biaya Promosi dan Pemasaran Promotion and Marketing Cost	0.01	0.01	-	0.01	0.01
Cash Back	0.00	0.00	-	0.00	0.00
Hadiah Gifts	0.00	0.00	-	0.00	0.00
Iklan dan Promosi Advertising and Promotion	0.01	0.01	-	0.01	0.01
Sponsorship/Entertainment	0.00	0.00	-	0.00	0.00
Lainnya Others	0.00	0.00	-	0.00	0.00
Biaya Pemeliharaan dan Perbaikan Maintenance and Repair Cost	0.03	0.03	-	0.03	0.03
Biaya Penyusutan Aset Tetap dan Inventaris Depreciation of Fixed Asset and Inventory Cost	0.12	0.12	-	0.12	0.12
Biaya Overhead Lainnya Other Overhead Cost	0.06	0.06	-	0.06	0.06
Biaya Barang/Jasa dan Administrasi Goods/Services and Administration Cost	0.06	0.06	-	0.06	0.06

Komponen ¹⁾ Component ¹⁾	Kredit Korporasi ²⁾ Corporate Loans ²⁾	Kredit Ritel ²⁾ Retail Credit ²⁾	Kredit Mikro ³⁾ Micro Credit ³⁾	Kredit Konsumsi ²⁾ Consumer Credit ²⁾	
				KPR House Loan	Non-KPR ⁴⁾ Non-House Loan ⁴⁾
Lainnya Others	0.00	0.00	-	0.00	0.00
Margin Keuntungan Profit Margin	2.23	3.16	-	2.23	4.48
Suku Bunga Dasar Kredit (SBDK) Prime Lending Rate (SBDK)	8.78	9.71	-	8.78	11.03
Estimasi Premi Risiko Risk Premium Estimation	1.00	1.50	-	1.25	1.75
Suku Bunga Kredit (SBDK + Estimasi Premi Risiko) Loan Interest Rate (SBDK + Risk Premium Estimation)	9.78	11.21	-	10.03	12.78

Keterangan:

- 1) Masing-masing komponen diisi sepanjang digunakan untuk membiayai kredit;
2) Penggolongan kredit korporasi, kredit ritel, dan kredit konsumsi (KPR dan Non-KPR) dilakukan berdasarkan kriteria yang ditetapkan oleh internal Bank;
3) Penggolongan kredit mikro berpedoman pada definisi usaha mikro; serta
4) Tidak termasuk kartu kredit dan kredit tanpa agunan (KTA).
- Remarks:
1) Each component is filled in as long as it is used to finance credit;
2) The classification of corporate credit, retail credit, and consumer credit (House Loan and Non-House Loan) is carried out based on the criteria set by the Bank's internal party;
3) The classification of micro credit refers to the definition of micro business; and
4) Does not include credit cards and unsecured credit (KTA).

TINGKAT SUKU BUNGA PINJAMAN RATA-RATA SETAHUN**Annual Average Interest Rate of Loans**

(dalam % / in %)

Uraian	2022	2021	Description
Rupiah	9.72	10.06	Rupiah
Dolar Amerika Serikat	7.07	7.90	United States Dollar

Tinjauan Segmen Usaha**Penjelasan dan Kinerja Operasional Segmen Operasi**

Berikut informasi segmen Bank berdasarkan segmen operasi.

Segmen Konvensional

Segmen konvensional terdiri dari produk dan jasa berupa produk simpanan, produk pinjaman, dan jasa layanan.

1. Penghimpunan Dana (Simpanan)

Produk simpanan merupakan dana pihak ketiga yang berhasil dihimpun oleh Bank melalui berbagai produk tabungan, giro, dan deposito. Kinerja operasional produk simpanan Bank dalam 2 (dua) tahun terakhir diuraikan sebagai berikut.

Business Segment Overview**Explanation and Operational Performance of Operating Segment**

Information on Bank segments based on operating segments is as follows.

Conventional Segment

Conventional segment consists of products and services in the forms of savings products, lending products, and services.

1. Funding (Savings)

Savings products are third party deposits that have been collected by Bank Victoria through various savings deposits, demand deposits, and time deposits products. The operating performance of the Bank's savings products for the last 2 (two) years is described below.

TOTAL REKENING DANA PIHAK KETIGA

Total Accounts of Third-Party Deposits

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Tabungan	42,100	68.23	45,057	68.20	(6.56)	Savings Deposits
Giro	2,461	3.99	2,508	3.80	(1.87)	Demand Deposits
Deposito Berjangka	16,947	27.47	18,503	28.01	(8.41)	Time Deposits
Negotiable Certificate Deposits	191	0.31	-	-	100.00	Negotiable Certificate Deposits
Total	61,699	100.00	66,068	100.00	(6.61)	Total

Pada tahun 2022, total rekening dana pihak ketiga di Bank Victoria tercatat sebesar 61.699 unit rekening, mengalami penurunan 6,61% dibandingkan pada tahun 2021 sebesar 66.068 unit rekening. Pada tahun 2022, total rekening dana pihak ketiga di Bank Victoria sebagian besar berasal dari tabungan, yakni sebesar 68,23%.

In 2022, Bank Victoria's total accounts of third party deposits were recorded at 61,699 account units, a decrease of 6.61% compared to in 2021 of 66,068 account units. In 2022, the total accounts of third party deposits at Bank Victoria mostly came from saving deposits, which was 68.23%.

TOTAL DANA PIHAK KETIGA

Total Dana Pihak Ketiga

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Tabungan	3,148,224	16.25	3,138,292	17.37	0.32	Savings Deposits
Giro	2,383,881	12.31	1,314,082	7.27	81.41	Demand Deposits
Deposito Berjangka	13,628,891	70.35	13,619,567	75.36	0.07	Time Deposits
Negotiable Certificate Deposits	210,841	1.09	-	-	100.00	Negotiable Certificate Deposits
Total	19,371,837	100.00	18,071,942	100.00	7.19	Total

Sementara itu, total dana pihak ketiga di tahun 2022 tercatat sebesar Rp19,37 triliun, meningkat 7,19% dibandingkan tahun 2021 sebesar Rp18,07 triliun. Peningkatan ini terutama disebabkan oleh peningkatan giro sebesar 81,41%.

Meanwhile, the total third-party deposits in 2022 was recorded at Rp19.37 trillion, an increase of 7.19% compared to that of 2021 of Rp18.07 trillion. This increase was mainly due to an increase in demand deposits of 81.41%.

- Tabungan**

Kinerja operasional produk tabungan Bank dalam 2 (dua) tahun terakhir diuraikan sebagai berikut.

- Savings Deposits**

The operating performance of the Bank's savings deposits products for the last 2 (two) years is described below.

TOTAL REKENING PRODUK TABUNGAN**Total Accounts of Savings Products**

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga	41,861	99.43	44,863	99.57	(6.69)	Third Parties
Pihak Berelasi	239	0.57	194	0.43	23.20	Related Parties
Total	42,100	100.00	45,057	100.00	(6.56)	Total

Pada tahun 2022, total rekening produk tabungan tercatat sebesar 42.100 unit rekening, mengalami penurunan sebesar 6,56% dibandingkan pada tahun 2021 sebesar 45.057 unit rekening. Pada tahun 2022, total rekening produk tabungan di Bank Victoria sebagian besar berasal dari pihak ketiga, yakni sebesar 99,43%.

In 2022, the total number of savings deposits accounts were recorded at 42,100 account units, a decrease of 6.56% compared to that of 2021 of 45,057 account units. In 2022, the total number of savings deposits accounts at Bank Victoria mostly came from third parties, by 99.43%.

TOTAL DANA PRODUK TABUNGAN**Total Funds of Savings Products**

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga	3,093,821	98.27	3,109,978	99.10	(0.52)	Third Parties
Pihak Berelasi	54,403	1.73	28,314	0.90	92.14	Related Parties
Total	3,148,224	100.00	3,138,292	100.00	0.32	Total

Total dana produk tabungan Bank Victoria pada tahun 2022 sebesar Rp3,15 triliun, meningkat 0,32% dibandingkan tahun sebelumnya sebesar Rp3,15 triliun. Peningkatan ini disebabkan oleh meningkatnya jumlah dana tabungan dari pihak berelasi sebesar 92,14%.

The total funds of Bank Victoria's savings deposits products in 2022 were Rp3.15 trillion, an increase of 0.32% compared to that of previous year of Rp3.15 trillion. This increase was caused by an increase in the number of savings deposits funds from related parties by 92.14%.

- Giro**

Kinerja operasional produk giro Bank dalam 2 (dua) tahun terakhir diuraikan sebagai berikut.

- Demand Deposits**

The operating performance of the Bank's demand deposits products for the last 2 (two) years is described below.

TOTAL REKENING PRODUK GIRO**Total Accounts of Current Account Products**

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga	2,369	96.26	2,407	95.97	(1.58)	Third Parties
Pihak Berelasi	92	3.74	101	4.03	(8.91)	Related Parties
Total	2,461	100.00	2,508	100.00	(1.87)	Total

Total rekening produk giro tahun 2022 mencapai 2.461 unit rekening, menurun 1,87% dibandingkan dengan tahun 2021 yang mencapai 2.508 unit rekening. Penurunan tersebut berasal dari pihak berelasi dan ketiga.

The total number of demand deposits products in 2022 reached 2,461 account units, a decrease of 1.87% compared to in 2021 which reached 2,508 account units. The decrease was due to the related and third parties.

TOTAL DANA PRODUK GIRO

Total Funds of Current Account Products

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga	2,137,111	89.65	1,238,062	94.21	72.62	Third Parties
Pihak Berelasi	246,770	10.35	76,020	5.79	224.61	Related Parties
Total	2,383,881	100.00	1,314,082	100.00	81.41	Total

Dana produk giro pada tahun 2022 mengalami peningkatan sebesar 81,41% dari Rp1,31 triliun di tahun 2021 menjadi Rp2,38 triliun di tahun 2022. Peningkatan tersebut dipengaruhi oleh peningkatan dana produk giro pihak berelasi.

Demand deposits funds in 2022 increased by 81.41% from Rp1.31 trillion in 2021 to Rp2.38 trillion in 2022. This increase was affected by the increase in demand deposits from related parties.

- Deposito Berjangka**

Kinerja operasional produk deposito berjangka Bank dalam 2 (dua) tahun terakhir diuraikan sebagai berikut.

- Time Deposits**

The operating performance of the Bank's time deposits products for the last 2 (two) years is described below.

TOTAL REKENING PRODUK DEPOSITO BERJANGKA

Total Accounts of Time Deposits Products

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
1 Bulan	8,004	47.23	10,128	54.74	(20.97)	1 Month
3 Bulan	4,840	28.56	5,579	30.15	(13.25)	3 Months
6 Bulan	3,386	19.98	1,899	10.26	78.30	6 Months
12 Bulan	717	4.23	897	4.85	(20.07)	12 Months
Total	16,947	100.00	18,503	100.00	(8.41)	Total

Pada tahun 2022, total rekening produk deposito berjangka Bank Victoria mencapai 16.947 unit rekening, menurun sebesar 8,41% dibandingkan dengan tahun 2021 sebesar 18.503 unit rekening. Penurunan tersebut khususnya disebabkan oleh penurunan jumlah rekening pada deposito berjangka 12 bulan.

In 2022, Bank Victoria's total accounts of time deposits product reached 16,947 account units, a decrease of 8.41% compared to in 2021 of 18,503 account units. This decrease was specifically due to the decrease in the number of accounts of time deposits with 12-month period.

TOTAL DANA PRODUK DEPOSITO BERJANGKA**Total Funds of Time Deposits Products**

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
<i>Deposito on Call</i>	1,139,071	8.36	274,680	2.02	314.69	Deposito on Call
1 Bulan	5,169,953	37.93	6,321,131	46.41	(18.21)	1 Month
3 Bulan	3,305,672	24.25	4,592,228	33.72	(28.02)	3 Months
6 Bulan	2,885,771	21.17	1,644,456	12.07	75.48	6 Months
12 Bulan	1,128,424	8.28	787,072	5.78	43.37	12 Months
Total	13,628,891	100.00	13,619,567	100.00	0.07	Total

Total dana produk deposito berjangka pada tahun 2022 sebesar Rp13,63 triliun, meningkat sebesar 0,07% dibandingkan tahun 2021 sebesar Rp13,62 triliun. Peningkatan tersebut terutama berasal dari *deposito on call* sebesar 314,69%.

The total amount of time deposits in 2022 was Rp13.63 trillion, an increase of 0.07% compared to 2021 of Rp13.62 trillion. Such increase mainly came from *deposito on call* of 314.69%.

- Negotiable Certificate Deposits**

Kinerja operasional produk *Negotiable Certificate Deposits* Bank dalam 2 (dua) tahun terakhir diuraikan sebagai berikut.

- Negotiable Certificate Deposits**

The operating performance of the Bank's *Negotiable Certificate Deposits* products for the last 2 (two) years is described below.

TOTAL REKENING PRODUK NEGOTIABLE CERTIFICATE DEPOSITS**Total Accounts of Negotiable Certificate Deposits Products**

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
<i>Negotiable Certificate Deposits Seri A</i>	72	37.70	-	-	100.00	Negotiable Certificate Deposits Series A
<i>Negotiable Certificate Deposits Seri B</i>	119	62.30	-	-	100.00	Negotiable Certificate Deposits Series B
Total	191	100.00	-	-	100.00	Total

Pada tahun 2022, total rekening produk *Negotiable Certificate Deposits* Bank Victoria mencapai 191 unit rekening. Penerbitan *Negotiable Certificate Deposits* bertujuan untuk meningkatkan modal kerja dalam rangka pengembangan usaha.

In 2022, the total accounts for Bank Victoria's *Negotiable Certificate Deposits* products reached 191 account units. Issuance of *Negotiable Certificate Deposits* aims to increase working capital for the purpose of business development.

TOTAL DANA PRODUK NEGOTIABLE CERTIFICATE DEPOSITS

Total Funds of Negotiable Certificate Deposits Products

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	2021	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga		Third Parties		
Negotiable Certificate Deposits	218,200	-	100.00	Negotiable Certificate Deposits
Dikurangi:				Less:
Diskonto	(7,905)	-	(100.00)	Discount
Beban Emisi yang Belum Diamortisasi	(1,171)	-	(100.00)	Unamortized Issuance Cost
Pihak Berelasi		Related Parties		
Negotiable Certificate Deposits	1,800	-	100.00	Negotiable Certificate Deposits
Dikurangi:				Less:
Diskonto	(74)	-	(100.00)	Discount
Beban Emisi yang Belum Diamortisasi	(10)	-	(100.00)	Unamortized Issuance Cost
Total	210,841	-	100.00	Total

Total dana produk *Negotiable Certificate Deposits* pada tahun 2022 sebesar Rp210,84 triliun. Penerbitan *Negotiable Certificate Deposits* bertujuan untuk meningkatkan modal kerja dalam rangka pengembangan usaha.

The total amount of funds of the Negotiable Certificate Deposits product in 2022 was Rp210.84 trillion. Issuance of Negotiable Certificate Deposits aims to increase working capital for the purpose of business development.

2. Penyaluran Dana (Pinjaman)

Produk pinjaman merupakan pemberian kredit kepada pihak ketiga, baik perorangan maupun perusahaan. Pelaksanaan pemberian kredit dilakukan dengan tetap memperhatikan prinsip kehati-hatian dan prosedur perkreditan yang sehat. Kinerja produk pinjaman sepanjang tahun 2022 diuraikan sebagai berikut.

2. Lending (Loans)

Loan products are credit provision to third parties, either individual or company. The provision of loans is carried out with due regard to the prudential principles and sound credit procedures. Loan product performance in 2022 is described as follows.

PRODUK PINJAMAN BERDASARKAN PIHAK

Loan Products by Parties

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pihak Ketiga	15,751,345	99.54	14,464,687	98.51	8.90	Third Parties
Pihak Berelasi	73,266	0.46	218,419	1.49	(66.46)	Related Parties
Total	15,824,611	100.00	14,683,105	100.00	7.77	Total

Berdasarkan pihak, produk pinjaman Bank Victoria kepada pihak ketiga di tahun 2022 sebesar Rp15,75 triliun meningkat 8,90% dibandingkan tahun 2021 sebesar Rp14,46 triliun. Sementara itu, pinjaman ke pihak berelasi pada tahun 2022 sebesar Rp73,27 miliar, menurun 66,46% dibandingkan tahun 2021 sebesar Rp218,42 miliar. Secara komposisi, produk pinjaman berdasarkan pihak ketiga tetap didominasi oleh pinjaman kepada pihak ketiga dengan komposisi 99,54%.

Based on parties, Bank Victoria's loan products to third parties in 2022 was Rp15.75 trillion, increasing by 8.90% compared to in 2021 of Rp14.46 trillion. Meanwhile, loans to related parties in 2022 was amounted to Rp73.27 billion, decreased by 66.46% compared to in 2021 of Rp218.42 billion. Compositionally, loan products based on third parties were dominated by loans to third parties with a composition of 99.54%.

PRODUK PINJAMAN BERDASARKAN JENIS PINJAMAN

Loan Products by Types of Loans

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Pinjaman Tetap	8,860,926	55.99	9,336,405	63.59	(5.09)	Fixed Loans
Pinjaman Konsumen	167,465	1.06	161,842	1.10	3.47	Consumer Loans
Pinjaman Rekening Koran	1,677,755	10.60	1,510,730	10.29	11.06	Overdraft Loans
Pinjaman Tetap dengan Angsuran	5,078,177	32.09	3,627,712	24.71	39.98	Fixed Loans with Installments
Pinjaman Serba Guna	40,288	0.25	46,416	0.32	(13.20)	Other Loans
Total	15,824,611	100.00	14,683,105	100.00	7.77	Total

Bank Victoria membukukan total pinjaman sebesar Rp15,82 triliun pada tahun 2022, meningkat sebesar 7,77% dibandingkan tahun sebelumnya sebesar Rp14,68 triliun. Jika dilihat berdasarkan jenis pinjaman yang diberikan, produk pinjaman didominasi oleh pinjaman tetap dengan komposisi sebesar 55,99% atau sebesar Rp8,86 triliun pada tahun 2022.

Bank Victoria recorded total loans of Rp15.82 trillion in 2022, increasing by 7.77% compared to that of previous year of Rp14.68 trillion. Based on the type of loans, loan products were dominated by fixed loans with a composition of 55.99% or Rp8.86 trillion in 2022.

PRODUK PINJAMAN BERDASARKAN SEKTOR EKONOMI

Loan Products by Economic Sector

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Lembaga Pembiayaan	3,810,285	24.08	3,013,384	20.52	26.45	Financing
Perdagangan, Restoran, dan Hotel	3,471,734	21.94	3,435,922	23.40	1.04	Trading, Restaurant, and Hotel
Industri	1,546,407	9.77	1,565,012	10.66	(1.19)	Industry
Real Estat	2,434,559	15.38	2,572,483	17.52	(5.36)	Real Estate
Konstruksi	782,272	4.94	1,104,130	7.52	(29.15)	Construction
Jasa-Jasa Sosial/ Masyarakat	423,151	2.67	506,249	3.45	(16.41)	Social Community Service
Lain-Lain	3,356,203	21.21	2,485,925	16.93	35.01	Others
Total	15,824,611	100.00	14,683,105	100.00	7.77	Total

Berdasarkan sektor ekonomi, kontribusi penyaluran kredit terbesar pada tahun 2022 berasal dari sektor lembaga pembiayaan sebesar 24,08% dan sektor perdagangan, restoran, dan hotel sebesar 21,94%, kemudian diikuti oleh sektor lain-lain sebesar 21,21%. Sedangkan, kontribusi penyaluran kredit terbesar pada tahun 2021 berasal dari sektor perdagangan, restoran dan hotel sebesar 23,40% dan sektor lembaga pembiayaan sebesar 20,52%, kemudian diikuti oleh sektor real estat sebesar 17,52%.

Based on the economic sector, the largest contribution to lending in 2022 came from the financing sector of 24.08% and the trading, restaurant, and hotel sector of 21.94%, followed by the others sector of 21.21%. Meanwhile, the largest contribution to lending in 2021 came from the trade, restaurant, and hotel sector at 23.40% and the financing sector at 20.52%, followed by the real estate sector at 17.52%.

PRODUK PINJAMAN UMKM MSME Loan Products

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Usaha Mikro	-	-	-	-	-	Micro Business
Usaha Kecil	20,696	0.85	28,950	1.44	(28.51)	Small Business
Usaha Menengah	2,424,657	99.15	1,985,229	98.56	22.13	Medium Business
Total	2,445,353	100.00	2,014,179	100.00	21.41	Total

Pada tahun 2022, produk pinjaman yang disalurkan pada UMKM meningkat sebesar 21,41% menjadi Rp2,4 triliun. Kenaikan terutama disebabkan oleh kenaikan pada usaha menengah sebesar 22,13%.

In 2022, loan products disbursed to MSMEs increased by 21.41% to Rp2.4 trillion. The increase was mainly due to the increase in medium-scale enterprises of 22.13%.

3. Jasa Layanan

Bank Victoria memberikan berbagai layanan penunjang yang bertujuan untuk memudahkan nasabah dalam melakukan transaksi perbankan. Pada tahun 2022, kinerja operasional dari layanan perbankan Bank Victoria diuraikan sebagai berikut.

3. Services

Bank Victoria provides a variety of supporting services aimed at facilitating customers in conducting banking transactions. In 2022, the operational performance of Bank Victoria's banking services was as described below.

LAYANAN KEUANGAN Financial Services

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Kliring	116,756	4.61	47,358	2.10	146.54	Clearing
Postpaid	699	0.03	10,491	0.47	(93.34)	Postpaid
Prepaid	9	0.00	8	0.00	12.50	Prepaid
Pembayaran Telkom	805	0.03	134	0.01	500.75	Telkom Payment
Pembayaran Gaji Karyawan	4,762	0.19	35	0.00	13,505.71	Employees' Salary Payments
ATM Victoria	2,408,529	95.14	2,194,921	97.42	9.73	ATM Victoria
Total	2,531,560	100.00	2,252,947	100.00	12.37	Total

Jasa layanan keuangan tahun 2022 mencapai Rp2,53 triliun meningkat sebesar 12,37% dibandingkan dengan tahun 2021 yang mencapai Rp2,25 triliun. Peningkatan tersebut khususnya berasal dari peningkatan pada pembayaran gaji karyawan.

The financial services in 2022 reached Rp2.53 trillion, an increasing by 12.37% compared to in 2021 which reached Rp2.25 trillion. This increase was mainly due to the increase in payments of salaries for employees.

Layanan Bank Devisa

Foreign Exchange Bank Services

TOTAL REKENING DANA PIHAK KETIGA LAYANAN BANK DEVISA

Total Third-Party Accounts for Foreign Exchange Bank Services

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Giro	686	70.29	649	65.36	5.70	Demand Deposits
Deposito Berjangka	290	29.71	344	34.64	(15.70)	Time Deposits
Total	976	100.00	993	100.00	(1.71)	Total

Total rekening dana pihak ketiga dari layanan bank devisa di tahun 2022 mencapai 976 unit rekening, menurun 1,71% dibanding tahun 2021 sebesar 993 unit rekening. Penurunan tersebut disebabkan oleh penurunan pada rekening deposito berjangka sebesar 15,70%.

Total third-party accounts from foreign exchange bank services in 2022 reached 976 account units, a decrease of 1.71% compared to that of 2021 of 993 account units. The decrease was caused by the decrease in time deposits accounts by 15.70%.

TOTAL DANA PIHAK KETIGA LAYANAN BANK DEVISA

Total Third-Party Deposits for Foreign Exchange Bank Services

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Giro	65,828	12.28	94,053	13.38	(30.01)	Demand Deposits
Deposito Berjangka	470,087	87.72	608,626	86.62	(22.76)	Time Deposits
Total	535,915	100.00	702,678	100.00	(23.73)	Total

Sejalan dengan menurunnya jumlah rekening dana pihak ketiga dari layanan bank devisa di tahun 2022, dana yang terkumpul juga mengalami penurunan sebesar 23,73% dari Rp702,68 miliar di tahun 2021 menjadi Rp535,92 miliar di tahun 2022. Penurunan tersebut terutama bersumber dari Giro yang menurun sebesar 30,01%.

In line with the decrease in the total accounts of third party deposits from foreign exchange bank services in 2022, the funds collected also decreased by 23.73% from Rp702.68 billion in 2021 to Rp535.92 billion in 2022. The decrease was mainly due to the decrease of Demand Deposits of 30.01%.

Transaksi melalui Jaringan Layanan Utama

Transactions through the Main Service Network

JUMLAH TRANSAKSI

Total Transactions

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Mobile Banking	154,027	14.55	158,936	14.88	(3.09)	Mobile Banking
Internet Banking	15,285	1.44	13,187	1.23	15.91	Internet Banking
Teller	16,042	1.52	17,755	1.66	(9.65)	Teller
ATM	873,078	82.49	878,002	82.22	(0.56)	ATM
Total	1,058,432	100.00	1,067,880	100.00	(0.88)	Total

NILAI TRANSAKSI

Transaction Value

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	Komposisi Composition (%)	2021	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease) (%)	Description
Mobile Banking	735,230	4.47	590,819	4.23	24.44	Mobile Banking
Internet Banking	4,763,052	28.93	2,344,536	16.78	103.16	Internet Banking
Teller	8,557,229	51.98	8,841,733	63.28	(3.22)	Teller
ATM	2,408,529	14.63	2,194,921	15.71	9.73	ATM
Total	16,464,040	100.00	13,972,009	100.00	17.84	Total

Secara umum, nilai transaksi melalui jaringan layanan utama mengalami peningkatan. Pertumbuhan nilai transaksi tertinggi berasal dari transaksi melalui *Internet Banking*.

In general, the transaction value through the main service network has increased. The highest growth in transaction value came from transactions via Internet Banking.

Pendapatan dan Profitabilitas

Segmen operasi Bank Victoria dibagi berdasarkan segmen usaha yang terdiri dari konvensional yaitu Bank Victoria dan syariah yaitu Bank Victoria Syariah. Kinerja dari masing-masing segmen usaha tersebut diuraikan sebagai berikut.

Income and Profitability

Bank Victoria's operating segments are divided by business segments consisting of conventional segment, which is Bank Victoria, and sharia segment, which is Bank Victoria Syariah. The performance of each business segment is described as follows.

SEGMENT USAHA

Business Segment

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	Description
2022*					
Pendapatan Bunga dan Syariah - Bersih	699,307	34,074	-	733,381	Interest and Sharia Income - Net
Pendapatan Operasional Lainnya	377,772	6,038	(3,606)	380,203	Other Operating Income
Beban Operasional Lainnya	(663,475)	(36,042)	-	(699,517)	Other Operating Expenses
Laba/(Rugi) Operasional	413,603	4,070	(3,606)	414,066	Profit/(Loss) from Operations
Total Aset	25,932,001	-	-	25,932,001	Total Assets
Total Liabilitas	22,231,538	-	-	22,231,538	Total Liabilities
2021*					
Pendapatan Bunga dan Syariah - Bersih	418,200	45,454	-	463,654	Interest and Sharia Income - Net
Pendapatan Operasional Lainnya	430,953	27,801	(4,520)	454,233	Other Operating Income
Beban Operasional Lainnya	(943,871)	(61,001)	-	(1,004,873)	Other Operating Expenses
Laba/(Rugi) Operasional	(94,719)	12,254	(4,520)	(86,985)	Profit/(Loss) from Operations
Total Aset	23,659,941	1,658,424	(371,222)	24,947,143	Total Assets
Total Liabilitas	20,648,875	66,970	(13,619)	20,702,226	Total Liabilities
Kenaikan (Penurunan) (%) / Increase (Decrease)					
Pendapatan Bunga dan Syariah - Bersih	67.22	(25.04)	-	58.17	Interest and Sharia Income - Net
Pendapatan Operasional Lainnya	(12.34)	(78.28)	(20.21)	(16.30)	Other Operating Income
Beban Operasional Lainnya	(29.71)	(40.92)	-	(30.39)	Other Operating Expenses
Laba/(Rugi) Operasional	536.66	(66.79)	(20.21)	576.02	Profit/(Loss) from Operations
Total Aset	9.60	(100.00)	(100.00)	3.95	Total Assets
Total Liabilitas	7.66	(100.00)	(100.00)	7.39	Total Liabilities

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Pada tahun 2022, pendapatan bunga dan syariah bersih segmen konvensional mencapai Rp699,31 miliar, meningkat 67,22% dibandingkan dengan tahun 2021 mencapai Rp418,20 miliar. Sedangkan, pendapatan bunga dan syariah neto segmen syariah mencapai Rp34,07 miliar, menurun 25,04% dibandingkan dengan tahun 2021 yang mencapai Rp45,45 miliar.

Dari sisi pendapatan operasional lainnya, segmen konvensional pada tahun 2022 mencapai Rp377,77 miliar, menurun 12,34% dibandingkan dengan tahun 2021 sebesar Rp430,95 miliar. Sedangkan, pendapatan operasional lainnya segmen syariah mencapai Rp6,04 miliar, menurun 78,28% dibandingkan dengan tahun 2021 yang mencapai Rp27,80 miliar.

Dari segi profitabilitas, terjadi peningkatan pada segmen konvensional sebesar 536,66% dari sebelumnya mengalami rugi Rp94,72 miliar menjadi laba Rp413,60 miliar di tahun 2022. Sementara profitabilitas pada segmen syariah mengalami penurunan sebesar 66,79% menjadi laba sebesar Rp4,07 miliar dari sebelumnya laba sebesar Rp12,25 miliar.

Di sisi lain, total aset dan liabilitas di segmen konvensional per akhir 2022 mengalami peningkatan masing-masing sebesar 9,60% dan 7,66% menjadi Rp25,93 triliun dan Rp22,23 triliun. Sementara itu, di segmen syariah, tidak terdapat aset dan liabilitas per 31 Desember 2022 karena Bank telah melakukan divestasi terhadap Entitas Anak yang menjalankan kegiatan usaha syariah.

In 2022, the conventional segment's net interest and sharia income reached Rp699.31 billion, an increase of 67.22% compared to that of 2021, reaching Rp418.20 billion. Meanwhile, net interest and sharia income for the sharia segment reached Rp34.07 billion, a decrease of 25.04% compared to that of 2021, which reached Rp45.45 billion.

In terms of other operating income, the conventional segment in 2022 reached Rp377.77 billion, a decrease of 12.34% compared to that of 2021 of Rp430.95 billion. Meanwhile, other operating income from the sharia segment reached Rp6.04 billion, a decrease of 78.28% compared to that of 2021, which reached Rp27.80 billion.

In terms of profitability, there was an increase in the conventional segment of 536.66% from previously a loss of Rp94.72 billion to a profit of Rp413.60 billion in 2022. Meanwhile, the profitability in sharia segment decreased by 66.79% to a profit of Rp4.07 billion from the previous profit of Rp12.25 billion.

On the other hand, the total assets and liabilities in conventional segment at the end of 2022 increased by 9.60% and 7.66% to Rp25.93 trillion and Rp22.23 trillion, respectively. Meanwhile, in sharia segment, there were no assets and liabilities as of 31 December 2022 as the Bank divested to the Subsidiary that run sharia business activities.

SEGMENT GEOGRAFIS

Geographical Segment

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	Jadetekab	Jawa Barat West Java	Jawa Tengah dan Jawa Timur Central Java and East Java	Luar Jawa Non Java	Total	Description
2022*						
Pendapatan Bunga dan Syariah – Bersih	739,975	(410)	7,588	(13,772)	733,381	Interest and Sharia Income – Net
Pendapatan Operasional Lainnya	372,687	901	4,885	1,730	380,203	Other Operating Income
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan dan Non-Keuangan	(259,895)	(601)	(8,899)	(2,181)	(271,576)	Provision for Impairment Losses on Financial and Non-Financial Assets
Beban Umum dan Administrasi, Tenaga Kerja, Kerugian atas Perubahan Nilai Wajar dan Lain-Lain	(383,933)	(9,193)	(24,090)	(10,726)	(427,941)	General and Administrative Expenses, Personnel Expenses, Loss on Changes in Fair Value and Others
Laba (Rugi) Operasional	468,834	(9,303)	(20,516)	(24,948)	414,066	Profit (Loss) from Operations
Beban Non Operasional - Bersih	(57,197)	-	62	-	(57,136)	Non-Operating Expense - Net
Laba (Rugi) sebelum Beban Pajak Penghasilan	411,637	(9,303)	(20,454)	(24,948)	356,931	Profit (Loss) Before Income Tax Expense
Beban Pajak Penghasilan	(130,757)	-	-	-	(130,757)	Income Tax Expense
Laba/(Rugi) Bersih Tahun Berjalan	280,879	(9,303)	(20,454)	(24,948)	226,173	Profit/(Loss) for the Year
Total Aset	25,223,757	133,707	342,257	232,281	25,932,001	Total Assets
Total Liabilitas	20,720,713	244,547	588,098	678,179	22,231,538	Total Liabilities

Uraian	Jadetabek	Jawa Barat West Java	Jawa Tengah dan Jawa Timur Central Java and East Java	Luar Jawa Non Java	Total	Description
2021*						
Pendapatan Bunga dan Syariah – Bersih	427,759	7,086	15,898	12,912	463,654	Interest and Sharia Income – Net
Pendapatan Operasional Lainnya	451,566	1,447	517	703	454,233	Other Operating Income
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan dan Non-Keuangan	(567,084)	(2,510)	(2,626)	-	(572,220)	Provision for Impairment Losses on Financial and Non-Financial Assets
Beban Umum dan Administrasi, Tenaga Kerja, Kerugian atas Perubahan Nilai Wajar dan Lain-Lain	(390,527)	(6,909)	(21,375)	(13,841)	(432,653)	General and Administrative Expenses, Personnel Expenses, Loss on Changes in Fair Value and Others
Rugi Operasional	(78,286)	(886)	(7,587)	(226)	(86,985)	Loss from Operations
Beban Non Operasional - Bersih	(62,046)	(106)	(1,719)	(11)	(63,883)	Non-Operating Expense - Net
Rugi sebelum Beban Pajak Penghasilan	(140,333)	(992)	(9,306)	(237)	(150,868)	Loss Before Income Tax Expense
Manfaat Pajak Penghasilan	31,805	-	-	-	31,805	Income Tax Benefit
Rugi Bersih Tahun Berjalan	(108,528)	(992)	(9,306)	(237)	(119,063)	Net Loss for the Year
Total Aset	24,362,455	93,695	335,831	155,162	24,947,143	Total Assets
Total Liabilitas	19,294,326	227,555	580,356	599,988	20,702,226	Total Liabilities
Kenaikan (Penurunan) / Increase (Decrease) (%)						
Pendapatan Bunga dan Syariah – Bersih	72.99	(105.79)	(52.27)	(206.66)	58.17	Interest and Sharia Income – Net
Pendapatan Operasional Lainnya	(17.47)	(37.72)	844.65	146.07	(16.30)	Other Operating Income
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan dan Non-Keuangan	(54.17)	(76.06)	238.83	(100.00)	(52.54)	Provision for Impairment Losses on Financial and Non-Financial Assets
Beban Umum dan Administrasi, Tenaga Kerja, Kerugian atas Perubahan Nilai Wajar dan Lain-Lain	(1.69)	33.06	12.70	(22.51)	(1.09)	General and Administrative Expenses, Personnel Expenses, Loss on Changes in Fair Value and Others
Laba Operasional	698.87	950.05	170.43	10,928.71	576.02	Profit from Operations
Beban Non Operasional - Bersih	(7.82)	(100.00)	(103.60)	(100.00)	(658.72)	Non-Operating Expense - Net
Laba sebelum Beban Pajak Penghasilan	393.33	837.41	119.80	10,421.55	13.33	Profit Before Income Tax Expense
Beban Pajak Penghasilan	(511.13)	-	-	-	(511.13)	Income Tax Expense
Laba Bersih Tahun Berjalan	358.81	837.41	119.80	10,421.55	289.96	Net Income for the Year
Total Aset	3.54	42.70	1.91	49.70	3.95	Total Assets
Total Liabilitas	7.39	7.47	1.33	13.03	7.39	Total Liabilities

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Segmen geografis Bank Victoria dan Entitas Anak dibagi menjadi 4 (empat), yakni Jadetabek, Jawa Barat, Jawa Tengah dan Jawa Timur, dan luar Jawa. Pertimbangan untuk membagi operasi bisnis menjadi 4 (empat) segmen geografis ini didasarkan pada kondisi lingkungan yang berbeda di setiap wilayah ekonomi tersebut, yang disertai dengan jenis risiko dan peluang yang berbeda pula.

The geographical segment of Bank Victoria and its Subsidiary is divided into 4 (four), which are Jadetabek, West Java, Central Java and East Java, and non Java. Considerations for dividing the business operations into 4 (four) geographical segments are based on differences in environmental conditions in each of these economic regions, which are accompanied by different types of risks and opportunities.

Dari segi pendapatan bunga dan syariah – bersih, hampir seluruh segmen geografis Bank mencatatkan penurunan. Penurunan terendah berdasarkan persentase terjadi pada wilayah luar Jawa yang menurun sebesar 206,66% disusul oleh wilayah Jawa Barat yang menurun sebesar 105,79% dan wilayah Jawa Tengah dan Jawa Timur yang menurun sebesar 52,27%. Namun demikian, wilayah Jadetabek mampu mencatatkan pertumbuhan sebesar 72,99% dengan pendapatan bunga dan syariah – bersih sebesar Rp739,98 miliar sehingga total pendapatan bunga dan syariah – bersih Bank dapat tumbuh sebesar 58,17%.

Keempat segmen geografis ini mencatat peningkatan yang beragam nilainya pada total aset dan liabilitas masing-masing, dengan peningkatan aset tertinggi berdasarkan persentase terjadi di wilayah luar Jawa sebesar 49,70%. Selain itu, peningkatan liabilitas terbesar juga terjadi di wilayah luar Jawa dengan pertumbuhan sebesar 13,03%.

Prospek Usaha 2023

International Monetary Fund (IMF) memperkirakan perekonomian global pada tahun 2023 hanya tumbuh sebesar 2,9%. Perkiraan pertumbuhan yang rendah ini merupakan imbas dari kenaikan inflasi dan perang Rusia di Ukraina. Sementara itu, perekonomian nasional diperkirakan tetap kuat meskipun sedikit melambat, yaitu sebesar 4,5%-5,3% sejalan dengan menurunnya prospek pertumbuhan ekonomi global. Perbaikan pertumbuhan ekonomi tersebut didukung oleh permintaan domestik dan kinerja ekspor yang tetap kuat di tahun 2023. Seiring dengan pertumbuhan ekonomi nasional, sektor jasa keuangan dan asuransi diproyeksikan akan mengalami pertumbuhan sebesar 5,7%-6,5% di tahun 2023.

Bank Indonesia masih akan melanjutkan pelonggaran kebijakan makroprudensial di tahun 2023 dengan 3 (tiga) sasaran optimalisasi, yaitu intermediasi seimbang, stabilitas sistem keuangan terjaga, serta inklusi ekonomi dan keuangan. Hal ini dilakukan untuk meningkatkan kredit/pembiayaan perbankan guna mendukung pemulihan ekonomi nasional dengan tetap turut menjaga stabilitas sistem keuangan. Selain itu, berdasarkan hasil Rapat Dewan Gubernur (RDG) Bank Indonesia pada 18-19 Januari 2023, Bank Indonesia memutuskan untuk menaikkan BI 7-Day Reverse Repo Rate (BI7DRR) menjadi 5,75%, suku bunga *deposit facility* menjadi 5,00%, dan suku bunga *lending facility* menjadi 6,50%. Keputusan kenaikan suku bunga yang lebih terukur ini merupakan langkah lanjutan untuk secara *front loaded*, *pre-emptive*, dan *forward looking* memastikan terus berlanjutnya penurunan ekspektasi inflasi dan inflasi ke depan.

Sumber:

- Bank Indonesia, "Laporan Kebijakan Moneter Triwulan IV 2022", 20 Januari 2023;
- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2022", 30 Januari 2023; serta
- International Monetary Fund, "World Economic Outlook Update", 30 Januari 2023.

In terms of net interest and sharia income, almost all of the Bank's geographical segments recorded a decline. The lowest decline based on percentage occurred in non Java which decreased by 206.66%, followed by West Java which decreased by 105.79%, and Central Java and East Java which decreased by 52.27%. However, Jadetabek area managed to record a growth of 72.99% with net interest and sharia income of Rp739.98 billion, and thus, the Bank's total net interest and sharia income grew by 58.17%.

These four geographical segments recorded increases of varying values in their respective total assets and liabilities, with the highest increase in assets by percentage occurring in non Java area by 49.70%. In addition, the largest increase in liabilities also occurred in non Java area with a growth of 13.03%.

2023 Business Outlook

The International Monetary Fund (IMF) estimates that the global economy will only grow by 2.9% in 2023. This low growth forecast is the result of rising inflation and Russia's war in Ukraine. Meanwhile, the national economy is expected to remain strong despite slowing slightly, that is by 4.5%-5.3% in line with the declining prospects for the global economic growth. The improvement in economic growth is supported by domestic demand and export performance which will remain strong in 2023. In line with the national economic growth, financial services and insurance sectors are projected to grow by 5.7%-6.5% in 2023.

Bank Indonesia will continue to loosen macroprudential policies in 2023 with 3 (three) optimization targets, namely balanced intermediation, maintained financial system stability, and economic and financial inclusion. This is done to increase bank loans/financing to support the national economic recovery while maintaining the financial system stability. In addition, based on the resolutions of the Board of Governors' Meeting (RDG) of Bank Indonesia on 18-19 January 2023, Bank Indonesia decided to increase the BI 7-Day Reverse Repo Rate (BI7DRR) to 5.75%, the deposit facility interest rate to 5.00%, and the lending facility interest rate to 6.50%. The decision to increase interest rates in a more measured manner is a follow-up step in a front-loaded, pre-emptive, and forward-looking manner to ensure the continued decline in inflation expectations and future inflation.

Source:

- Bank Indonesia, "Monetary Policy Report Quarter IV 2022", 20 January 2023;
- Bank Indonesia, "Indonesia Economic Report 2022, 30 January 2023; and
- International Monetary Fund, "World Economic Outlook Update", 30 January 2023.

Strategi dan Rencana Kerja 2023

Bank Victoria menetapkan target jangka pendek yang akan dicapai dalam waktu setahun ke depan dan target jangka menengah untuk 3 (tiga) tahun mendatang dengan memperhatikan visi-misi, strategi, kebijakan umum, kondisi dan kapasitas internal Bank, serta perkiraan perkembangan kondisi lingkungan eksternal pada tahun yang akan datang.

Strategi Jangka Pendek

Beberapa target jangka pendek Bank (hingga akhir tahun 2023) diuraikan sebagai berikut.

1. Menjaga rasio kecukupan modal (CAR) di level yang kuat dan diproyeksikan menjadi sekitar 22,49% di akhir tahun 2023. Hal ini dilakukan guna mengantisipasi potensi risiko, pertumbuhan, serta regulasi permodalan yang lebih ketat melalui penerbitan Obligasi Senior dengan nilai sekitar Rp500 miliar pada tahun 2023;
2. Mencapai target bisnis utama dengan menyesuaikan prospek pemulihan ekonomi yang masih penuh ketidakpastian di tengah potensi likuiditas global yang lebih ketat. Target bisnis utama tersebut sebagai berikut.
 - a. Peningkatan DPK pada kisaran sekitar 9%-11% (yoy) atau sebesar Rp21,07 triliun di akhir Desember 2023;
 - b. Pertumbuhan kredit pada kisaran sekitar 7%-9% (yoy) atau sebesar Rp17,04 triliun di akhir Desember 2023; dan
 - c. Pertumbuhan total aset pada kisaran sekitar 8%-9% (yoy) atau sebesar Rp26,85 triliun di akhir Desember 2023;
3. Mempertahankan *Net Interest Margin* (NIM) di atas 2,5% yang cenderung naik dengan upaya meningkatkan porsi dana murah dan menekan *cost of fund*;
4. Meningkatkan dan memperbarui kapasitas sistem dan infrastruktur teknologi termasuk dengan kualitas standar keamanan tinggi yang diharapkan dapat menghadirkan layanan yang lebih baik dan lebih aman bagi nasabah;
5. Mengevaluasi kinerja jaringan kantor cabang guna meningkatkan efisiensi dan produktivitas dengan melakukan relokasi jaringan kantor;
6. Melakukan pengembangan inovasi dan layanan produk Bank guna memenuhi dan meningkatkan kebutuhan nasabah;
7. Mengakselerasi penyelesaian Agunan yang Diambil Alih (AYDA) sehingga posisinya dapat turun sekitar 48% (yoy) menjadi lebih kurang Rp410 miliar di akhir tahun 2023, dan memperbaiki kualitas kredit dengan menekan rasio NPL menjadi 3,57% di akhir tahun 2023; dan
8. Melanjutkan penerapan prinsip-prinsip GCG, fungsi kepatuhan, dan manajemen risiko yang kuat dan memadai melalui implementasi yang berkelanjutan.

Strategi Jangka Menengah

Dalam jangka menengah (hingga akhir tahun 2025), Bank menetapkan beberapa target sebagai berikut.

1. Melanjutkan strategi pengembangan bisnis secara organik, yaitu:
 - a. Pertumbuhan finansial di akhir tahun 2024 dan di akhir tahun 2025 dengan total aset sebesar Rp28,21 triliun dan

Strategies and Work Plans in 2023

Bank Victoria sets short-term targets to be achieved within the next one year and medium-term targets for the next 3 (three) years with due observance of the Bank's vision-mission, strategies, general policies, conditions and internal capacity, as well as forecasts for developments in external environmental conditions to come.

Short-Term Strategies

Several short-term targets of the Bank (until the end of 2023) are described as follows.

1. Maintaining the capital adequacy ratio (CAR) at a strong level that is projected to be around 22.49% by the end of 2023. This is done to anticipate potential risks, growth, and tighter capital regulations through the issuance of Senior Bonds with a value of around Rp500 billion in 2023;
2. Achieving main business targets by adjusting the prospects for economic recovery which are still full of uncertainties amidst the potential for tighter global liquidity. The main business targets are as follows.
 - a. Increase in Third-Party Deposits in the range of 9%-11% (yoy) or Rp21.07 trillion at the end of December 2023;
 - b. Credit growth in the range of 7%-9% (yoy) or Rp17.04 trillion at the end of December 2023; and
 - c. Growth in total assets in the range of 8%-9% (yoy) or Rp26.85 trillion at the end of December 2023;
3. Maintaining Net Interest Margin (NIM) above 2.5% which tends to increase by increasing the portion of low-cost funds and reducing the cost of funds;
4. Improving and updating the capacity of technology systems and infrastructure including with high quality security standards which are expected to provide better and safer services for customers;
5. Evaluating branch office network performance to increase efficiency and productivity by relocating office networks;
6. Carrying out innovation development and Bank product services to meet and improve customer needs;
7. Accelerating the completion of Foreclosed Assets (AYDA) so that their position can decrease by around 48% (yoy) to approximately Rp410 billion at the end of 2023, and improving credit quality by reducing the NPL ratio to 3.57% at the end of 2023; and
8. Continuing the implementation of strong and adequate GCG principles, compliance function and risk management through continuous implementation.

Medium-Term Strategies

In medium term (until the end of 2025), the Bank sets the following targets.

1. Continuing the business development strategies in an organic manner, which are:
 - a. Financial growth at the end of 2024 and at the end of 2025 with total assets of Rp28.21 trillion and Rp29.80 trillion,

- Rp29,80 triliun, total kredit sebesar Rp17,67 triliun dan Rp18,51 triliun, dan dana pihak ketiga sebesar Rp21,82 triliun dan Rp22,82 triliun;
- Tingkat *Capital Adequacy Ratio* (CAR) di tahun 2024 dan 2025 sebesar 22,25% dan 22,24%;
 - Evaluasi penilaian optimalisasi jaringan kantor guna mencapai kinerja bisnis dengan memperkuat sistem penilaian kinerja bisnis kantor cabang;
 - Pengembangan inovasi produk dan layanan termasuk pendekatan digital yang berkelanjutan; dan
 - Strategi pengembangan bisnis melalui sinergi dengan Grup;
- Berkontribusi pada program keuangan berkelanjutan untuk mendukung program-program pemerintah dalam rangka mendorong keberhasilan Rencana Aksi Keuangan Berkelanjutan (RAKB);
 - Melanjutkan investasi strategis dalam teknologi informasi yang di antaranya peningkatan proses, kontrol, kualitas layanan, dan produktivitas di dalam aktivitas penyelenggaraan teknologi informasi dan kegiatan operasional Bank guna mendukung pertumbuhan bisnis yang berkelanjutan dengan tetap menjaga beban operasional pada tingkat yang wajar; dan
 - Melanjutkan penguatan GCG yang memadai sehingga berjalan maksimal dan sesuai dengan ketentuan regulator.
- total loans of Rp17.67 trillion and Rp18.51 trillion, and third party deposits of Rp21.82 trillion and Rp22.82 trillion;
- The *Capital Adequacy Ratio* (CAR) in 2024 and 2025 are 22.25% and 22.24% respectively;
 - Assessment evaluation of office network optimization in order to achieve business performance by strengthening the business performance evaluation system of the branch offices;
 - Development of product and service innovations including a sustainable digital approach; and
 - Business development strategy through a synergy with the Group;
- Contributing to sustainable finance programs to support government programs in order to encourage the success of the Sustainable Finance Action Plan (RAKB);
 - Continuing strategic investment in information technology, among others improving processes, control, service quality, and productivity in information technology operations and the Bank's operational activities to support sustainable business growth while maintaining operating expenses at a reasonable level; and
 - Continuing the adequate strengthening of GCG so that it runs optimally and in accordance with the regulatory provisions.

TINJAUAN KEUANGAN

Financial Overview

Laporan Posisi Keuangan

Aset

Statements of Financial Position

Assets

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Aset Keuangan / Financial Assets					
Kas	51,897	53,929	(2,032)	(3.77)	Cash
Giro pada Bank Indonesia	1,506,566	663,114	843,452	127.20	Current Accounts with Bank Indonesia
Giro pada Bank Lain	228,384	405,667	(177,283)	(43.70)	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain – Bersih	858,328	762,366	95,961	12.59	Placements with Bank Indonesia and Other Banks – Net
Efek-Efek – Bersih	4,809,690	5,175,487	(365,796)	(7.07)	Marketable Securities – Net
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	839,432	690,715	148,718	21.53	Securities Purchased under Resale Agreement
Pendapatan Bunga dan Syariah yang Masih akan Diterima – Bersih	391,680	342,864	48,816	14.24	Interest and Sharia Income Receivables – Net
Pinjaman yang Diberikan, Pembiayaan dan Piutang Syariah - Bersih	15,286,493	14,786,801	499,692	3.38	Loans, Sharia Financing and Receivables - Net

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Tagihan Akseptasi	7,754	-	7,754	100.00	Acceptance Receivables
Penyertaan Saham – Bersih	242,104	34,887	207,217	593.97	Investments in Shares – Net
Aset Lain-Lain - Bersih	87,956	49,101	38,855	79.13	Other Assets - Net
Total Aset Keuangan	24,310,285	22,964,930	1,134,355	5.86	Total Financial Assets
Aset Non-Keuangan / Non-Financial Assets					
Biaya Dibayar di Muka	19,715	14,455	5,260	36.39	Prepaid Expenses
Agunan yang Diambil Alih - Bersih	931,010	1,154,057	(223,046)	(19.33)	Foreclosed Assets - Net
Aset Pajak Tangguhan - Bersih	197,607	302,389	(104,781)	(34.65)	Deferred Tax Assets - Net
Aset Tetap dan Aset Hak Guna - Bersih	470,853	508,119	(37,266)	(7.33)	Fixed Assets and Right-of-Use Assets - Net
Aset Tak Berwujud - Bersih	2,531	3,194	(663)	(20.76)	Intangible Assets - Net
Total Aset Non-Keuangan	1,621,716	1,982,213	(360,497)	(18.19)	Total Non-Financial Assets
Total Aset	25,932,001	24,947,143	984,858	3.95	Total Assets

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Aset

Bank Victoria mencatatkan total aset di tahun 2022 mencapai Rp25,93 triliun, meningkat 3,95% dari Rp24,95 triliun di tahun 2021. Meningkatnya aset Bank dipengaruhi oleh meningkatnya aset keuangan sebesar 5,86%.

Aset Keuangan

Pada tahun 2022, Bank mencatatkan total aset keuangan sebesar Rp24,31 triliun, meningkat 5,86% dibandingkan dengan tahun 2021 yang tercatat sebesar Rp22,96 triliun. Peningkatan ini terutama berasal dari peningkatan giro pada Bank Indonesia sebesar 127,20%.

Aset Non-Keuangan

Aset non-keuangan Bank di tahun 2022 mencapai Rp1,62 triliun, menurun 18,19% dibandingkan dengan tahun 2021 yang tercatat sebesar Rp1,98 triliun. Penurunan tersebut khususnya berasal dari agunan yang diambil alih – bersih yang menurun sebesar 19,33%.

Assets

Bank Victoria recorded total assets in 2022 at Rp25.93 trillion, an increase of 3.95% from Rp24.95 trillion in 2021. The increase in the Bank's assets was due to the increase in the financial assets by 5.86%.

Financial Assets

In 2022, the Bank recorded total financial assets of Rp24.31 trillion, an increase of 5.86% compared to in 2021 which was recorded at Rp22.96 trillion. This increase was mainly due to the increase in current accounts with Bank Indonesia by 127.20%.

Non-Financial Assets

The Bank's non-financial assets in 2022 reached Rp1.62 trillion, a decrease of 18.19% compared to in 2021 which was recorded at Rp1.98 trillion. Such decrease was particularly due to net foreclosed assets which decreased by 19.33%.

Liabilitas

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Liabilitas Keuangan / Financial Liabilities					
Liabilitas Segera	-	336	(336)	(100.00)	Obligations due Immediately
Simpanan Nasabah	19,371,838	18,084,872	1,286,966	7.12	Deposit from Customers
Simpanan dari Bank Lain	1,334,953	1,037,173	297,780	28.71	Deposits from Other Banks
Efek-efek yang Dijual dengan Janji Dibeli Kembali	240,865	-	240,865	100.00	Securities Sold under Repurchase Agreement
Efek-Efek yang Diterbitkan	1,051,904	1,348,520	(296,616)	(22.00)	Securities Issued
Akrual dan Liabilitas Lain-Lain	160,941	124,855	36,085	28.90	Accruals and Other Liabilities
Total Liabilitas Keuangan	22,160,500	20,595,756	1,564,743	7.60	Total Financial Liabilities

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Liabilitas Non-Kuangan / Non-Financial Liabilities					
Pinjaman yang Bank Lain	-	50,000	(50,000)	(100.00)	Borrowings
Utang Pajak	30,841	12,585	18,257	145.07	Taxes Payable
Liabilitas Imbalan Kerja Karyawan	40,197	43,884	(3,688)	(8.40)	Employee Benefits Obligation
Total Liabilitas Non-Kuangan	71,038	106,469	35,431	(33,28)	Total Non-Financial Liabilities
Total Liabilitas	22,231,538	20,702,226	1,529,312	7.39	Total Liabilities

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Liabilitas

Pada tahun 2022, liabilitas Bank mengalami peningkatan 7,39% menjadi Rp22,23 triliun dari semula Rp20,70 triliun. Kondisi ini disebabkan oleh peningkatan liabilitas keuangan sebesar 7,60%.

Liabilitas Keuangan

Total liabilitas keuangan Bank per 31 Desember 2022 sebesar Rp22,16 triliun. Jumlah ini lebih tinggi 7,60% dibandingkan dengan posisi per 31 Desember 2021 sebesar Rp20,60 triliun. Peningkatan liabilitas keuangan terutama disebabkan oleh meningkatnya simpanan nasabah sebesar 7,12%.

Liabilitas Non-Kuangan

Liabilitas non-keuangan Bank Victoria tahun 2022 mengalami penurunan 33,28% menjadi Rp71,04 miliar dari semula Rp106,47 miliar. Kondisi ini dipengaruhi oleh lunasnya pinjaman dari bank lain pada tahun 2022.

Liabilities

In 2022, the Bank's liabilities increased by 7.39% to Rp22.23 trillion from previously Rp20.70 trillion. This condition was due to an increase in financial liabilities by 7.60%.

Financial Liabilities

The Bank's total financial liabilities as of 31 December 2022 was Rp22.16 trillion. This amount is 7.60% higher compared to the position as of 31 December 2021 of Rp20.60 trillion. The increase in financial liabilities was mainly due to the increase in deposit from customers by 7.12%.

Non-Financial Liabilities

Bank Victoria's non-financial liabilities in 2022 decreased by 33.28% to Rp71.04 billion from previously Rp106.47 billion. This condition was influenced by the repayment of borrowings in 2022.

Dana Syirkah Temporer

Temporary Syirkah Fund

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Simpanan Nasabah	-	1,221,992	(1,221,992)	(100.00)	Deposits from Customers
Simpanan dari Bank Lain	-	8,500	(8,500)	(100.00)	Deposits from Other Banks
Total Dana Syirkah Temporer	-	1,230,492	(1,230,492)	(100.00)	Total Temporary Syirkah Fund

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Dana Syirkah Temporer

Per 31 Desember 2022, Bank tidak memiliki dana syirkah temporer karena Bank telah melakukan divestasi terhadap Entitas Anak yang menjalankan kegiatan usaha syariah.

Temporary Syirkah Fund

As of 31 December 2022, the Bank did not have any temporary syirkah funds as the Bank divested in a Subsidiary that runs sharia business activities.

Ekuitas

Equity

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Ekuitas yang dapat Diatribusikan kepada Pemilik Entitas Induk / Equity Attributable to Equity Holders of the Parent Entity					
Modal Saham - Nilai Nominal	1,584,823	1,048,713	536,110	51.12	Share Capital - Par Value
Tambahan Modal Disetor	670,585	407,786	262,799	64.45	Additional Paid-In Capital
Setoran Modal Diterima Dimuka	-	278,000	(278,000)	(100.00)	Capital Received in Advance
Keuntungan (Kerugian) yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain, Setelah Pajak	(38,590)	18,283	(56,873)	(311.07)	Unrealised Gain (Loss) on Changes in Fair Value of Marketable Securities Measured at Fair Value through Other Comprehensive Income, Net of Tax
Surplus Revaluasi Aset Tetap, Setelah Pajak	382,456	382,456	0	0.00	Gain on Revaluation of Fixed Assets, Net of Tax
Pengukuran Kembali atas Liabilitas Imbalan Kerja setelah Pajak	16,819	20,973	(4,154)	(19.81)	Remeasurements on Employee Benefit Liabilities, Net of Tax
Saldo Laba:					Retained Earnings:
Telah Ditentukan Penggunaannya	177,200	186,356	(9,156)	(4.91)	Appropriated
Belum Ditentukan Penggunaannya	907,170	671,840	235,330	35.03	Unappropriated
Total Ekuitas yang dapat Diatribusikan kepada Pemilik Entitas Induk	3,700,463	3,014,408	686,056	22.76	Total Equity Attributable to Equity Holders of the Parent Entity
Kepentingan Non-Pengendali	-	17	(17)	(100.00)	Non-Controlling Interest
Total Ekuitas	3,700,463	3,014,425	686,038	22.76	Total Equity

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Ekuitas

Pada tahun 2022, ekuitas Bank sebesar Rp3,70 triliun, mengalami peningkatan sebesar 22,76% jika dibandingkan tahun 2021 yang sebesar Rp3,01 triliun. Hal ini dipengaruhi oleh meningkatnya modal saham – nilai nominal sebesar 51,12%.

Equity

In 2022, the Bank's equity was Rp3.70 trillion, increasing by 22.76% compared to that of 2021 which was Rp3.01 trillion. This was influenced by the increase in share capital - par value by 51.12%.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit or Loss and Other Comprehensive Income

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021 *	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan dan Beban Operasional / Operating Income and Expenses					
Pendapatan Bunga dan Syariah	1,705,018	1,612,210	92,808	5.76	Interest and Sharia Income
Pendapatan Bunga	1,635,523	1,498,392	137,131	9.15	Interest Income
Pendapatan Syariah	69,496	113,818	(44,323)	(38.94)	Sharia Income
Beban Bunga dan Syariah	(971,638)	(1,148,556)	(176,918)	(15.40)	Interest and Sharia Expense
Pendapatan Bunga dan Syariah - Bersih	733,381	463,654	269,726	58.17	Interest and Sharia Income - Net

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan dan Beban Operasional Lainnya / Other Operating Income and Expenses					
Pendapatan Operasional Lainnya / Other Operating Income					
Pendapatan dari Investasi Reksadana	5,133	21,744	(16,611)	(76.39)	Income from Investment in Mutual Funds
Keuntungan atas Penjualan Efek-Efek yang Diukur pada Nilai Wajar melalui Laba Rugi dan Penghasilan Komprehensif Lain – Bersih	19,273	163,555	(144,282)	(88.22)	Gains on Sale of Securities Measured at Fair Value through Profit or Loss and Other Comprehensive Income – Net
Provisi dan Komisi selain dari Pinjaman	7,144	4,484	2,660	59.31	Fees and Commissions from Transactions Other than Loans
Lain-Lain - Bersih	348,653	264,450	84,203	31.84	Others - Net
Total Pendapatan Operasional Lainnya	380,203	454,233	(74,030)	(16.30)	Total Other Operating Income
Beban Operasional Lainnya / Other Operating Expenses					
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan	(223,959)	(567,641)	(343,682)	(60.55)	Provision for Impairment Losses on Financial Assets
Beban Penyisihan Kerugian Penurunan Nilai Aset Non-Keuangan	(47,617)	(4,579)	43,038	939.96	Provision for Impairment Losses on Non-Financial Assets
Kerugian atas Perubahan Nilai Wajar Penyertaan Saham yang Diukur pada Nilai Wajar melalui Laba Rugi	(2,980)	(22,481)	(19,500)	(86.74)	Loans on Changes in Fair Value of Investment in Shares Measured at Fair Value through Profit or Loss
Kerugian yang Belum Terealisasi atas Perubahan Nilai Wajar Efek-Efek yang Diukur pada Nilai Wajar melalui Laba Rugi - Bersih	(1,264)	(304)	960	315.73	Unrealised Loss on Changes in Fair Value of Securities Measured at Fair Value through Profit or Loss - Net
Beban Umum dan Administrasi	(148,564)	(155,746)	(7,182)	(4.61)	General and Administrative Expenses
Beban Tenaga Kerja	(163,031)	(144,994)	18,037	12.44	Personnel Expenses
Lain-Lain	(112,102)	(109,128)	2,974	2.73	Others
Total Beban Operasional Lainnya	(699,517)	(1,004,873)	(305,355)	(30.39)	Total Other Operating Expenses
Laba/(Rugi) Operasional	414,066	(86,985)	501,051	576.02	Profit/(Loss) from Operations
Beban Non Operasional - Bersih	(57,136)	(63,883)	(6,748)	(10.56)	Non-Operating Expenses - Net
Laba/(Rugi) Sebelum Beban Pajak Penghasilan	356,931	(150,868)	507,799	336.58	Profit/(Loss) Before Income Tax Expense
(Beban)/Manfaat Pajak Penghasilan - Bersih	(130,757)	31,805	(162,562)	(511.13)	Income Tax (Expense)/Benefit - Net
Laba/(Rugi) Bersih Tahun Berjalan	226,173	(119,063)	345,237	289.96	Net Profit/(Loss) for the Year
Penghasilan Komprehensif Lain / Other Comprehensive Income					
Pos-Pos yang akan Direklasifikasi ke Laba Rugi / Items that would be Reclassified to Profit or Loss					
Perubahan Nilai Wajar Efek-Efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	(84,274)	(90,858)	6,584	7.25	Changes in Fair Value of Marketable Securities Measured at Fair Value through Other Comprehensive Income
Pajak Tangguhan Terkait	15,959	14,921	1,038	6.96	Related Deferred Income Tax
Total	(68,315)	(75,937)	7,622	10.04	Total
Pos yang Tidak Akan Direklasifikasi ke Laba Rugi / Items that would never be Reclassified to Profit or Loss					
Surplus Revaluasi Aset Tetap	-	7,084	(7,084)	(100.00)	Gain on Revaluation of Fixed Assets
Pengukuran Kembali atas Liabilitas Imbalan Kerja	(2,231)	1,865	(4,096)	(219.62)	Remeasurements on Employee Benefit Liabilities
Pajak Tangguhan Terkait	307	(427)	735	171.89	Related Deferred Income Tax
Total	(1,923)	1,437	(3,361)	(233.81)	Total
(Rugi) Penghasilan Komprehensif Lain, Setelah Pajak Penghasilan	(70,239)	(67,416)	2,823	4.19	Other Comprehensive (Loss) Income, Net of Income Tax

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Total Penghasilan (Rugi) Komprehensif	155,935	(186,479)	342,414	183.62	Total Comprehensive Income (Loss)
Laba (Rugi) Bersih yang dapat Diatribusikan kepada:	226,173	(119,064)	345,237	289.96	Net Income (Loss) Attributable to:
Pemilik Entitas Induk	226,173	(119,064)	345,237	289.96	Equity Holders of the Parent Entity
Kepentingan Non-Pengendali	-	(0)	0	100.00	Non-Controlling Interest
Penghasilan (Rugi) Komprehensif yang dapat Diatribusikan kepada:	155,935	(186,479)	342,414	183.62	Comprehensive Income (Loss) Attributable to:
Pemilik Entitas Induk	155,935	(186,478)	342,413	183.62	Equity Holders of the Parent Entity
Kepentingan Non-Pengendali	-	(1)	1	100.00	Non-Controlling Interest
Laba (Rugi) Bersih per Saham yang dapat Diatribusikan kepada Pemilik Entitas Induk / Income (Loss) per Share Attributable to Equity Holders of the Parent Entity					
Dasar (Rupiah penuh)	19.17	(12.90)	32.07	248.60	Basic (full Rupiah)
Dilusi (Rupiah penuh)	19.17	(12.90)	32.07	248.60	Diluted (full Rupiah)

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Pendapatan dan Beban Operasional

Pada tahun 2022, pendapatan dan beban operasional mengalami peningkatan 58,17%, menjadi Rp733,38 miliar dari semula Rp463,65 miliar. Hal ini terutama disebabkan oleh meningkatnya pendapatan bunga sebesar 9,15% disertai dengan penurunan beban bunga dan syariah sebesar 15,40%.

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah yang dibukukan Bank tahun 2022 mencapai Rp1,71 triliun, meningkat 5,76% dibandingkan tahun 2021 yang tercatat sebesar Rp1,61 triliun. Peningkatan ini terutama disebabkan oleh meningkatnya pendapatan bunga sebesar 9,15%.

Beban Bunga dan Syariah

Beban bunga dan syariah yang tercatat di akhir tahun 2022 sebesar Rp971,64 miliar, mengalami penurunan sebesar 15,40% dibandingkan tahun 2021 yang sebesar Rp1,15 triliun. Penurunan tersebut disebabkan oleh penurunan deposito simpanan dana pihak ketiga sebesar Rp174,15 miliar.

Pendapatan Operasional Lainnya

Pada posisi 31 Desember 2022, pendapatan operasional lainnya mencapai Rp380,20 miliar, lebih rendah 16,30% dibandingkan tahun 2021 yang sebesar Rp454,23 miliar. Menurunnya pendapatan operasional lainnya bersumber dari penurunan keuntungan atas penjualan efek-efek yang diukur pada nilai wajar melalui laba rugi dan penghasilan komprehensif lain – bersih sebesar 88,22%.

Beban Operasional Lainnya

Beban Operasional lainnya pada tahun 2022 mengalami penurunan sebesar 30,39%, dari sebelumnya Rp1,00 triliun menjadi Rp699,52 miliar. Hal ini terutama disebabkan oleh menurunnya beban penyisihan kerugian penurunan nilai aset keuangan sebesar 60,55%.

Operating Income and Expenses

In 2022, the operating income and expenses increased by 58.17% to Rp733.38 billion from previously Rp463.65 billion. This was mainly due to the increase in interest income by 9.15% accompanied by the decrease in interest and sharia expense by 15.40%.

Interest and Sharia Income

The interest and sharia income recorded by the Bank in 2022 reached Rp1.71 trillion, an increase of 5.76% compared to in 2021 which was recorded at Rp1.61 trillion. This increase was mainly due to an increase in interest income by 9.15%.

Interest and Sharia Expense

The interest and sharia expense at the end of 2022 was recorded at Rp971.64 billion, a decrease of 15.40% compared to in 2021 which was Rp1.15 trillion. The decrease was due to the decline in third-party deposits by Rp174.15 billion.

Other Operating Income

At the position of 31 December 2022, other operating income reached Rp380.20 billion, 16.30% lower than in 2021 which was Rp454.23 billion. The decrease in other operating income came from the decrease in net gains on sale of securities measured at fair value through profit or loss and other comprehensive income by 88.22%.

Other Operating Expenses

Other operating expenses in 2022 decreased by 30.39%, from previously Rp1.00 trillion to Rp699.52 billion. This was mainly due to the decrease in provision for impairment losses on financial assets by 60.55%.

Laba/(Rugi) Operasional

Rugi operasional tercatat pada tahun 2021 sebesar Rp86,99 miliar, sementara pada tahun 2022 mencatatkan laba sebesar Rp414,07 miliar atau mengalami kenaikan sebesar 576,02%. Meningkatnya laba operasional dikarenakan oleh peningkatan pendapatan bunga dan syariah - bersih sebesar 58,17% disertai oleh penurunan beban operasional lainnya sebesar 30,39%.

Beban Non-Operasional – Bersih

Beban non-operasional – bersih tahun 2022 mengalami penurunan sebesar 10,56%, dari sebelumnya Rp63,88 miliar menjadi Rp57,14 miliar. Hal ini terutama disebabkan oleh meningkatnya laba revaluasi valas sebesar Rp11,68 miliar.

Laba/(Rugi) Sebelum Beban Pajak Penghasilan

Pada tahun 2022, Bank mencatatkan laba sebelum beban pajak penghasilan sebesar Rp356,93 miliar dari sebelumnya rugi sebesar Rp150,87 miliar. Meningkatnya laba sebelum beban pajak penghasilan Bank bersumber dari peningkatan laba operasional sebesar 576,02% disertai penurunan beban non-operasional – bersih sebesar 10,56%.

(Beban)/Manfaat Pajak Penghasilan – Bersih

Pada tahun 2022, Bank Victoria membukukan beban pajak penghasilan – bersih sebesar Rp130,76 miliar, mengalami penurunan sebesar 511,13% dibandingkan dengan tahun 2021 yang mencatatkan manfaat sebesar Rp31,81 miliar. Hal tersebut dipengaruhi oleh peningkatan beban pajak tangguhan pada Entitas Induk sebesar Rp154,16 miliar.

Laba/(Rugi) Bersih Tahun Berjalan

Pada tahun 2022, Bank mencatatkan laba bersih tahun berjalan sebesar Rp226,17 miliar, meningkat 289,96% dibandingkan tahun sebelumnya yang rugi sebesar Rp199,06 miliar. Peningkatan tersebut disebabkan oleh meningkatnya laba sebelum beban pajak penghasilan sebesar 336,58%.

(Rugi) Penghasilan Komprehensif Lain, Setelah Pajak Penghasilan

Sepanjang tahun 2022, rugi komprehensif lain, setelah pajak penghasilan tercatat sebesar Rp70,24 miliar. Jumlah tersebut meningkat 4,19% dibandingkan tahun 2021 yang tercatat rugi sebesar Rp67,42 miliar. Hal tersebut bersumber dari peningkatan rugi pada pos yang tidak akan direklasifikasi ke laba rugi sebesar 233,81%.

Penghasilan (Rugi) Komprehensif

Pada tahun 2022, Bank mampu membukukan penghasilan komprehensif sebesar Rp155,94 miliar, mengalami peningkatan sebesar 183,62% jika dibandingkan tahun 2021 yang tercatat rugi sebesar Rp186,48 miliar.

Laba (Rugi) Bersih per Saham

Pada tahun 2022, laba bersih per saham dasar/dilusi Bank sebesar Rp19,17 (Rupiah penuh) dibandingkan tahun sebelumnya yang mengalami rugi saham dasar/dilusi sebesar Rp12,90 (Rupiah penuh).

Profit/(Loss) from Operations

Loss from operations in 2021 was recorded at Rp86.99 billion, while in 2022 the Bank recorded profit at Rp414.07 billion or increasing by 576.02%. The increase in profit from operations was due to the increase in net interest and sharia income by 58.17% accompanied by the decrease in other operating expenses by 30.39%.

Non-Operating Expenses - Net

Non-operating expenses - net in 2022 decreased by 10.56%, from previously Rp63.88 billion to Rp57.14 billion. This was mainly due to the increase in gain on foreign exchange revaluation by Rp11.68 billion.

Profit/(Loss) Before Income Tax Expense

In 2022, the Bank recorded profit before income tax expense of Rp356.93 billion from previously a loss of Rp150.87 billion. The increase in the Bank's profit before income tax expense came from the increase in profit from operations by 576.02% accompanied by the decrease in net non-operating expenses by 10.56%.

Income Tax (Expense)/Benefit – Net

In 2022, Bank Victoria recorded income tax expense - net at Rp130.76 billion, a decrease of 511.13% compared to in 2021 which recorded benefit of Rp31.81 billion. This was influenced by the increase in deferred tax expense of the Parent Entity by Rp154.16 billion.

Net Profit/(Loss) for the Year

In 2022, the Bank recorded net profit for the year at Rp226.17 billion, an increase of 289.96% compared to the previous year's loss of Rp199.06 billion. Such increase was due to the increase in profit before income tax expense of 336.58%.

Other Comprehensive (Loss) Income, Net of Income Tax

Throughout 2022, other comprehensive loss, net of income tax, was recorded at Rp70.24 billion. This amount increased by 4.19% compared to that of 2021 at Rp67.42 billion. This was due to the increase in loss on items that would never be reclassified to profit or loss by 233.81%.

Comprehensive Income (Loss)

In 2022, the Bank managed to record comprehensive income at Rp155.94 billion, increasing by 183.62% compared to in 2021 which recorded a loss of Rp186.48 billion.

Net Income (Loss) per Share

In 2022, the Bank's basic/diluted net income per share was Rp19.17 (full Rupiah) compared to that of previous year, which recorded a basic/diluted loss per share of Rp12.90 (full Rupiah).

Laporan Arus Kas

Statements of Cash Flows

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022*	2021*	Kenaikan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Arus Kas Bersih Diperoleh dari/ (Digunakan untuk) Aktivitas Operasi	1,057,052	(2,246,858)	3,303,910	147.05	Net Cash Flow provided from/(used in) Operating Activities
Arus Kas Bersih Diperoleh dari/ (Digunakan untuk) Aktivitas Investasi	(232,938)	1,233,396	(1,466,334)	(118.89)	Net Cash Flow provided from/(used in) Investing Activities
Arus Kas Bersih Diperoleh dari Aktivitas Pendanaan	159,950	395,586	(235,636)	(59.57)	Net Cash Flow provided from Financing Activities
Kenaikan/(Penurunan) Bersih Kas dan Setara Kas	984,064	(617,876)	1,601,940	259.27	Net Increase/(Decrease) of Cash and Cash Equivalents
Kas dan Setara Kas pada Awal Tahun	1,886,562	2,504,438	(617,876)	(24.67)	Cash and Cash Equivalents at Beginning of the Year
Dampak Kehilangan Pengendalian Entitas Anak	(225,439)	-	(225,439)	(100.00)	Loss of Control on Subsidiary
Kas dan Setara Kas pada Akhir Tahun	2,645,188	1,886,562	758,625	40.21	Cash and Cash Equivalents at End of the Year

* Konsolidasian sampai dengan divestasi Entitas Anak pada tanggal 22 Desember 2022.

* Consolidation until the date of divestment of Subsidiary on 22 December 2022.

Arus Kas Bersih Diperoleh dari/(Digunakan untuk) Aktivitas Operasi

Per 31 Desember 2022, Bank Victoria membukukan kas bersih diperoleh dari aktivitas operasi sebesar Rp1,06 triliun. Sedangkan, per 31 Desember 2021 Bank membukukan kas bersih digunakan untuk aktivitas operasi sebesar Rp2,25 triliun. Kondisi tersebut disebabkan peningkatan simpanan nasabah sebesar Rp1,55 triliun.

Arus Kas Bersih Diperoleh dari/(Digunakan untuk) Aktivitas Investasi

Pada tahun 2022, Bank Victoria membukukan kas bersih digunakan untuk aktivitas investasi sebesar Rp232,94 miliar. Sedangkan, pada tahun 2021 Bank membukukan kas neto diperoleh dari aktivitas investasi sebesar Rp1,23 triliun. Kondisi tersebut disebabkan oleh meningkatnya pembelian efek-efek sebesar Rp1,45 triliun.

Arus Kas Bersih Diperoleh dari Aktivitas Pendanaan

Kas neto diperoleh dari aktivitas pendanaan pada tahun 2022 mencapai Rp159,95 miliar, menurun sebesar 59,57% dibandingkan tahun 2021 yang sebesar Rp395,59 miliar. Penurunan tersebut dikontribusikan oleh pinjaman yang diterima yang menurun sebesar Rp100,00 miliar.

Net Cash Flow Provided from/(Used in) Operating Activities

As of 31 December 2022, Bank Victoria recorded net cash provided from operating activities of Rp1.06 trillion. While, as of 31 December 2021, the Bank recorded net cash used in operating activities of Rp2.25 trillion. This condition was caused by the increase in deposit from customers by Rp1.55 trillion.

Net Cash Flow Provided from/(Used in) Investing Activities

In 2022, Bank Victoria recorded net cash used in investing activities of Rp232.94 billion. While, in 2021, the Bank recorded net cash provided from investing activities of Rp1.23 trillion. Such condition was caused by the increase in purchase of marketable securities at Rp1.45 trillion.

Net Cash Flow Provided from Financing Activities

Net cash provided from financing activities in 2022 reached Rp159.95 billion, a decrease of 59.57% compared to in 2021 which was Rp395.59 billion. The decrease was contributed by the loans received which decreased by Rp100.00 billion.

Rasio Keuangan Penting

Significant Financial Ratios

TABEL RASIO KEUANGAN PENTING*

Table of Significant Financial Ratios*

(dalam / in %)

Uraian	2022	2021	Description
Rasio Kinerja / Performance Ratio			
Kewajiban Penyediaan Modal Minimum (KPM) untuk Risiko Kredit, Operasional, dan Pasar	21.97	17.49	Capital Adequacy Ratio (CAR) for Credit, Operational, and Market Risks
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif	5.89	8.23	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	3.19	5.19	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2.49	3.13	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
NPL Bruto	4.23	7.27	Gross NPL
NPL Neto	3.42	4.08	Net NPL
Imbal Hasil atas Aset (ROA)	1.47	(0.71)	Return on Assets (ROA)
Imbal Hasil atas Ekuitas (ROE)	9.48	(6.54)	Return on Equity (ROE)
Margin Bunga Bersih (NIM)	3.52	2.36	Net Interest Margin (NIM)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	79.44	104.94	Operating Expenses to Operating Income (BOPO)
Cost to Income Ratio (CIR)	35.98	37.99	Cost to Income Ratio (CIR)
Rasio Pinjaman terhadap Dana Pihak Ketiga (LDR)	81.69	81.25	Loan to Deposit Ratio (LDR)
LR secara Individual	11.65	8.56	Individual LR
Rasio Pinjaman terhadap Pendanaan (LFR)	81.08	79.89	Loan to Funding Ratio (LFR)
Rasio Dana Murah (CASA)	28.56	24.64	Low-Cost Funding Ratio (CASA)
Rasio Kepatuhan / Compliance Ratios			
Persentase Pelanggaran BMPK			Percentage of LLL Violation
Pihak Terkait	0.00	0.00	Related Parties
Pihak Tidak Terkait	0.00	0.00	Non-Related Parties
Persentase Pelampauan BMPK			Percentage of LLL Excess
Pihak Terkait	0.00	0.00	Related Parties
Pihak Tidak Terkait	0.00	0.00	Non-Related Parties
Giro Wajib Minimum (GWM) Bank Umum - Konvensional			Percentage of LLL Excess
Rupiah			Rupiah
GWM Wajib Minimum**	7.69	3.57	Minimum Statutory GWM**
Penyangga Likuiditas Makroprudensial***	22.82	14.97	Macroprudential Liquidity Buffer***
Rasio Intermediasi Makroprudensial****	(2.49)	0.23	Macroprudential Intermediation Ratio****
Valuta Asing	4.05	4.05	Foreign Currencies

* Merupakan angka PT Bank Victoria International Tbk (Entitas Induk saja). / The figure is of PT Bank Victoria International Tbk (Parent Entity only).

** Sebelumnya Giro Wajib Minimum Primer. / Previously Primary Minimum Statutory Reserve.

*** Sebelumnya Giro Wajib Minimum Sekunder. / Previously Secondary Minimum Statutory Reserve.

**** Sebelumnya Giro Wajib Minimum LFR. / Previously Loan to Funding Ratio Minimum Statutory Reserve.

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Kemampuan Membayar Utang

Dalam mengukur kemampuan dalam memenuhi seluruh kewajiban, Bank menggunakan rasio likuiditas, solvabilitas, dan rentabilitas. Rasio-rasio tersebut menjadi acuan dalam menghitung kemampuan Bank dalam menyediakan cadangan likuiditas.

Solvency and Receivables Collectability

Solvency

In measuring the ability to meet all obligations, both long-term and short-term, the Bank uses the ratio of liquidity, solvency, and profitability. These ratios serve as a reference in calculating the Bank's ability to provide liquidity reserves.

Pada tahun 2022, Bank Victoria masih memiliki tingkat likuiditas dan solvabilitas yang baik. Hal ini direpresentasikan oleh kemampuan Bank dalam memenuhi segala kewajiban jatuh tempo secara tepat waktu, baik terhadap pembayaran pokok utang ataupun beban bunganya. Berikut ini adalah rasio keuangan perbankan.

1. Rasio Likuiditas

Rasio likuiditas Bank Victoria tercermin dari rasio pinjaman terhadap dana pihak ketiga (*loan to deposit ratio/LDR*). LDR Bank di tahun 2022 tercatat sebesar 81,69%, meningkat dibandingkan tahun sebelumnya sebesar 81,25%. Pencapaian rasio ini mencerminkan bahwa kondisi likuiditas Bank Victoria berada dalam posisi optimal dan sehat, karena masih berada dalam batas ketentuan Bank Indonesia.

2. Rasio Solvabilitas

Rasio solvabilitas Bank diukur berdasarkan rasio kewajiban penyediaan modal minimum (KPM) untuk memastikan terpenuhinya risiko kredit, risiko operasional, dan risiko pasar. Bank Victoria mencatatkan rasio KPM di tahun 2022 sebesar 21,97%, lebih tinggi dibandingkan tahun sebelumnya yang sebesar 17,49%. Berdasarkan hal tersebut, permodalan Bank dapat dikatakan masih berada dalam kondisi yang cukup baik karena nilai rasio KPM masih berada di atas ketentuan yang ditetapkan.

3. Rasio Kepatuhan

Pada tahun 2022, rasio GWM primer Bank (bank konvensional) sebesar 7,69% untuk mata uang Rupiah dan 4,05% untuk valuta asing serta rasio GWM RIM untuk Bank (bank konvensional) adalah -2,49%.

Sementara itu, untuk rasio GWM PLM Bank sebesar 22,82%. GWM PLM/Sekunder yang dimiliki Bank dalam bentuk Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN), dan/atau kelebihan saldo rekening Giro Rupiah Bank dari GWM primer dan GWM RIM/LFR.

Bank telah memenuhi peraturan Bank Indonesia yang berlaku tentang GWM bank umum konvensional dan Entitas Anak pada 31 Desember 2022 dan 2021.

4. Kemampuan Membayar Utang dari Obligasi yang Diterbitkan

Kemampuan membayar utang Bank juga dapat tercermin dari peringkat pada efek-efek yang diterbitkan Bank Victoria, yaitu Obligasi. Guna mendukung kelayakan, efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efeknya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut. Obligasi yang diterbitkan oleh Bank Victoria dicatatkan di Bursa Efek Indonesia.

In 2022, Bank Victoria still had a good level of liquidity and solvency. This is represented by the Bank's ability to meet all obligations due in a timely manner, in terms of payment of debt's principal or interest expense. Below is the banking financial ratio.

1. Liquidity Ratio

Bank Victoria's liquidity ratio is reflected in the loan to deposit ratio (LDR) ratio. The Bank's LDR in 2022 was recorded at 81.69%, an increase compared to that of previous year of 81.25%. The ratio achievement reflects that Bank Victoria's liquidity condition is in an optimal and sound position, because it is still within the limits of Bank Indonesia regulations.

2. Solvency Ratio

The Bank's solvency ratio is measured based on the minimum capital adequacy ratio (CAR) to ensure the fulfillment of credit risk, operational risk, and market risk. Bank Victoria recorded CAR ratio of 21.97% in 2022, higher than that of the previous year which was 17.49%. Based on such matter, it can be said that the Bank's capital is still in fairly good condition as the CAR ratio value is still above the stipulated provisions.

3. Compliance Ratios

In 2022, the Bank's primary GWM ratio (conventional bank) was 7.69% for Rupiah currency and 4.05% for foreign currency, and the GWM RIM ratio for the Bank (conventional bank) was -2.49%.

Meanwhile, the Bank's GWM PLM ratio was 22.82%. GWM PLM/Secondary maintained by the Bank comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve of the Bank's demand deposits in Rupiah over the primary GWM and GWM RIM/LFR.

The Bank has complied with the applicable Bank Indonesia regulations on GWM of conventional commercial banks and Subsidiary as of 31 December 2022 and 2021.

4. Ability to Pay Debt from Bonds Issued

The Bank's ability to pay debt can also be reflected based on the rating of securities issued by Bank Victoria, which are Bonds. In order to support the worthiness, the securities issued are assessed routinely by a rating agency. The quality of securities is highly determined by the capability of the securities issuance company in paying its securities on the maturity date and its ability to pay interest or coupon throughout the issuance time period of the securities. Bonds issued by Bank Victoria are listed on Indonesia Stock Exchange.

Uraian	Peringkat Rating		Description
	2022	2021	
Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017	idA- oleh Pefindo idA- by Pefindo	idA- oleh Pefindo idA- by Pefindo	Bank Victoria Continuing Bonds I Phase I Year 2017
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017	idBBB oleh Pefindo idBBB by Pefindo	idBBB oleh Pefindo idBBB by Pefindo	Bank Victoria Subordinated Bonds I Phase I Year 2017
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018	idA- oleh Pefindo idA- by Pefindo	idA- oleh Pefindo idA- by Pefindo	Bank Victoria Continuing Bonds I Phase II Year 2018
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018	idBBB oleh Pefindo idBBB by Pefindo	idBBB oleh Pefindo idBBB by Pefindo	Bank Victoria Subordinated Bonds I Phase II Year 2018
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019	idBBB oleh Pefindo idBBB by Pefindo	idBBB oleh Pefindo idBBB by Pefindo	Bank Victoria Subordinated Bonds II Phase I Year 2019
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019	idBBB oleh Pefindo idBBB by Pefindo	idBBB oleh Pefindo idBBB by Pefindo	Bank Victoria Subordinated Bonds II Phase II Year 2019
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020	idBBB oleh Pefindo idBBB by Pefindo	idBBB oleh Pefindo idBBB by Pefindo	Bank Victoria Subordinated Bonds II Phase III Year 2020

ARTI PERINGKAT Rating Definition

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Rating Definition
PT Pemeringkat Efek Indonesia (Pefindo) 	idA-	Bank Victoria memiliki kapasitas yang kuat untuk memenuhi komitmen keuangan jangka panjang dibandingkan dengan obligor Indonesia lainnya. Namun, Bank dapat terdampak efek buruk dari perubahan keadaan dan kondisi ekonomi dibandingkan obligor yang lebih tinggi. Tanda minus (-) menunjukkan bahwa peringkat tersebut relatif lemah di masing-masing kategori peringkat. Bank Victoria has a strong capacity to meet the long-term financial commitment compared to other Indonesian obligors. However, the Bank may suffer from adverse effects of the changes to conditions and economic conditions compared to higher obligors. Minus sign (-) shows that the rating is relatively weak in the respective rating category.
	idBBB	Bank Victoria memiliki kapasitas yang relatif memadai untuk memenuhi komitmen keuangan jangka panjang terhadap obligor Indonesia lainnya. Namun, kondisi ekonomi buruk atau perubahan keadaan lebih cenderung mengarah pada kapasitas melemahnya Bank untuk memenuhi komitmen keuangan. Bank Victoria has relatively adequate capacity to meet its longterm financial commitment to other Indonesian obligors. However, adverse economic conditions or changes to conditions tend to lead to the weakening capacity of the Bank to meet its financial commitment.

5. Rentabilitas Bank

Rasio rentabilitas diukur menggunakan rasio imbal hasil atas aset (ROA), rasio imbal hasil atas ekuitas (ROE), rasio margin bunga bersih (NIM), dan beban operasional terhadap pendapatan operasional (BOPO). Pada tahun 2022, Bank mencatat rasio ROA pada sebesar 1,47%, meningkat dibanding tahun 2021 sebesar -0,71%. Rasio ROE tercatat sebesar 9,48%, meningkat dibandingkan tahun 2021 yang sebesar -6,54%. Rasio BOPO tercatat sebesar 79,44% pada tahun 2022, menurun dari tahun sebelumnya sebesar 104,94%. Penurunan rasio BOPO disebabkan oleh peningkatan pendapatan operasional Bank. Sementara itu, rasio NIM Bank tahun 2022 tercatat sebesar 3,52%, meningkat dari 2,36% di tahun 2021. Peningkatan rasio NIM ini disebabkan oleh kenaikan pendapatan bunga bersih.

6. Kolektibilitas Piutang

Dalam mengukur kolektibilitas piutang, Bank Victoria menggunakan indikator rasio pinjaman bermasalah (*non*

5. Bank's Profitability

The profitability ratio is measured using return on assets (ROA) ratio, return on equity (ROE) ratio, net interest margin (NIM) ratio, and operating expenses to operating income (BOPO) ratio. In 2022, the Bank recorded ROA ratio of 1.47%, an increase compared to in 2021 of -0.71%. ROE ratio was recorded at 9.48%, higher than in 2021 which was -6.54%. BOPO ratio was recorded at 79.44% in 2022, lower than in the previous year of 104.94%. The decrease in BOPO ratio was due to the increase in the Bank's operating income. Meanwhile, the Bank's NIM ratio in 2022 was recorded at 3.52%, an increase from 2.36% in 2021. The increase in NIM ratio was due to the increase in net interest income.

6. Receivables Collectability

In measuring the collectability of receivables, Bank Victoria uses the non-performing loan (NPL) ratio indicator. In 2022, the

performing loan/NPL). Pada tahun 2022, NPL neto menurun dari 4,08% menjadi 3,42%. Nilai tersebut masih berada di bawah ketentuan Bank Indonesia yaitu NPL neto maksimal sebesar 5,00%. Berdasarkan kolektibilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank secara konsolidasian diklasifikasikan sebagai berikut.

net NPL decreased from 4.08% to 3.42%. This value is still below Bank Indonesia regulation, which is a maximum net NPL of 5.00%. Based on the collectability according to Bank Indonesia regulation, loans managed by the Bank on a consolidated basis are classified as follows.

(dalam juta Rupiah / in million Rupiah)

Uraian	2022		2021		Description
	Pokok Principal	Cadangan Allowance	Pokok Principal	Cadangan Allowance	
Lancar	13,891,816	(127,059)	12,763,802	(101,346)	Current
Dalam Perhatian Khusus	1,264,168	(283,615)	1,581,217	(85,897)	Special Mention
Kurang Lancar	75,569	(31,722)	110,801	(41,863)	Substandard
Diragukan	77,449	(25,271)	57,407	(16,157)	Doubtful
Macet	515,608	(70,450)	975,847	(457,011)	Loss
Total	15,824,611	(538,118)	15,489,074	(702,274)	Total

Kontribusi kepada Negara

Bank Victoria telah berkontribusi terhadap negara dari segi finansial dengan melakukan pembayaran kewajiban perpajakan yang berkenaan dengan pelaksanaan operasi bisnis Bank. Hak dan kewajiban perpajakan Bank Victoria telah sepenuhnya dilaksanakan dengan mengacu kepada semua peraturan terkait yang berlaku.

Pembayaran pajak Bank di tahun 2022 dan 2021 sebagai berikut.

Contribution to the State

Bank Victoria has contributed to the state from a financial perspective by making payment of tax obligations relating to the implementation of the Bank's business operations. Bank Victoria's tax rights and obligations have been fully implemented by referring to all relevant applicable regulations.

The Bank's tax payments in 2022 and 2021 were as follows.

(dalam juta Rupiah / in million Rupiah)

Uraian	2022	2021	Description
PPh Pasal 4 ayat 2	159,476	212,368	Income Tax Article 4 (2)
PPh Pasal 21	22,134	13,611	Income Tax Article 21
PPh Pasal 23	554	516	Income Tax Article 23
PPh Pasal 25	-	-	Income Tax Article 25
PPh Pasal 26	220	516	Income Tax Article 26
PPN	2,192	2,943	VAT
Amnesti Pajak	-	-	Tax Amnesty
Total	184,576	229,954	Total

Struktur Modal

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

Guna memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini, Bank Victoria memiliki kebijakan Bank atas kebijakan pengelolaan modal. Selain itu juga untuk mempertahankan kelangsungan pengembangan di masa mendatang, dan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Capital Structure

Management Policy on Capital Structure and Basis of Selection

In order to ensure that the Bank has strong capital to support its current business expansion strategy, Bank Victoria has a policy on capital management. In addition, the capital policy is also established to maintain future development, to meet the capital adequacy requirements set by the regulators, and to ensure that the Bank's capital structure has been efficient.

Penyusunan rencana permodalan dilakukan berdasarkan penilaian dari penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal, begitu pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis. Permodalan disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal. Bank Victoria juga telah mematuhi semua persyaratan modal yang ditetapkan oleh pihak eksternal sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

Rincian Struktur Modal

Perhitungan kecukupan modal dilakukan berdasarkan ketentuan Bank Indonesia yang berlaku, di mana modal yang dimiliki diklasifikasikan dalam 2 *Tier* yaitu Modal *Tier I* dan Modal *Tier II*. Kewajiban penyediaan modal Bank ditentukan dengan memperhitungkan risiko kredit, risiko operasional, dan risiko pasar.

The capital plan is prepared based on the review of capital adequacy requirement assessment and combines them with review of the latest economic development. The Bank will always connect the financial objective with capital adequacy to risk through capital planning process, as well as business based on capital and liquidity requirement of the Bank.

The Bank's capital needs are also planned and discussed regularly with the support of analytical data. The Capital Plan is prepared by the Board of Directors as part of the Bank's Business Plan and approved by the Board of Commissioners. This planning is expected to assure the availability of adequate capital and the creation of optimum capital. Bank Victoria has complied with all capital requirements stipulated by external parties throughout the reporting period, specifically related to the calculation of Capital Adequacy Ratio (CAR) and Risk Weighted Assets (RWA).

Details of Capital Structure

Capital adequacy is calculated based on the applicable Bank Indonesia regulations, where the capital owned is classified in 2 Tiers, namely Tier I Capital and Tier II Capital. The Bank's obligations for capital provision is determined by calculating credit risk, operational risk, and market risk.

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Konsolidasi / Consolidated			
Modal			Capital
<i>Tier I</i>	-	2,339,061	Tier I
<i>Tier II</i>	-	836,086	Tier II
Total Modal	-	3,175,147	Total Capital
ATMR untuk Risiko Kredit	-	16,369,736	RWA for Credit Risk
ATMR untuk Risiko Operasional	-	1,039,637	RWA for Operational Risk
ATMR untuk Risiko Pasar	-	439,170	RWA for Market Risk
Risiko KPMM untuk Risiko Kredit dan Risiko Operasional (%)	-	18.24	CAR Ratio with Credit and Operational Risks (%)
Risiko KPMM untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)	-	17.79	CAR Ratio with Credit, Operational, and Market Risks (%)
Rasio KPMM yang Diwajibkan (%)	-	8.00	CAR Ratio Required (%)
Bank			
Modal			Capital
<i>Tier I</i>	3,201,440	2,078,799	Tier I
<i>Tier II</i>	674,675	828,719	Tier II
Total Modal	3,876,115	2,907,518	Total Capital
ATMR untuk Risiko Kredit	16,177,645	15,296,537	RWA for Credit Risk
ATMR untuk Risiko Operasional	984,239	932,424	RWA for Operational Risk
ATMR untuk Risiko Pasar	478,131	396,882	RWA for Market Risk
Risiko KPMM untuk Risiko Kredit dan Risiko Operasional (%)	22.59	17.92	CAR Ratio with Credit and Operational Risks (%)
Risiko KPMM untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)	21.97	17.49	CAR Ratio with Credit, Operational, and Market Risks (%)
Rasio KPMM yang Diwajibkan (%)	8.00	8.00	CAR Ratio Required (%)

Ikatan Material atas Investasi Barang Modal

Bank tidak memiliki ikatan material untuk investasi barang modal yang dilaksanakan di tahun 2022.

Realisasi Investasi Barang Modal

Bank melakukan investasi barang modal bertujuan untuk mendukung dan menunjang aktivitas operasional kegiatan Bank secara menyeluruh dalam memperkuat kegiatan usaha. Hal tersebut diharapkan mampu memberikan kontribusi yang besar dalam pengembangan dan pertumbuhan Bank ke depan.

Material Commitments of Capital Goods Investment

The Bank did not make any material commitments of capital goods investment conducted in 2022.

Realization of Capital Goods Investment

The Bank invests in capital goods to support and support and assist the Bank's overall operational activities in strengthening business activities. This is expected to greatly contribute in the development and growth of the Bank in the future.

(dalam juta Rupiah / in million Rupiah)

Uraian	2022	2021	Description
Kendaraan Bermotor	-	491	Vehicles
Mesin-Mesin dan Peralatan	7,236	545	Machinery and Equipment
Perlengkapan dan Perabotan Kantor	285	59	Office Furniture and Equipment
Aset Tetap dalam Proses Pembangunan	5	5	Assets under Constructions
Total	7,527	1,100	Total

Derivatif dan Fasilitas Lindung Nilai

Bank Victoria tidak melakukan kegiatan yang berhubungan dengan transaksi derivatif ataupun fasilitas lindung nilai selama tahun 2022 dan 2021.

Derivative and Hedging Facilities

Bank Victoria did not conduct any activities involving derivative transactions or hedging facilities throughout 2022 and 2021.

Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank Victoria Tahun 2022

Di sepanjang tahun 2022, suku bunga acuan atau BI 7-Day Reverse Repo Rate (BI7DRR) telah mengalami 5 (lima) kali kenaikan. Di mulai dari Agustus 2022, suku bunga acuan mengalami kenaikan dari 3,50% menjadi 3,75%. Hingga akhir tahun 2022, suku bunga acuan berada di level 5,50%. Keputusan kenaikan suku bunga yang lebih terukur tersebut sebagai langkah lanjutan untuk secara *front loaded*, *pre-emptive*, dan *forward looking* memastikan terus berlanjutnya penurunan ekspektasi inflasi dan inflasi sehingga inflasi inti tetap terjaga dalam kisaran 3,0±1%.

Impact of Changes of Interest Rates to Bank Victoria's Performance in 2022

Throughout 2022, the reference interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) increased 5 (five) times. Starting from August 2022, the benchmark interest rate increased from 3.50% to 3.75%. Until the end of 2022, the benchmark interest rate was at the level of 5.50%. Such more measured decision to increase interest rates is a follow-up step for a front-loaded, pre-emptive and forward-looking manner to ensure the continued decline in inflation and inflation expectations so that core inflation is maintained within the range of 3.0±1%.

Perbandingan Target dan Realisasi Tahun 2022

Comparison of Target and Realization in 2022

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless stated otherwise)

Uraian	Target RBB 2022* 2022 RBB Target*	Realisasi 2022* 2022 Realization*	Pencapaian Achievement (%)	Description
Kinerja Keuangan / Financial Performance				
Total Aset	24,685	25,932	105.05	Total Assets
Total Liabilitas	21,081	22,232	105.46	Total Liabilities
Total Ekuitas	3,604	3,700	102.66	Total Equity

Uraian	Target RBB 2022* 2022 RBB Target*	Realisasi 2022* 2022 Realization*	Pencapaian Achievement (%)	Description
Pendapatan Bunga – Bersih	1,603	699	43.61	Interest Income – Net
Pendapatan (Beban) Operasional selain Bunga – Bersih	365	266	72.88	Operating Income (Expenses) other than Interest – Net
Laba (Rugi) Operasional	378	434	114.81	Income (Loss) from Operations
Laba (Rugi) Tahun Berjalan	160	226	141.25	Profit (Loss) for the Year
Rasio Keuangan / Financial Ratios (dalam / in %)				
Kewajiban Penyediaan Modal Minimum (KPMM)				Capital Adequacy Ratio (CAR)
KPMM dengan Memperhitungkan Risiko Kredit dan Operasional	23.16	22.59	97.54	CAR by Calculating Credit and Operational Risks
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	23.07	21.97	95.23	CAR by Calculating Credit, Operational, and Market Risks
Margin Pendapatan Bunga Bersih (NIM)	3.37	3.52	104.45	Net Interest Margin (NIM)
Rasio Kredit terhadap Dana Pihak Ketiga (LDR)	82.55	81.69	98.96	Loan to Deposit (LDR) Ratio
Rasio Tingkat Pengambilan Aset (ROA)	1.28	1.47	114.84	Return on Assets (ROA)
Rasio Tingkat Pengembalian Ekuitas (ROE)	6.73	9.48	140.86	Return on Equity (ROE)
Rasio Kredit Bermasalah (NPL Bruto)	4.30	4.23	98.37	Non-Performing Loan (NPL Gross) Ratio
Rasio Belanja Operasional terhadap Pendapatan Operasional (BOPO)	80.82	79.44	98.29	Ratio of Operating Expenses to Operating Income (BOPO)
Kinerja Operasional / Operational Performance				
Produk Simpanan				Deposits Products
Tabungan	3,712	3,148	84.81	Savings Account
Giro	1,373	2,384	173.63	Current Account
Deposito Berjangka	13,851	13,629	98.40	Time Deposits
Negotiable Certificate Deposits	-	211	-	Negotiable Certificate Deposits
Total Produk Simpanan	18,936	19,372	102.30	Total Deposits Products
Produk Pinjaman				Loan Products
Pinjaman Tetap	10,150	8,861	87.30	Fixed Loans
Pinjaman Konsumen	188	167	88.83	Consumer Loans
Pinjaman Rekening Koran	1,480	1,678	113.38	Overdraft
Pinjaman Tetap dengan Angsuran	3,760	5,078	135.05	Fixed Loans with Installments
Pinjaman Serba Guna	53	40	75.47	Multipurpose Loans
Total Produk Pinjaman	15,631	15,825	101.24	Total Loan Products

* Merupakan angka PT Bank Victoria International Tbk (induk saja).

* The figure is for PT Bank Victoria International Tbk (parent only).

Proyeksi Tahun 2023

Bank Victoria telah menyusun Rencana Bisnis Bank tahun 2023-2025 dengan target pencapaian kinerja tahun 2023 yang ditunjukkan sebagai berikut.

Projections for 2023

Bank Victoria has developed the Bank's Business Plans of 2023-2025 with performance achievement targets of 2023 shown as follows.

(dalam miliar Rupiah, kecuali dinyatakan lain / in billion Rupiah, unless stated otherwise)

Uraian	Proyeksi RBB 2023* 2023 RBB Projection*	Description
Ringkasan Neraca / Summary of Balance Sheet		
Total Aset	26,848	Total Assets
Penempatan pada Bank Indonesia	2,548	Placements with Bank Indonesia

Uraian	Proyeksi RBB 2023* 2023 RBB Projection*	Description
Efek-Efek	5,296	Marketable Securities
Kredit yang Diberikan	17,038	Loans
Penyertaan Saham	210	Investments in Shares
Agunan yang Diambil Alih	410	Foreclosed Assets
Komponen Aset Lainnya	1,346	Other Components of Assets
Total Liabilitas	23,069	Total Liabilities
Total Dana Pihak Ketiga	21,070	Total Third-Party Deposits
Giro	1,593	Demand Deposits
Tabungan	4,307	Savings Deposits
Deposito	15,169	Time Deposits
Efek-Efek yang Diterbitkan	1,351	Securities Issued
Komponen Liabilitas Lainnya	627,930	Other Components of Liability
Total Ekuitas	3,779	Total Equity
Modal Disetor dan Tambahan Modal Disetor	2,255	Paid-In Capital and Additional Paid-In Capital
Akumulasi Laba/(Rugi)	1,010	Accumulated Profit/(Loss)
Komponen Ekuitas Lainnya	514	Other Equity Components
Ringkasan Laba/(Rugi) / Summary of Profit/(Loss)		
Pendapatan dan Beban Bunga – Bersih	618	Interest Income and Expenses – Net
Pendapatan/(Beban) Operasional Selain Bunga – Bersih	(320)	Operating Income/(Expenses) Other than Interest – Net
Laba/(Rugi) Operasional	298	Profit/(Loss) from Operations
Pendapatan/(Beban) Non-Operasional – Bersih	(82)	Non-Operating Income/(Expenses) – Net
Laba/(Rugi) Sebelum Beban Pajak Penghasilan	217	Profit/(Loss) before Income Tax Expense
Beban Pajak Penghasilan – Bersih	(48)	Income Tax Expense – Net
Laba/(Rugi) Setelah Beban Pajak Penghasilan	169	Profit/(Loss) Net of Income Tax Expense
Kebijakan Dividen / Dividend Policy		
Dividen yang Dibagikan	0	Dividends Distributed
Struktur Modal / Capital Structure		
KPMM untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)	22.49	CAR for Credit Risk, Operational Risk, and Market Risk (%)
Total Kantor / Total Offices		
Kantor Cabang	14	Branch Offices
Kantor Cabang Pembantu	24	Sub-Branch Offices
Jaringan Kantor Lain (Kantor Kas, <i>Payment Point</i> , dan Lainnya)	0	Other Office Network (Cash Office, Payment Point, and Others)

* Merupakan angka PT Bank Victoria International Tbk (induk saja).
* The figure is for PT Bank Victoria International Tbk (parent only).

Asumsi dalam Menyusun Proyeksi

Dalam penyusunan rencana bisnis, Bank menyesuaikan kemampuan internal dengan menyelaraskan asumsi makro dan mikro, kondisi perekonomian saat ini, dan perkiraan di masa depan yang masih dipengaruhi oleh kondisi ekonomi keuangan global dan kebijakan ekonomi pemerintah, termasuk asumsi pada Anggaran Pendapatan dan Belanja Negara (APBN) tahun 2023 dan siaran pers Bank Indonesia.

Sementara itu, asumsi makro dan mikro yang digunakan untuk proyeksi keuangan dalam penyusunan Rencana Bisnis Bank untuk tahun 2023-2025 sebagai berikut.

Assumptions in Preparing Projections

In preparing business plans, the Bank adjusts the internal capabilities by aligning macro and micro assumptions, current economic conditions, and forecasts for future which are still under the influence of global financial economic conditions and government economic policies, including assumptions in the 2023 State Budget (APBN), and Bank Indonesia press releases.

Meanwhile, the macro and micro assumptions used in financial projections in preparing the Bank's Business Plan for 2023-2025 are as follows.

(dalam / in %)

Uraian	Proyeksi Projections			Description
	2023	2024	2025	
Asumsi Makro / Macro Assumptions				
Pertumbuhan PDB	5.00-5.20	4.50-5.50	4.50-5.50	GDP Growth
Inflasi	3.00	3.00	3.00	Inflation
Kurs IDR/USD (Rp)	14,350	14,500	14,800	Exchange Rate of IDR/USD (Rp)
BI 7 Days Rate	3.50-3.75	3.50-5.00	3.50-5.00	BI 7 Days Rate
Asumsi Mikro / Micro Assumptions				
Pertumbuhan Kredit	6-8	7-9	8-10	Credit Growth
Pertumbuhan Dana Pihak Ketiga	7-9	8-10	9-11	Third-Party Deposits Growth
Tingkat Bunga Simpanan Tabungan	3.50-8.25	3.00-7.50	2.50-7.00	Interest Rate on Savings Deposits
Tingkat Bunga Kredit Ritel Komersial	10.75-13.50	10.50-13.50	10.50-13.50	Commercial Retail Loan Interest Rates

Strategi Pengembangan Bisnis ke Depan

Strategi dan rencana pengembangan bisnis Bank disusun dan mengacu pada arah kebijakan Bank serta sejalan dengan penetapan tema Rencana Bisnis Bank 2023 yaitu “*Moving Forward to Accelerated Growth and Stronger Governance*”.

Strategi Pendanaan dan Pengembangan Layanan

Strategi bidang pendanaan diprioritaskan pada upaya menjaga dan meningkatkan loyalitas nasabah serta menambah nasabah baru dengan target pertumbuhan yang berbasis struktur pendanaan yang sehat dan optimal. Beberapa strategi bisnis yang akan dilakukan sebagai berikut.

1. Meningkatkan pendanaan (DPK dan surat berharga yang diterbitkan) di kisaran 9%-11% (yoy) dengan prioritas pada pengendalian *cost of fund* dan beban bunga;
2. Membuat beberapa program seperti akuisisi nasabah baru melalui program CASA *plus gimmick* hadiah, program CASA *cashback* atau bunga yang menarik, *loyalty program*, dan lain-lain untuk meningkatkan dana CASA;
3. Membuat dan melanjutkan program *bundling* atau paket kombinasi produk untuk pilihan nasabah;
4. Menjalani kerja sama dan meningkatkan penjualan obligasi ritel, *bancassurance*, dan reksadana guna meningkatkan pendapatan melalui *fee based income*;
5. Melakukan pengembangan secara berkelanjutan dalam *revamping* terhadap *internet banking*, *mobile banking*, dan *internet banking business* yang dilengkapi dengan fitur dan produk digital unggul serta bersaing untuk memenuhi kebutuhan transaksi keuangan;
6. Meningkatkan kualitas layanan guna memenuhi kebutuhan nasabah dengan melakukan pengembangan *digital operations*, yaitu melakukan aktivitas transaksi non-tunai dengan menggunakan teknologi *video banking* sehingga interaksi transaksi dapat dilakukan secara virtual namun tetap mengedepankan prinsip kehati-hatian serta keamanan bertransaksi;
7. Melakukan promosi melalui media sosial dan/atau kegiatan lain untuk lebih memperkenalkan produk dan layanan Bank Victoria kepada masyarakat;

Future Business Development Strategies

The Bank's business development strategies and plans are prepared by and refer to the direction of the Bank's policies and are in line with the determination of the Bank's Business Plan theme for 2023, which was “*Moving Forward to Accelerated Growth and Stronger Governance*”.

Funding and Development Strategies

The funding strategies are prioritized on efforts to maintain and increase customer loyalty and add new customers with a growth target based on a sound and optimal funding structure. Several business strategies to be carried out are as follows.

1. Increasing funding (DPK and securities issued) in the range of 9% -11% (yoy) with priority on controlling the cost of funds and interest expenses;
2. Creating several programs such as acquisition of new customers through CASA program plus gift gimmicks, CASA cashback program or attractive interest rates, and loyalty programs to increase CASA funds;
3. Creating and continuing bundling programs or product combination packages for the customer's choice;
4. Collaborating and increasing sales of retail bonds, bancassurance, and mutual funds to increase income through fee-based income;
5. Conducting sustainable development in revamping internet banking, mobile banking, and internet banking business equipped with superior and competitive digital features and products to meet the needs of the financial transactions;
6. Improving services quality to meet customer needs by developing digital operations, which is by conducting non-cash transaction activities using video banking technology, so that transaction interactions can be carried out virtually but still prioritizing the principles of prudence and security in making transactions;
7. Carrying out promotions through social media and/or other activities to introduce Bank Victoria products and services closer to the public;

8. Meningkatkan layanan transaksi perbankan untuk mendukung kebutuhan transaksi para investor dalam rangka penetrasi peluang bisnis yang lebih luas;
9. Dalam rangka mendukung program literasi atau inklusi keuangan yang dicanangkan oleh pemerintah, Bank akan terus melakukan pendekatan dan pemasaran ke sekolah-sekolah untuk tujuan nasabah baru (*customer base*), yaitu murid, orang tua, dan guru; dan
10. Melakukan sinergi dengan grup usaha dalam pengembangan bisnis berkelanjutan.

Strategi Perkreditan

Strategi bidang perkreditan diprioritaskan pada upaya menjaga dan meningkatkan kualitas kredit dengan target pertumbuhan yang sehat dan berkesinambungan dengan tetap mengacu pada prinsip kehati-hatian (*prudential financing*) serta dengan menyesuaikan pada prospek perekonomian yang masih penuh ketidakpastian. Beberapa strategi bisnis yang akan dilakukan sebagai berikut.

1. Memproyeksikan pertumbuhan total kredit secara selektif dan konservatif pada kisaran 7%-9%;
2. Meningkatkan penyaluran kredit dengan model bisnis *channeling* melalui kerja sama *fintech*, Bank Perkreditan Rakyat, *multifinance*, dan koperasi guna meningkatkan portofolio kredit, potensi *fee based income*, dan penetrasi bisnis yang lebih luas;
3. Memperkenalkan ekosistem *digital lending* untuk memberikan informasi dan proses percepatan kredit Bank kepada debitur;
4. Mengembangkan dan meningkatkan kuantitas, kualitas, dan profitabilitas bisnis kredit dengan *Loan Origination System* (LOS) dalam rangka kemudahan layanan *end to end* proses kredit termasuk fungsi pengendalian dan pengawasan kredit;
5. Menjaga dan meningkatkan kualitas kredit melalui pengawasan debitur, pelaksanaan *early warning*, serta pengembangan sumber daya manusia dan sistem;
6. Mempercepat penyelesaian kredit yang dihapus buku dan penjualan agunan yang diambil alih termasuk di antaranya melalui penjualan jaminan dan Agunan yang Diambil Alih (AYDA) di situs jaringan (situs web); dan
7. Mengoptimalkan program pelatihan yang berkesinambungan untuk meningkatkan kapasitas keahlian tenaga penjualan.

Strategi bidang Operasional dan Teknologi Sistem Informasi

Strategi bidang operasional dan teknologi sistem informasi diprioritaskan pada upaya pemanfaatan dan pengembangan teknologi informasi yang berkelanjutan dalam rangka mendukung aspek peningkatan kualitas layanan, operasional bisnis, serta keamanan dan kepatuhan terhadap regulasi. Beberapa strategi yang akan diterapkan oleh Bank sebagai berikut.

1. Melanjutkan penerapan 3 No's (*No Delay, No Error, and No Fraud*) serta memberikan pelayanan terbaik kepada nasabah dalam rangka memastikan operasional Bank berjalan dengan baik dan memadai;
2. Melakukan tinjauan ulang dan pengembangan terhadap kontrol pengamanan sistem teknologi informasi yang efektif dan tingkat kepatuhan yang baik terhadap ketentuan pihak regulator; dan

8. Improving banking transaction services to support investors' transaction needs in order to penetrate broader business opportunities;
9. In supporting financial literacy or inclusion program launched by the government, the Bank will continue to approach and market to schools for the purpose of new customers (*customer base*), which are students, parents, and teachers; and
10. Synergizing with business groups in sustainable business development.

Loan Strategies

The loan strategies are prioritized on efforts to maintain and improve loan quality with a sound and sustainable growth target by still adhering to the principle of prudence (*prudential financing*), as well as by adjusting to the full-of-uncertainty economic prospects. Several business strategies to be carried out are as follows.

1. Projecting total credit growth selectively and conservatively in the range of 7%-9%;
2. Increasing loans with channeling business models through collaboration with *fintech*, Rural Banks, *multifinance*, and cooperatives to increase loan portfolios, potential fee-based income, and broader business penetration;
3. Introducing a digital lending ecosystem to provide information and the speed of the Bank's loan process to the debtor;
4. Developing and increasing the quantity, quality, and profitability of the credit business with the *Loan Origination System* (LOS) to facilitate end-to-end credit process services including credit control and supervision functions;
5. Maintaining and improving loan quality through monitoring debtors, implementing early warnings, and developing human resources and system;
6. Accelerating the settlement of written-off loans and the sale of foreclosed assets, including through the sale of collateral and Foreclosed Assets (AYDA) on the website; and
7. Optimizing continuous training programs to increase the skill capacity of the sales force.

Operational and Information Systems Technology Strategies

Operational and information system technology strategies are prioritized on efforts to utilize and develop sustainable information technology in order to support aspects of improving service quality, business operations, as well as security and regulatory compliance. Some of the strategies that will applied by the Bank are as follows.

1. Continuing the application of 3 No's (*No Delay, No Error, and No Fraud*) and providing best service to customers in order to ensure that the Bank's operations run properly and adequately;
2. Reviewing and developing effective controls of information technology system security and a healthy compliance with regulator's provisions; and

3. Melanjutkan penguatan dan pengembangan operasional serta pemenuhan ketentuan terkait kepatuhan untuk meningkatkan interaksi dan layanan kepada nasabah, percepatan *management oversight* kepada seluruh cabang/ lini usaha dan penunjang rencana bisnis, serta operasional yang berkelanjutan, di antaranya pengembangan layanan dan produk perbankan dengan bentuk *digital banking*, *loan origination system*, aplikasi kredit *scoring*, *big data*, dan digitalisasi proses *customer on boarding*.

Selain itu, strategi peningkatan infrastruktur dan teknologi serta perbaikan fundamental Bank untuk periode jangka pendek dan menengah yang terkoneksi antara *channels*, *data*, dan analisis tren dari *digital channels*, *data warehouse*, dan pengawasan akan dibangun dalam kurun waktu 2 (dua) sampai 3 (tiga) tahun ke depan. Bank juga akan membangun dan merencanakan proses *IT Strategic Plan* untuk jangka panjang yang berfokus pada:

1. Meningkatkan dan melakukan pembaruan aplikasi dan infrastruktur Bank untuk mendukung kebutuhan bisnis;
2. Meningkatkan manajemen proyek berdasarkan *System Development Live Cycle* (SDLC) menggunakan metode *agile/scrum* maupun dengan metode *waterfall*; dan
3. Meningkatkan koordinasi dan komunikasi dalam pengembangan teknologi informasi secara internal dan dengan pemangku kepentingan Bank.

Informasi Material Setelah Tanggal Laporan Akuntan

Pada tanggal 10 Maret 2023, Bank menerbitkan Obligasi Berkelanjutan III Bank Victoria Tahap I Tahun 2023 yang dicatat pada Bursa Efek Indonesia dengan nilai nominal seluruhnya sebesar Rp500.000.000,-. Obligasi Berkelanjutan III Bank Victoria Tahap I Tahun 2023 ini terdiri dari 2 (dua) seri obligasi, yaitu:

1. Seri A dengan jumlah pokok obligasi sebesar Rp300.000.000,- dengan tingkat suku bunga sebesar 9,25% dan berjangka waktu 3 (tiga) tahun sejak tanggal emisi; dan
2. Seri B dengan jumlah pokok obligasi sebesar Rp200.000.000,- dengan tingkat suku bunga sebesar 10,25% dan berjangka waktu 5 (lima) tahun sejak tanggal emisi.

Kebijakan Dividen

Kebijakan Dividen

Anggaran Dasar Bank Victoria mengatur bahwa besaran dividen disesuaikan dengan kemampuan Bank dan didasarkan pada keputusan RUPS. Hal tersebut dilakukan dengan mempertimbangkan kondisi keuangan dan tingkat kesehatan Bank, serta seluruh peraturan yang relevan di bidang perbankan.

Pembagian Dividen

Pada tahun 2022 maupun 2021, Bank tidak membagikan dividen.

3. Continuing operational strengthening and development as well as compliance with compliance-related regulations to increase interaction and service to customers, accelerate management oversight of all branches/business lines and supporting business plans, as well as sustainable operations, including developing banking services and products in form of digital banking, loans origination system, credit scoring application, big data, and customer on boarding digitalization process.

In addition, strategies for improving infrastructure and technology as well as improving the Bank's fundamentals for the short-term and medium-term period connected between channels, data, and trend analysis from digital channels, data warehouse, and supervision will be developed within the next 2 (two) to 3 (three) years. The Bank will also build and plan an IT Strategic Plan process for the long-term strategy that focuses on:

1. Improving and updating Bank applications and infrastructure to support business needs;
2. Improving project management based on the System Development Live Cycle (SDLC) using the agile/scrum method and the waterfall method; and
3. Improving coordination and communication in developing information technology internally and with Bank stakeholders.

Material Information Subsequent to the Accountant's Reporting Date

On 10 March 2023, the Bank issued Bank Victoria Continuing Bonds III Phase I Year 2023 which were listed on the Indonesia Stock Exchange with a total nominal value amounted to Rp500,000,000. Bank Victoria Continuing Bonds III Phase I Year 2023 consists of 2 (two) series of bonds, namely:

1. Series A amounted to Rp300,000,000 with fixed rate of 9.25% and a tenor 3 (three) years since emission date; and
2. Series B amounted to Rp200,000,000 with fixed rate of 10.25% and a tenor 5 (five) years since emission date.

Dividend Policy

Dividend Policy

Bank Victoria's Articles of Association stipulate that the dividend amount is adjusted to the Bank's ability and is based on the GMS resolutions. Such matter is done by considering the Bank's financial condition and sound level, as well as all relevant regulations in banking sector.

Dividend Distribution

In 2022 and 2021, the Bank did not distribute dividends.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Di tahun 2022, Bank tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum. Seluruh hasil dana yang diperoleh dari penawaran umum periode sebelumnya telah habis direalisasikan dan dilaporkan di tahun pelaksanaan kepada otoritas terkait.

Realization of the Use of Public Offering Proceeds

In 2022, the Bank did not have any information on the actual use of public offering proceeds. All proceeds obtained from the public offering of the previous period have been fully realized and reported in the implementation year to the relevant authorities.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal

Investasi

Pada tahun 2022, Bank Victoria melakukan investasi dalam efek-efek. Rincian efek-efek tersebut diuraikan sebagai berikut.

Material Information on Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, and Debt/Capital Restructuring

Investment

In 2022, Bank Victoria invested in marketable securities. Details of the securities are described as follows.

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Nilai Wajar melalui Laba Rugi / Fair Value through Profit or Loss			
Reksadana	400,037	1,001,330	Mutual Funds
Wesel Jangka Menengah	172,625	-	Medium-Term Notes
Obligasi Pemerintah	-	34,521	Government Bonds
Subtotal	572,662	1,035,852	Subtotal
Nilai Wajar melalui Penghasilan Komprehensif Lain / Fair Value through Other Comprehensive Income			
Surat Utang Negara	1,095,239	2,273,323	Government Promissory Notes
Surat Berharga Syariah Negara	387,127	349,057	Government Sharia Bonds
Obligasi Korporasi	83,372	347,312	Corporate Bonds
Wesel Jangka Menengah	20,548	30,658	Medium-Term Notes
Surat Berharga Syariah Korporasi	-	20,736	Corporate Sharia Bonds
Reksadana	-	25,184	Mutual Funds
Subtotal	1,586,286	3,046,271	Subtotal
Biaya Perolehan Diamortisasi / Amortised Cost			
Surat Utang Negara	2,476,659	778,225	Government Promissory Notes
Surat Berharga Syariah Negara	155,446	139,430	Government Sharia Bonds
Wesel Jangka Menengah	15,000	15,000	Medium-Term Notes
Obligasi Korporasi	12,500	151,819	Corporate Bonds
Reksadana	-	20,000	Mutual Funds
Subtotal	2,659,605	1,104,473	Subtotal
Total	4,818,553	5,186,595	Total
Dikurangi			Less
Cadangan Kerugian Penurunan Nilai	(8,863)	(11,109)	Allowance for Impairment Losses
Total	4,809,690	5,175,487	Total

Divestasi

Pada tahun 2022, Bank Victoria melakukan divestasi yang diuraikan sebagai berikut.

Divestment

In 2022, Bank Victoria conducted divestment as described below.

Pihak yang Melakukan Transaksi Party Conducting Transaction	Tanggal Transaksi Transaction Date	Nilai Transaksi Transaction Value (Rp)
Bank Victoria dan PT Victoria Investama Tbk Bank Victoria and PT Victoria Investama Tbk	26 September 2022-23 Desember 2022 26 September 2022-23 December 2022	288,000,000,000
Objek Transaksi Object of Transaction	Perjanjian penjualan saham milik Bank Victoria di PT Bank Victoria Syariah (Entitas Anak). Agreement on the sale of shares owned by Bank Victoria in PT Bank Victoria Syariah (Subsidiary).	
Sifat Hubungan Afiliasi Nature of Affiliation Relationship	PT Victoria Investama Tbk merupakan Pemegang Saham Pengendali Bank Victoria. PT Victoria Investama Tbk is the Controlling Shareholder of Bank Victoria.	
Alasan Dilakukannya Transaksi Reasons for Conducting Transactions	Melakukan divestasi mayoritas atas kepemilikan Entitas Anak serta meningkatkan permodalan Bank Victoria. Conducting majority divestment of Subsidiary ownership and increasing Bank Victoria's capital.	
Penjelasan Mengenai Kewajaran Transaksi Explanation of Transaction Fairness	Kantor Jasa Penilai Publik Martokoesoemo, Pakpahan & Rekan selaku penilai independen memberikan pendapat kewajaran (<i>fairness opinion</i>) tentang transaksi afiliasi ini. Hal tersebut berdasarkan analisis kualitatif (kajian historis, kajian manfaat dan risiko, kajian keuntungan dan kerugian atas rencana transaksi) dan analisis kuantitatif terhadap rencana transaksi (analisis inkremental atas beberapa variabel yang dievaluasi, analisis sensitivitas, dan analisis harga rencana transaksi terhadap hasil penilaian serta faktor-faktor yang relevan dalam memberikan opini kewajaran atas rencana transaksi). Public Appraisal Service Office Martokoesoemo, Pakpahan & Partners as an independent appraiser provides a fairness opinion regarding this affiliated transaction. This is based on qualitative analysis (historical review, benefit and risk review, profit and loss review of the proposed transaction) and quantitative analysis of the proposed transaction (incremental analysis of several variables evaluated, sensitivity analysis, and price analysis of the proposed transaction to the assessment results and relevant factors in providing a fairness opinion on the proposed transaction).	
Pemenuhan Ketentuan Terkait Fulfillment of Relevant Provisions	• Undang-Undang No. 8 Tahun 1995 tentang Pasar Modal; • Peraturan Pemerintah No. 5 Tahun 2021 tentang Penyelenggaraan Perizinan Berusaha Berbasis Risiko; • Peraturan Otoritas Jasa Keuangan No. 41/POJK.03/2019 tentang Penggabungan, Peleburan, Pengambilalihan, Integrasi dan Konversi Bank Umum; • Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum; • Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan; • Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha; dan • Peraturan Badan Pusat Statistik No. 2 Tahun 2020 tentang Klasifikasi Baku Lapangan Usaha Indonesia. • Law No. 8 of 1995 on Capital Market; • Government Regulation No. 5 of 2021 on Implementation of Risk-Based Business Licensing; • Financial Services Authority Regulation No. 41/POJK.03/2019 on Merger, Consolidation, Acquisition, Integration, and Conversion of Commercial Banks; • Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks; • Financial Services Authority Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions; • Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transaction and Changes of Business Activities; and • Central Bureau of Statistics Regulation No. 2 of 2020 on the Standard Classification of Indonesian Business Fields.	
Pernyataan Dewan Komisaris, Direksi, dan Komite Audit Statement of Board of Commissioners, Board of Directors, and Audit Committee	Dewan Komisaris dan Direksi menyatakan bahwa transaksi afiliasi ini tidak mengandung benturan kepentingan dan rangkaian transaksi yang dilakukan sesuai prosedur yang memadai dan transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum. The Board of Commissioners and Board of Directors stated that the affiliated transaction did not contain any conflict of interest and the transactions series were carried out according to the adequate procedures and according to the generally accepted business practices.	

Restrukturisasi Utang dan/atau Restrukturisasi Modal

Pada tahun 2022, Bank Victoria melakukan transaksi restrukturisasi utang dan/atau restrukturisasi modal yang diuraikan sebagai berikut.

Debt Restructuring and/or Capital Restructuring

In 2022, Bank Victoria conducted debt restructuring and/or capital restructuring transactions as described below.

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Penjadwalan Kembali Angsuran dan Perpanjangan Jangka Waktu Pinjaman	3,102,182	3,076,349	Rescheduling of Installments and the Extension of Credit Period
Perpanjangan Jangka Waktu, Penurunan Suku Bunga Pinjaman, Penggabungan Fasilitas Penambahan Plafon	1,378,111	3,044,859	Extension of Credit Period, Reduction of Interest Rate, Combined Facility, Additions of Plafond
Perpanjangan Jangka Waktu Pinjaman	-	170,947	Extension of Credit Period
Penjadwalan Kembali Angsuran Pinjaman	-	138,054	Rescheduling of Installments Loans
Total Pinjaman yang Direstrukturisasi	4,480,293	6,430,209	Total Restructured Loans
Dikurangi: Cadangan Kerugian Penurunan Nilai	(428,127)	(609,957)	Less: Allowance for Impairment Losses
Total	4,052,165	5,820,252	Total

Ekspansi, Penggabungan/Peleburan Usaha, dan Akuisisi

Selama tahun 2021, Bank Victoria tidak melakukan kegiatan ekspansi, penggabungan/peleburan usaha, dan akuisisi.

Expansion, Business Merger/Consolidation, and Acquisition

Throughout 2021, Bank Victoria did not conduct any expansion, business merger/consolidation, and acquisition activities.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Sepanjang tahun 2022, Bank tidak melakukan transaksi yang mengandung benturan kepentingan.

Information on Material Transaction with Conflict of Interest

Throughout 2022, the Bank did not conduct any material transactions containing conflict of interest.

Informasi Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2022, Bank dan Entitas Anak telah melakukan transaksi afiliasi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan yang dijelaskan sebagai berikut.

Information of Transaction with Affiliated Parties

Throughout 2022, the Bank and its Subsidiary made affiliated transactions which were business activities carried out to generate business income and carried out regularly, repeatedly, and/or continuously as explained as follows.

Tanggal Date	Nama Pihak Name of Parties	Sifat Hubungan Afiliasi Nature of Affiliation Relationship	Objek Transaksi Object of Transaction	Alasan dilakukannya Transaksi Reasons for Conducting Transaction	Nilai Transaksi (Rupiah) Transaction Value
1 Maret 2022 1 March 2022	- Bank Victoria; dan - PT Victoria Insurance Tbk. - Bank Victoria; and - PT Victoria Insurance Tbk.	- PT Victoria Insurance Tbk dimiliki sahamnya oleh PT Victoria Investama Tbk sebesar 72,95%; dan - PT Victoria Investama Tbk merupakan Pemegang Saham Pengendali Bank Victoria yang memiliki saham sebesar 39,37%. - PT Victoria Investama Tbk owns 72.95% shares of PT Victoria Insurance Tbk; and - PT Victoria Investama Tbk is a Controlling Shareholder of Bank Victoria with shares of 39.37%.	Perlindungan asuransi gedung (<i>building and inventory</i>). Building and inventory insurance coverage.	Memberikan perlindungan <i>property all risk</i> untuk 34 lokasi kantor Bank Victoria. Providing property all risk protection for 34 Bank Victoria office locations.	102,097,268
1 September 2022	- Bank Victoria; dan - PT Victoria Insurance Tbk. - Bank Victoria; and - PT Victoria Insurance Tbk.	- PT Victoria Insurance Tbk dimiliki sahamnya oleh PT Victoria Investama Tbk sebesar 72,95%; dan - PT Victoria Investama Tbk merupakan Pemegang Saham Pengendali Bank Victoria yang memiliki saham sebesar 39,37%. - PT Victoria Investama Tbk owns 72.95% shares of PT Victoria Insurance Tbk; and - PT Victoria Investama Tbk is a Controlling Shareholder of Bank Victoria with shares of 39.37%.	Perlindungan asuransi gedung (<i>building and inventory</i>). Building and inventory insurance coverage.	Memberikan perlindungan <i>property all risk</i> untuk 38 lokasi kantor Bank Victoria. Providing property all risk protection for 38 Bank Victoria office locations.	126,107,470
1 September 2022	- Bank Victoria; dan - PT Victoria Insurance Tbk. - Bank Victoria; and - PT Victoria Insurance Tbk.	- PT Victoria Insurance Tbk dimiliki sahamnya oleh PT Victoria Investama Tbk sebesar 72,95%; dan - PT Victoria Investama Tbk merupakan Pemegang Saham Pengendali Bank Victoria yang memiliki saham sebesar 39,37%. - PT Victoria Investama Tbk owns 72.95% shares of PT Victoria Insurance Tbk; and - PT Victoria Investama Tbk is a Controlling Shareholder of Bank Victoria with shares of 39.37%.	Perlindungan asuransi <i>cash, bank notes, currency notes, cheque, postal order</i> terhadap risiko perampokan selama dalam perjalanan saat pengangkutan/pengiriman. Insurance protection for cash, bank notes, currency notes, checks, postal orders or money orders against the risk of robbery during transportation/delivery.	Memberikan keuntungan proteksi <i>all risk of physical loss of or damage</i> untuk <i>cash, bank notes, currency notes, cheque, postal order</i> atau <i>money order</i> atas 38 lokasi kantor Bank. Providing all risk of physical loss of or damage protection benefits for cash, bank notes, currency notes, checks, postal orders, or money orders for 38 Bank office locations.	211,200,000

Tanggal Date	Nama Pihak Name of Parties	Sifat Hubungan Afiliasi Nature of Affiliation Relationship	Objek Transaksi Object of Transaction	Alasan dilakukannya Transaksi Reasons for Conducting Transaction	Nilai Transaksi (Rupiah) Transaction Value
21 September 2022	- Bank Victoria; dan - PT Asri Kencana Gemilang. - Bank Victoria; and - PT Asri Kencana Gemilang.	- PT Asri Kencana Gemilang dimiliki sahamnya oleh PT Bhuwanatala Indah Permai Tbk sebesar 99,99%; - PT Bhuwanatala Indah Permai Tbk dimiliki sahamnya oleh Safire Capital Ltd sebesar 71,49%; - Safire Capital Ltd dimiliki sahamnya oleh Chemical Asia Corporation Pte Ltd sebesar 100,00%; dan - Chemical Asia Corporation Pte Ltd dimiliki sahamnya oleh Suzanna Tanojo sebesar 36,58% dan Louise Li sebesar 63,11%, di mana Louise Li merupakan anak dari Suzanna Tanojo. - PT Bhuwanatala Indah Permai Tbk owns 99.99% shares of PT Asri Kencana Gemilang; - Safire Capital Ltd owns 71.49% shares of PT Bhuwanatala Indah Permai Tbk; - Chemical Asia Corporation Pte Ltd owns 100.00% shares of Safire Capital Ltd; and - Chemical Asia Corporation Pte Ltd is owned by Suzanna Tanojo with 36.58% shares and Louise Li with 63.11% shares, in which Louise Li is a son of Ms. Suzanna Tanojo.	Perpanjangan sewa ruang kantor di Gedung Graha BIP Lt. 1,9, dan 10, Jl. Gatot Subroto Kav. 23, Jakarta Selatan. Lease extension of office space at Graha BIP Building 1st, 9th, and 10th Floor Jl. Gatot Subroto Kav. 23, South Jakarta.	Meningkatkan sinergi dan <i>cross selling</i> antar Grup Victoria. Increasing synergy and cross selling within the Victoria Group.	51,816,132,000
1 Desember 2022 1 December 2022	- Bank Victoria; dan - PT Victoria Insurance Tbk. - Bank Victoria; and - PT Victoria Insurance Tbk.	- PT Victoria Insurance Tbk dimiliki sahamnya oleh PT Victoria Investama Tbk sebesar 72,95%; dan - PT Victoria Investama Tbk merupakan Pemegang Saham Pengendali Bank Victoria yang memiliki saham sebesar 41,51% - PT Victoria Investama Tbk owns 72.95% shares of PT Victoria Insurance Tbk; and - PT Victoria Investama Tbk is a Controlling Shareholder of Bank Victoria with shares of 41.51%.	Polis asuransi atas 25 unit kendaraan (asuransi kendaraan mobil dan motor). Insurance policies for 25 units of vehicles (car and motorcycle insurance).	Memberikan keuntungan proteksi <i>total loss only and comprehensive (all risk)</i> atas 25 unit kendaraan (mobil dan motor) Bank Victoria. Providing total loss only and comprehensive (all risk) protection benefits for 25 vehicles (cars and motorcycles) of Bank Victoria.	69,739,261
27 Desember 2022 27 December 2022	- Bank Victoria; dan - PT Bank Victoria Syariah. - Bank Victoria; and - PT Bank Victoria Syariah.	PT Bank Victoria Syariah merupakan <i>sister company</i> yang sahamnya saat ini dimiliki Bank sebesar 19,99%. PT Bank Victoria Syariah is a sister company whose shares are currently owned by the Bank at 19.99%.	Kantor milik Bank Victoria, yaitu kantor ex-KCP Grand Boutique yang terletak di Grand Boutique Center, Jakarta Utara. The office belongs to Bank Victoria, that is the ex-KCP Grand Boutique office located at the Grand Boutique Center, North Jakarta.	Mewujudkan sinergi antara Bank dengan PT Bank Victoria Syariah, memaksimalkan fungsi ruangan yang ada untuk disewakan, dan memberikan keuntungan finansial kepada Bank Victoria. Realizing synergy between the Bank and PT Bank Victoria Syariah, maximizing the function of existing space for rent, and providing financial benefits to Bank Victoria.	80,800,000

Transaksi dengan Afiliasi dan Kewajaran Transaksi

Seluruh transaksi dengan pihak afiliasi pada tahun 2022 dilakukan secara wajar (*Arm's Length*) dan sesuai dengan peraturan perundang-undangan. Transaksi dilakukan atas dasar alasan kebutuhan Bank dan bebas dari konflik kepentingan.

Transactions with Affiliates and Fairness of Transactions

All transactions with affiliated parties in 2022 were done in Arm's Length and in accordance with laws and regulations. The transactions are conducted based on the Bank's needs and free of any conflict of interest.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank telah memenuhi peraturan dan ketentuan terkait, yaitu Peraturan Otoritas Jasa Keuangan No. 42/POJK/04/2020 tanggal 1 Juli 2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Pernyataan Dewan Komisaris, Direksi, dan Komite Audit

Direksi menyatakan bahwa transaksi dengan pihak afiliasi ini telah melalui prosedur yang memadai untuk memastikan bahwa transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). Selain itu, peran Dewan Komisaris dan Komite Audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*).

Informasi Transaksi dengan Pihak Berelasi

Dalam kegiatan usaha, Bank Victoria melakukan transaksi-transaksi tertentu dengan pihak-pihak yang berelasi dengan persyaratan dan kondisi yang sama seperti yang diberlakukan kepada pihak ketiga. Pihak yang dikategorikan sebagai pihak yang berelasi dengan Bank adalah Pemegang Saham, Komisaris, Direksi, Pejabat Eksekutif dan Personel Manajemen Kunci di mana transaksi tersebut meliputi kegiatan pokok/utama Bank seperti pemberian pinjaman dan penghimpunan dana.

Nama dan Sifat Hubungan Berelasi

Pihak-pihak berelasi berdasarkan sifat dari hubungan dan transaksi ditunjukkan sebagai berikut.

Compliance with Related Regulations and Provisions

The Bank has complied with related laws and regulation, that is Financial Services Authority Regulation No. 42/POJK/04/2020 dated 1 July 2020 on Transactions with Affiliation and Transactions with Conflict of Interest.

Statement of Board of Commissioners, Board of Directors, and Audit Committee

The Board of Directors states that transactions with affiliated parties were done with adequate procedures to ensure that the transactions were done in accordance with generally accepted business practices, among others, by complying with the arms-length principle. In addition, the role of the Board of Commissioners and the Audit Committee in performing adequate procedures to ensure that transactions were carried out in accordance with generally accepted business practices, among others, is carried out by complying with the arms-length principle.

Information of Transaction with Related Parties

In its business activities, Bank Victoria makes certain transactions with related parties under the same terms and conditions as those applied to third parties. Parties categorized as parties related to the Bank are Shareholders, Commissioners, Directors, Executive Officers, and Key Management Personnel in which the transactions include the main/primary activities of the Bank such as providing loans and raising funds.

Name and Nature of Relationships

The related parties based on the nature of the relationship and transaction are shown below.

Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
PT Victoria Investama Tbk	Pemegang Saham Shareholder	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Victoria Sekuritas Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Grha Swahita	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Merak Energi Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Tridaya Investindo (dahulu PT BIP Tridaya Propertindo) PT Tridaya Investindo (formerly PT BIP Tridaya Propertindo)	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Victoria Insurance Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan, Asuransi Aset Tetap dan Asuransi Kas Deposits from Customers, Loans, Fixed Assets Insurance and Cash Insurance
PT Padi Unggul Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Victoria Alife Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers

Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
PT Victoria Manajemen Investasi	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT BIP Loka Kencana	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT BIP Sentosa	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Studio One	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Asri Kencana Gemilang	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Artoda Karya Gemilang	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Bhuwanatala Indah Permai	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Frogurt Sari Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Emperor Finance Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Grata Mulia Pratama	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Putra Asih Laksana	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Suryayudha Investindo Cipta	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT GMT Investama Mandiri Tbk	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Dwimagna Kapital Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Jaya Bhakti Mandiri	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Magna Investa Mandiri	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Bintang Jaya Bara Sentosa	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT BIP Boga Entertainment	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT BIP Boga Permai	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Bumi Semesta Lestari	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Cahaya Medika Health Care	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
PT Prolestari Mega Persada	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Regis Pratama Indonesia	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Surya Cakra Multi Sarana	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Verena Kapital	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah Deposits from Customers
PT Sulfindo Adiusaha	Dimiliki oleh Pemegang Saham Utama Under Common Control	Simpanan Nasabah, Bank Garansi Deposit from Customers, Bank Guarantee
PT Nata Patindo	Pemegang Saham Shareholder	Simpanan Nasabah Deposits from Customers
Suzanna Tanojo	Pemegang Saham Pengendali Controlling Shareholder	Simpanan Nasabah Deposits from Customers
Christine Tanojo	Pemegang Saham Shareholder	Simpanan Nasabah Deposits from Customers

Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Sifat dari Transaksi Nature of Transaction
Luciana Tanojo	Hubungan Keluarga dengan Suzanna Tanojo Relative of Suzanna Tanojo	Simpanan Nasabah Deposits from Customers
Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank Board of Commissioners, Directors, and Executive Officers of the Bank	Manajemen dan Karyawan Kunci Key Management and Employees	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans
Dewan Komisaris, Direksi, Eksekutif Entitas Asosiasi Board of Commissioners, Directors, Executive Officers of Associated Entity	Manajemen dan Karyawan Kunci Key Management and Employees	Simpanan Nasabah, Pinjaman yang Diberikan Deposits from Customers, Loans

Realisasi Transaksi Pihak Berelasi

Rincian saldo dengan pihak-pihak berelasi diuraikan sebagai berikut.

Realization of Related Party Transactions

Details of balances with related parties are described as follows.

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Aset / Assets			
Pinjaman yang Diberikan - Bruto			Loans - Gross
PT Victoria Investama Tbk	24,998	18,228	PT Victoria Investama Tbk
PT Grha Swahita	16,428	22,231	PT Grha Swahita
PT Victoria Insurance Indonesia	848	1,355	PT Victoria Insurance Indonesia
PT Cahaya Medika Health Care	12	3	PT Cahaya Medika Health Care
PT Jaya Bhakti Mandiri	6	1	PT Jaya Bhakti Mandiri
PT Merak Energi Indonesia	-	138,455	PT Merak Energi Indonesia
PT Tridaya Investindo (dahulu PT BIP Tridaya Propertindo)	-	17,328	PT Tridaya Investindo (formerly PT BIP Tridaya Propertindo)
PT Victoria Sekuritas Indonesia	14,960	-	PT Victoria Sekuritas Indonesia
Dewan Komisaris, Direksi, dan Pejabat Eksekutif Entitas Asosiasi	14,623	10,121	Board of Commissioners, Directors, and Executive Officers of Associated Entity
Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	1,391	11,330	Board of Commissioners, Directors, and Executive Officers of the Bank
Total Pinjaman yang Diberikan - Bruto	73,266	219,052	Total Loans - Gross
Persentase terhadap Total Aset (%)	0.29	0.88	Percentage from Total Assets (%)
Liabilitas / Liabilities			
Simpanan Nasabah			Deposits from Customers
Giro	246,770	76,052	Demand Deposits
Tabungan	54,403	28,314	Savings Deposits
Deposito Berjangka	84,438	607,935	Time Deposits
Negotiable Certificate Deposits	1,717	-	Negotiable Certificate Deposits
Total Simpanan Nasabah	387,327	712,301	Total Deposits from Customers
Persentase terhadap Total Liabilitas (%)	1.74	3.44	Percentage from Total Liabilities (%)
Dana Syirkah Temporer			Temporary Syirkah Funds
Deposito Mudharabah	-	3,075	Mudharabah Deposit
Tabungan Mudharabah	-	209	Mudharabah Saving Deposit
Giro Mudharabah	-	9	Mudharabah Demand Deposit
Total Dana Syirkah Temporer	-	3,293	Total Temporary Syirkah Funds
Persentase terhadap Total Dana Syirkah Temporer (%)	-	0.27	Percentage from Total Temporary Syirkah Funds (%)
Pendapatan Bunga dan Syariah	34,330	49,096	Interest and Sharia Income
Persentase terhadap Total Pendapatan Bunga dan Syariah (%)	2.01	3.05	Percentage from Total Interest and Sharia Income (%)
Beban Bunga dan Syariah	23,912	13,728	Interest and Sharia Expense

Uraian	2022	2021	Description
Persentase terhadap Total Beban Bunga dan Syariah (%)	2.46	1.20	Interest and Sharia Expenses (%)
Beban Tenaga Kerja			Personnel Expenses
Gaji dan Tunjangan Dewan Komisaris, Direksi, dan Pejabat Eksekutif	33,351	41,416	Salaries and Allowances of the Board of Commissioners, Directors, and Executive Officers
Persentase terhadap Total Beban Tenaga Kerja (%)	20.46	28.56	Percentage from Total Personnel Expenses (%)
Liabilitas Komitmen dan Kontinjensi / Liabilities Commitments and Contingencies			
Fasilitas Pinjaman yang Belum Digunakan	(17,296)	(37,329)	Unused Loans Facilities
Garansi yang Diterbitkan - Pihak Berelasi	(2,498)	(2,498)	Guarantees Issued - Related Parties
Total Liabilitas Komitmen dan Kontinjensi	(19,794)	(39,827)	Total Liabilities Commitments and Contingencies
Persentase terhadap Total Liabilitas Komitmen dan Kontinjensi - Bersih (%)	0.49	1.24	Percentage from Total Commitments and Contingencies Liabilities - Net (%)

Transaksi pihak berelasi telah diungkapkan dan dapat dilihat pada Catatan atas Laporan Keuangan No. 41 tentang Informasi Mengenai Pihak-Pihak Berelasi.

Kewajaran dan Alasan Dilakukan Transaksi

Transaksi dengan pihak berelasi telah dilakukan secara wajar sesuai dengan kepentingan Bank (*arm's length transaction*). Seluruh transaksi dengan pihak berelasi dilaksanakan atas dasar alasan kebutuhan usaha Bank Victoria serta ditujukan untuk meningkatkan kinerja Bank.

Kebijakan Mekanisme Review atas Transaksi dan Pemenuhan Peraturan Terkait

Mengacu pada Peraturan Bank Indonesia No. 7/3/PBI/2005 tentang Batas Maksimum Pemberian Kredit Industri Perbankan, yang telah diubah dengan Peraturan Bank Indonesia No. 8/13/PBI/2006 tentang Perubahan Atas Peraturan Bank Indonesia No. 7/3/PBI/2005 tentang Batas Maksimum Pemberian Kredit Industri Perbankan, Bank wajib menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan Penyediaan Dana, khususnya Penyediaan Dana Kepada Pihak Terkait dan atau Penyediaan Dana Besar, dan Surat Keputusan Direksi No. 017/SK-DIR/06/13 tanggal 18 Juni 2013 tentang Unit Kerja Pengkonsolidasi Batas Maksimum Pemberian Kredit (BMPK) menunjuk Divisi Kepatuhan sebagai Unit Kerja yang bertugas mengelola informasi eksposur BMPK terkait.

Komitmen dan Kontinjensi

Bank memiliki komitmen dan kontingensi, ikhtisar komitmen dan kontingensi Bank yang dinyatakan dalam nilai kontrak sebagai berikut.

Related party transactions have been disclosed and can be seen in the Notes to Financial Statements No. 41 on Information of Related Parties.

Fairness in and Reasons for Conducting Transactions

Transactions with related parties have been conducted fairly in accordance with the Bank's Interests (*Arm's Length Transaction*). All transactions with related parties are carried out on the grounds of the business needs of Bank Victoria and are aimed at improving the Bank's performance.

Review Mechanism Policy on Transactions and Compliance with Related Regulations

Referring to Bank Indonesia Regulation No. 7/3/PBI/2005 on Legal Lending Limit for Banking Industry, as amended by Bank Indonesia Regulation No. 8/13/PBI/2006 on Amendment to Bank Indonesia Regulation No. 7/3/PBI/2005 on Legal Lending Limit for Banking Industry, the Bank must apply prudential principles and risk management in Funding, especially Funding to Related Parties and/or Large Exposures, and the Board of Directors' Decision Letter No. 017/SK-DIR/06/13 dated 18 June 2013 on Legal Lending Limit (LLL) Consolidation Work Unit, the Compliance Division is appointed as the Work Unit tasked with processing information on related LLL exposure.

Commitments and Contingencies

The Bank has commitments and contingencies. Summary of the Bank's commitments and contingencies stated in the contract value is as follows.

(dalam juta Rupiah / in million Rupiah)

Uraian	2022	2021	Description
Komitmen / Commitments			
Liabilitas Komitmen			Commitment Liabilities
Fasilitas Pinjaman yang Belum Digunakan			Unused Loans Facilities
Pihak Ketiga	(4,016,398)	(3,251,258)	Third Parties
Pihak Berelasi	(17,296)	(37,329)	Related Parties
Liabilitas Komitmen - Bersih	(4,033,694)	(3,288,587)	Commitment Liabilities - Net

Uraian	2022	2021	Description
Kontinjensi / Contingencies			
Tagihan Kontinjensi			Contingent Receivables
Pendapatan Bunga atas Pinjaman Bermasalah - Pihak Ketiga	364,248	443,666	Interest Receivables on Non-Performing Loans - Third Parties
Liabilitas Kontinjensi			Contingent Liabilities
Garansi yang Diterbitkan - Pihak Berelasi	(2,498)	(2,498)	Guarantees Issued - Related Parties
Garansi yang Diterbitkan - Pihak Ketiga	(345,130)	(365,544)	Guarantees Issued - Third Parties
Letter of Credit	(18,706)	(2,523)	Letter of Credit
Kontinjensi - Bersih	(2,085)	73,102	Contingent - Net
Total Liabilitas Komitmen dan Kontinjensi - Bersih	(4,035,779)	(3,215,486)	Total Commitment and Contingencies Liabilities - Net

Larangan, Batasan, dan/atau Hambatan Signifikan untuk Melakukan Transfer Dana antara Bank dan Entitas Lain dalam Satu Kelompok Usaha

Bank Victoria tidak memiliki pembatasan dalam prosedur operasional terkait transfer dana nasabah, baik dalam bentuk transfer masuk maupun transfer keluar antara Bank dan entitas lain dalam 1 (satu) kelompok usaha. Dalam menyalurkan pinjaman ke pihak ketiga dan entitas lainnya dalam 1 (satu) kelompok usaha, Bank Victoria mengacu pada BMPK yang telah dibuat oleh Divisi *Accounting* dan dipantau oleh Divisi *Compliance & System Procedure* dan Divisi *Credit Risk Review*.

Prohibitions, Limitations, and/or Significant Hindrances to Perform Fund Transfer between the Bank and Other Entities in One Business Group

Bank Victoria has no restrictions in operational procedures regarding Customer's fund transfer either incoming and outgoing transfers between the Bank and other entities within 1 (one) business group. In providing loans to third parties and other entities within 1 (one) business group, Bank Victoria refers to LLL formulated by the Accounting Division, and the activity is monitored by the Compliance & System Procedure Division and Credit Risk Review Division.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan terhadap Kinerja Bank

Pada tahun 2022, terdapat sejumlah peraturan perundang-undangan yang mengalami perubahan dan peraturan yang baru disahkan oleh regulator yang berpengaruh terhadap Bank, yaitu:

Amendments to Laws and Regulations with Significant Impacts on the Bank's Performance

Throughout 2022, there were a number of laws and regulations that were amended and new regulations issued by the regulator that affect the Bank as follows:

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
Peraturan Bank Indonesia / Bank Indonesia Regulations		
No. 24/1/PBI/2022 tentang Jumlah dan Nilai Nominal Uang Rupiah yang Dimusnahkan Tahun 2021 No. 24/1/PBI/2022 on Amount and Nominal Value of Rupiah Destroyed in 2021	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/1/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/1/PBI/2022
No. 24/2/PBI/2022 tentang Transaksi Bank dengan Bank Indonesia untuk Mendukung Penyelesaian Transaksi Menggunakan Mata Uang Lokal Negara Mitra No. 24/2/PBI/2022 on Bank Transactions with Bank Indonesia to Support Settlement of Transactions Using Local Currency of Partner Countries	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/2/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/2/PBI/2022
No. 24/3/PBI/2022 tentang Perubahan atas Peraturan Bank Indonesia No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/3/PBI/2022 on Amendments to Bank Indonesia Regulation No. 23/13/PBI/2021 on the Ratio of Macroprudential Inclusive Financing for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Pengkinian rasio pembiayaan inklusif makroprudensial terkini dari Peraturan Bank Indonesia sebelumnya yaitu No. 23/13/PBI/2021 Updating the latest macroprudential inclusive financing ratio from the previous Bank Indonesia Regulation No. 23/13/PBI/2021	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/3/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/3/PBI/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 24/4/PBI/2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/3/PBI/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/4/PBI/2022 on the Fourth Amendment to Bank Indonesia Regulation No. 20/3/PBI/2018 on Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Perubahan kebijakan dalam pemenuhan Giro Wajib Minimum dalam Rupiah dan valuta asing dari Peraturan Bank Indonesia Sebelumnya yaitu Peraturan Bank Indonesia No. 20/3/PBI/2018 Policy changes in fulfilling the Minimum Statutory Reserves in Rupiah and foreign currency from the previous Bank Indonesia Regulation No. 20/3/PBI/2018	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/4/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/4/PBI/2022
No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif No. 24/5/PBI/2022 on Incentives for Banks Providing Provision of Funds for Certain and Inclusive Economic Activities	Kebijakan terkait insentif bank yang diberikan Bank Indonesia untuk bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif Policy related to bank incentives provided by Bank Indonesia for banks that provide funds for certain and inclusive economic activities	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/5/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/5/PBI/2022
No. 24/6/PBI/2022 tentang Kebijakan Penggunaan Rupiah pada Kegiatan Internasional No. 24/6/PBI/2022 on Policy on the Use of Rupiah in International Activities	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/6/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/6/PBI/2022
No. 24/7/PBI/2022 tentang Transaksi di Pasar Valuta Asing No. 24/7/PBI/2022 on Transactions on Foreign Exchange Market	Ketentuan pelarangan transaksi di pasar valuta asing, pengecualian larangan, dan kewajiban dalam transaksi di pasar valuta asing Provisions on prohibition of transactions on foreign exchange market, exceptions to prohibitions, and obligations in transactions on foreign exchange market	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/7/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/7/PBI/2022
No. 24/16/PBI/2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/16/PBI/2022 on the Fourth Amendment to Bank Indonesia Regulation No. 20/4/PBI/2018 on Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Pelonggaran rasio intermediasi makroprudensial kepada Bank Indonesia jika bank yang sedang dikenakan pembatasan kegiatan usaha oleh Otoritas Jasa Keuangan Easing the macroprudential intermediation ratio to Bank Indonesia if the bank is being subject to restrictions on business activities by the Financial Services Authority	Mengikuti sesuai ketentuan Peraturan Bank Indonesia No. 24/16/PBI/2022 Adjusted to comply with the provisions of Bank Indonesia Regulation No. 24/16/PBI/2022
Peraturan Otoritas Jasa Keuangan / Financial Services Authority Regulations		
No. 1/POJK.03/2022 tentang Layanan Keuangan tanpa Kantor dalam Rangka Keuangan Inklusif No. 1/POJK.03/2022 on Financial Services without Offices in the Context of Inclusive Finance	Bank wajib menerapkan prinsip perlindungan konsumen dalam penyelenggaraan laku pandai sesuai dengan ketentuan peraturan perundang-undangan mengenai perlindungan konsumen sektor jasa keuangan, kewajiban penerapan prinsip pengendalian pengamanan data nasabah dan transaksi, mekanisme dan tata cara penggunaan pihak ketiga, dan kewajiban Bank untuk menerapkan manajemen risiko secara efektif dalam penyelenggaraan laku pandai The Bank is required to apply the principles of consumer protection in the implementation of laku pandai (branchless banking) in accordance with the provisions of laws and regulations regarding consumer protection in the financial services sector, the obligation to apply the principles of security control of customer data and transactions, mechanisms, and procedures for the use of third parties, and the Bank's obligation to implement risk management in an effective manner in administering laku pandai (branchless banking)	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 1/POJK.03/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 4/POJK.04/2022 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.04/2021 tentang Kebijakan dalam Menjaga Kinerja dan Stabilitas Pasar Modal Akibat Penyebaran <i>Corona Virus Disease</i> 2019 No. 4/POJK.04/2022 on Amendments to Financial Services Authority Regulation No. 7/POJK.04/2021 on Policies in Maintaining Capital Market Performance and Stability Due to the Corona Virus Disease 2019 Spread	Perubahan ketentuan restrukturisasi Covid-19 dari peraturan sebelumnya Changes in the provisions of the Covid-19 restructuring from the previous regulations	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 4/POJK.07/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 4/POJK.04/2022
No. 5/POJK.03/2022 tentang Lembaga Pengelola Informasi Perkreditan No. 5/POJK.03/2022 on Credit Information Management Institutions	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 5/POJK.07/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 5/POJK.03/2022
No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan No. 6/POJK.07/2022 on Consumer and Community Protection in the Financial Services Sector	Pelaksanaan Bank dalam perlindungan konsumen dan masyarakat, kebijakan dan prosedur Bank dalam perlindungan konsumen dan masyarakat, pengaturan bentuk, tata cara dan pengecualian penyampaian ringkasan informasi produk dan/atau layanan, pembentukan unit atau fungsi perlindungan konsumen dan masyarakat, dan penyampaian laporan penilaian sendiri oleh pelaku usaha jasa keuangan kepada Otoritas Jasa Keuangan terkait pemenuhan ketentuan perlindungan konsumen Implementation in consumer and community protection, Bank policies and procedures in consumer and community protection, regulation of forms, procedures, and exceptions for submitting summaries of product and/or service information, establishment of units or functions for consumer and community protection, and submission of self-assessment reports by financial services business actors to the Financial Services Authority regarding compliance with consumer protection provisions	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 6/POJK.07/2022
No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks	Peraturan Otoritas Jasa Keuangan tersebut sebagai landasan bagi sistem prosedur TI. Kebijakan, standar, dan prosedur, serta pedoman manajemen risiko penyelenggaraan TI maksimal 6 (enam) bulan sejak berlakunya Peraturan Otoritas Jasa Keuangan ini, perjanjian kerja sama bagi Bank yang telah menggunakan pihak penyedia jasa TI, rencana strategis TI sesuai ketentuan dalam Peraturan Otoritas Jasa Keuangan ini maksimal akhir November 2022 The Financial Services Authority regulation serves as the basis for the IT procedure system. Policies, standards, and procedures, as well as risk management guidelines for implementing IT within a maximum of 6 (six) months from the enforcement of this Financial Services Authority Regulation, cooperation agreements for the Bank that has used IT service providers, IT strategic plans in accordance with the provisions of the Financial Services Authority Regulations, the latest at end of November 2022	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 11/POJK.03/2022
No. 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik No. 14/POJK.04/2022 on Submission of Periodic Financial Statements of Issuers or Public Companies	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 14/POJK.04/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 19 Tahun 2022 tentang Perlakuan Khusus untuk Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana No. 19 of 2022 on Special Treatment for Financial Services Institutions in Certain Regions and Sectors in Indonesia Affected by Disasters	Pengaturan mekanisme persetujuan restrukturisasi kredit yang menerapkan perlakuan khusus untuk debitur pada daerah dan/atau sektor tertentu di Indonesia yang terkena dampak bencana Arrangements for credit restructuring approval mechanisms that apply special treatment to debtors in certain areas and/or sectors in Indonesia affected by the disaster	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 19 Tahun 2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 19 of 2022
No. 22 Tahun 2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum No. 22 of 2022 on Equity Participation Activities by Commercial Banks	Penyertaan modal yang lebih rinci membahas pelampauan batasan penyertaan modal kepada Otoritas Jasa Keuangan, kebijakan dan prosedur terkait penyertaan modal, divestasi, dan sistem pengendalian internal Equity participation in more detail discusses the exceedance of limits on equity participation to the Financial Services Authority, policies and procedures related to equity participation, divestment, and internal control system	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 22 of 2022
No. 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum No. 24 of 2022 on Development of Human Resources Quality for Commercial Banks	Dampak terhadap Bank Victoria terkait dana untuk pengembangan kualitas HC untuk setiap tahun, sistem penyampaian rencana dan realisasi pengembangan kualitas HC, format proyeksi dan realisasi, serta sanksi Impact on Bank Victoria related to funds for HC quality development for each year, delivery system for plans and realization of HC quality development, projection and realization formats, and sanctions	Mengikuti sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 24 Tahun 2022 Adjusted to comply with the provisions of Financial Services Authority Regulation No. 24 of 2022
Surat Edaran Otoritas Jasa Keuangan / Financial Services Authority Circulars		
No. 19/SEOJK.07/2022 tentang Tata Cara Penyusunan Rencana Kerja dan Anggaran Tahunan Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan No. 19/SEOJK.07/2022 on Procedures for Preparing Annual Work Plan and Budget for Alternative Dispute Resolution Agencies in the Financial Services Sector	Tidak ada dampak terhadap Bank Victoria No impact on Bank Victoria	Mengikuti sesuai ketentuan Surat Edaran Otoritas Jasa Keuangan No. 19/SEOJK.07/2022 Adjusted to comply with the provisions of Financial Service Authority Circular No. 19/SEOJK.07/2022
No. 20/SEOJK.04/2022 tentang Perubahan Kedua atas Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.04/2021 tentang Kebijakan Stimulus dan Relaksasi Ketentuan terkait Emiten atau Perusahaan Publik dalam Menjaga Kinerja dan Stabilitas Pasar Modal Akibat Penyebaran Corona Virus Disease 2019 No. 20/SEOJK.04/2022 on the Second Amendment to Financial Services Authority Circular No. 20/SEOJK.04/2021 on Stimulus Policies and Relaxation of Provisions regarding Issuers or Public Companies in Maintaining Capital Market Performance and Stability Due to the Corona Virus Disease 2019 Spread	Perubahan ketentuan restrukturisasi Covid-19 dari pengaturan sebelumnya yaitu Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.04/2021 Tahun 2021 Changes to the provisions of the Covid-19 restructuring from the previous arrangement, which was Financial Services Authority Circular No. 20/SEOJK.04/2021 of 2021	Mengikuti sesuai ketentuan Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.04/2022 Adjusted to comply with the provisions of Financial Service Authority Circular No. 20/SEOJK.04/2022
No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum No. 23/SEOJK.03/2022 on Calculation of Risk Weighted Assets for Market Risk for Commercial Banks	Perubahan penambahan klasifikasi <i>trading book</i> dan <i>banking book</i>, pengaturan mengenai <i>trading desk</i>, perhitungan ATMR, dan laporan terkait ATMR Changes in the addition of trading book and banking book classification, arrangement on trading desk, RWA calculation, and RWA-related reports	Mengikuti sesuai ketentuan Surat Edaran Otoritas Jasa Keuangan No. 23/SEOJK.03/2022 Adjusted to comply with the provisions of Financial Service Authority Circular No. 23/SEOJK.03/2022
No. 28/SEOJK.03.2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum No. 28/SEOJK.03.2022 on Risk Management Certification for Human Resources of Commercial Banks	Sertifikat manajemen risiko yang masih berlaku bagi HC Bank harus dimiliki oleh HC yang bersangkutan pada saat menduduki jabatannya, perubahan pada masa berlaku sertifikat manajemen risiko, <i>fast track</i>, serta penyetaraan A risk management certificate that is still valid for the Bank's HC must be owned by the relevant HC at the time of assuming the position, changes to the validity period of risk management certificates, fast track, and equalization	Mengikuti sesuai ketentuan Surat Edaran Otoritas Jasa Keuangan No. 28/SEOJK.03.2022 Adjusted to comply with the provisions of Financial Service Authority Circular No. 28/SEOJK.03.2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
Peraturan Anggota Dewan Gubernur / Regulations of Members of Board of Governors		
No. 24/1/PADG/2022 tentang Perubahan Kedua atas Peraturan Anggota Dewan Gubernur No. 21/18/PADG/2019 tentang Implementasi Standar Nasional <i>Quick Response Code</i> untuk Pembayaran No. 24/1/PADG/2022 on the Second Amendment to Regulation of Members of Board of Governors No. 21/18/PADG/2019 on Implementation of the National Standard Quick Response Code for Payments	Sistem Pembayaran Standar Nasional <i>Quick Response Code</i> Pembayaran (<i>Quick Response Code Indonesian Standard</i>) yang wajib digunakan dalam setiap transaksi pembayaran di Indonesia yang difasilitasi dengan <i>Quick Response Code</i> untuk pembayaran diarahkan untuk mendukung inklusi keuangan, termasuk pemberdayaan UMKM serta percepatan pemulihan ekonomi nasional National Standard Payment System of Quick Response Code Payment (Quick Response Code Indonesian Standard), which must be used in every payment transaction in Indonesia, which is facilitated by the Quick Response Code for payments directed at supporting financial inclusion, including empowering MSMEs and accelerating national economic recovery	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/1/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/1/PADG/2022
No. 24/2/PADG/2022 tentang Transaksi <i>Cross Currency Repurchase Agreement</i> Surat Berharga dalam Rupiah terhadap Ringgit antara Bank dan Bank Indonesia untuk Mendukung Penyelesaian Transaksi Menggunakan Mata Uang Lokal Negara Mitra No. 24/2/PADG/2022 on Cross Currency Repurchase Agreement Transactions of Securities in Rupiah against Ringgit between Banks and Bank Indonesia to Support the Settlement of Transactions Using Local Currency of Partner Countries	Dampak terhadap Bank Victoria yaitu terkait sanksi. Dalam hal Bank <i>Appointed Cross Currency Dealer</i> (AACD) Indonesia tidak memenuhi kewajiban, maka dikenai sanksi administratif berupa teguran tertulis dan kewajiban membayar dalam rupiah sebesar 0,01 dari nilai nominal transaksi yang dikonversi ke Rupiah, paling sedikit Rp10.000.000,- dan paling banyak Rp100.000.000,- per transaksi Impact on Bank Victoria is related to sanctions. In the event that the Indonesian Appointed Cross Currency Dealer (AACD) Bank does not fulfill its obligations, it will be subject to administrative sanctions in the form of a written warning and an obligation to pay in rupiah in the amount of 0.01 of the nominal value of the transaction converted to Rupiah, at least Rp10,000,000 and at most Rp100,000,000 per transaction	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/2/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/2/PADG/2022
No. 24/3/PADG/2022 tentang Perubahan Kedelapan atas Peraturan Anggota Dewan Gubernur No. 20/10/PADG/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/3/PADG/2022 on the Eighth Amendment to Regulation of Members of Board of Governors No. 20/10/PADG/2018 on Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Ketentuan pemberian insentif Giro Wajib Minimum untuk kebijakan makropudensial disesuaikan dari sebelumnya berupa kelonggaran atas kewajiban pemenuhan Giro Wajib Minimum dalam Rupiah yang wajib dipenuhi secara harian menjadi kelonggaran atas kewajiban pemenuhan Giro Wajib Minimum dalam Rupiah yang wajib dipenuhi secara harian dan/atau secara rata-rata, serta pengaturan mengenai penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif Provisions for Minimum Statutory Reserves incentives for macroprudential policies have been adjusted from previously in the form of leniency on the obligation to fulfill Statutory Reserves in Rupiah which must be met on a daily basis to relaxation for the obligation to fulfill Statutory Reserves in Rupiah which must be fulfilled on a daily basis and/or on an average basis, as well as arrangements regarding the provision of funds for certain and inclusive economic activities	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/3/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/3/PADG/2022
No. 24/4/PADG/2022 tentang Peraturan Pelaksanaan Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif (PADG Insentif) No. 24/4/PADG/2022 on Regulations for Implementing Incentives for Banks Providing Provision of Funds for Certain and Inclusive Economic Activities (PADG Incentives)	Informasi tentang pemberian insentif pertama kali disampaikan paling lambat pada awal periode pemberian insentif di Maret 2022 dan selanjutnya paling lambat pada akhir bulan sebelum periode pemberian insentif dimulai, serta dasar pemberian insentif ada di lampiran Information on the provision of incentives is first submitted no later than the beginning of the incentive provision period in March 2022 and thereafter no later than the end of the month before the incentive award period begins, and the basis for providing incentives is in the attachment	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/4/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/4/PADG/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 24/5/PADG/2022 tentang Perubahan Kelima atas Peraturan Anggota Dewan Gubernur No. 20/15/PADG/2018 tentang Penyelenggaraan Setelmen Dana Seketika Melalui Sistem Bank Indonesia-Real Time Gross Settlement No. 24/5/PADG/2022 on the Fifth Amendment to Regulation of Members of Board of Governors No. 20/15/PADG/2018 on Implementation of Immediate Fund Settlements Through Bank Indonesia-Real Time Gross Settlement System	Batas waktu transaksi <i>top-up</i> Bank Indonesia-Fast Payment melalui sistem BI-Real Time Gross Settlement dan kode transaksi untuk transaksi <i>top-up</i> Bank Indonesia-Fast Payment melalui sistem BI-Real Time Gross Settlement Deadline for Bank Indonesia-Fast Payment top-up transactions through BI-Real Time Gross Settlement system and transaction codes for Bank Indonesia-Fast Payment top-up transactions through BI-Real Time Gross Settlement system	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/5/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/5/PADG/2022
No. 24/6/PADG/2022 tentang Peraturan Pelaksanaan Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah (PADG RPIM) No. 24/6/PADG/2022 on Regulation for Implementing Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units (PADG RPIM)	Bank wajib melakukan pemenuhan rasio pembiayaan inklusif makroprudensial untuk untuk posisi setiap akhir bulan Desember, pertama kali untuk posisi Desember 2022 The Bank is required to fulfill the macroprudential inclusive financing ratio for the position at the end of December, the first time for the position in December 2022	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/6/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/6/PADG/2022
No. 24/7/PADG/2022 tentang Penyelenggaraan Sistem Pembayaran oleh Penyedia Jasa Pembayaran dan Penyelenggara Infrastruktur Sistem Pembayaran No. 24/7/PADG/2022 on Implementation of Payment System by Payment Service Provider and Payment System Infrastructure Provider	Pengenaan sanksi administratif berupa denda untuk pelanggaran kewajiban penyampaian laporan berkala dan asesmen mandiri (<i>self-assessment</i>) untuk pengawasan Imposition of administrative sanctions in the form of fines for violations of the obligation to submit periodic reports and self-assessment for supervision	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/7/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/7/PADG/2022
No. 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/8/PADG/2022 on Regulation for Implementing Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Perubahan pemenuhan Giro Wajib Minimum dan valuta asing terkait sanksi, sanksi kewajiban membayar bagi bank termasuk bank yang menerima pinjaman likuiditas jangka pendek yang melanggar kewajiban pemenuhan Giro Wajib Minimum dalam Rupiah, tata cara pengenaan sanksi kewajiban membayar bagi bank termasuk bank yang menerima pinjaman likuiditas jangka pendek yang melanggar kewajiban pemenuhan Giro Wajib Minimum dalam valuta asing Changes in the fulfillment of Minimum Statutory Reserves and foreign currencies related to sanctions, sanctions to pay for banks including banks that receive short-term liquidity loans that violate the obligation to fulfill the Minimum Statutory Reserves in Rupiah, procedures for imposing sanctions of obligation to pay for banks including banks that receive short-term liquidity loans that violate the obligation to fulfill the Minimum Statutory Reserves in foreign currencies	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/8/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/8/PADG/2022
No. 24/9/PADG/2022 tentang Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri No. 24/9/PADG/2022 on Implementation of Market Code of Ethics and Implementation of Treasury Certification	Pengenaan sanksi administratif berupa kewajiban membayar dilaksanakan dengan ketentuan bagi pelaku transaksi di pasar uang berbentuk bank Imposition of administrative sanctions in the form of an obligation to pay that is carried out under the provisions for those conducting transactions on the money market in the form of a bank	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/9/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/9/PADG/2022
No. 24/10/PADG/2022 tentang Peraturan Pelaksanaan Transaksi di Pasar Valuta Asing No. 24/10/PADG/2022 on Regulation for Conducting Transaction in Foreign Exchange Market	Pelaporan transaksi di pasar valuta asing melalui sistem pelaporan Bank Indonesia, sistem pelaporan, sanksi administratif, dan besar kewajiban membayar yaitu 1% Reporting of transactions in the foreign exchange market through Bank Indonesia reporting system, reporting system, administrative sanctions, and the amount of the obligation to pay is 1%	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/10/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/10/PADG/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 24/11/PADG/2022 tentang Transaksi <i>Domestic Non-Deliverable Forward</i> No. 24/11/PADG/2022 on Domestic Non-Deliverable Forward Transactions	Penyampaian laporan transaksi <i>Domestic Non-Deliverable Forward</i> (DNDF) melalui sistem pelaporan Bank Indonesia serta sistem pelaporan dan sanksi administratif terkait pelaporan Submission of Domestic Non-Deliverable Forward (DNDF) transaction report through Bank Indonesia reporting system as well as reporting system and administrative sanctions related to reporting	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/11/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/11/PADG/2022
No. 24/12/PADG/2022 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 24/4/PADG/2022 tentang Peraturan Pelaksanaan Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif (Perubahan PADG Insentif) No. 24/12/PADG/2022 on Amendments to Regulation of Members of Board of Governors No. 24/4/PADG/2022 on Regulation for Implementing Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities (Changes to PADG Incentives)	Pemberian insentif berdasarkan pemberian kredit atau pembiayaan kepada sektor prioritas sesuai Peraturan Anggota Dewan Gubernur ini mulai berlaku untuk periode pemberian insentif sejak September 2022 Providing incentives based on credit or financing provision to priority sectors in accordance with this Regulation of Members of Board of Governors begins to apply for the period of giving incentives from September 2022	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/12/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/12/PADG/2022
No. 24/14/PADG/2022 tentang Perubahan Kelima atas Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah No. 24/14/PADG/2022 on the Fifth Amendments to Regulation of Members of Board of Governors No. 21/22/PADG/2019 on Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units	Pemenuhan Rasio Pembiayaan Inklusif Makroprudensial untuk posisi setiap akhir Desember, pertama kali untuk posisi Desember 2022 Fulfillment of Macroprudential Inclusive Financing Ratio for the position at the end of December, the first time for the position in December 2022	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/14/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/14/PADG/2022
No. 24/17/PADG/2022 tentang Perubahan Ketiga atas Peraturan Anggota Dewan Gubernur No. 22/22/PADG/2020 tentang Instrumen Operasi No. 24/17/PADG/2022 on the Third Amendment to Regulation of Members of Board of Governors No. 22/22/PADG/2020 on Operating Instruments	Bank melakukan transaksi <i>term</i> deposit operasi pasar terbuka konvensional dalam valuta asing dapat dilakukan dengan mekanisme non-lelang melalui sistem otomasi lelang operasi moneter valuta asing dan/atau sarana lain yang ditetapkan oleh Bank Indonesia serta tidak dapat dilakukan <i>early redemption</i> baik keseluruhan maupun sebagian dan diperpanjang (<i>rollover</i>) The Bank conducts conventional open market operation term deposit transactions in foreign currencies that can be carried out using a non-auction mechanism through an automated auction system for monetary operations in foreign currencies and/or other means determined by Bank Indonesia and early redemption cannot be carried out either in whole or in part and extended (<i>rollover</i>)	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/17/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/17/PADG/2022
No. 24/16/PADG/2022 tentang Perubahan Keempat atas Peraturan Anggota Dewan Gubernur No. 21/25/PADG/2019 tentang Rasio LTV untuk Kredit Properti, Rasio FTV untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor No. 24/16/PADG/2022 on the Fourth Amendment to Regulation of Members of Board of Governors No. 21/25/PADG/2019 on LTV Ratios for Property Loans, FTV Ratios for Property Financing, and Advances for Motor Vehicle Loans or Financing	Ketentuan rasio <i>loan to value</i> untuk kredit properti, rasio <i>financing to value</i> untuk pembiayaan properti, dan uang muka untuk kredit atau pembiayaan kendaraan bermotor, dengan batasan rasio <i>loan to value</i> untuk kredit properti, rasio <i>financing to value</i> untuk pembiayaan properti, dan uang muka untuk kredit atau pembiayaan kendaraan bermotor sesuai Peraturan Anggota Dewan Gubernur Bank Indonesia yang berlaku Provisions on loan to value ratio for property loans, financing to value ratio for property financing, and down payments for motor vehicle loans or financing, with limits on loan to value ratio for property loans, financing to value ratio for property financing, and down payments for motor vehicle loans or financing in accordance with the applicable Regulations of Members of Board of Governors of Bank Indonesia	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/16/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/16/PADG/2022

Peraturan Regulations	Dampak terhadap Bank Victoria Impact on Bank Victoria	Penyesuaian yang Dilakukan Impact on Financial Statements
No. 24/18/PADG/2022 tentang Perubahan atas Peraturan Anggota Dewan Gubernur No. 20/19/PADG/2018 tentang Indonesia Overnight Index Average dan Jakarta Interbank Offered Rate No. 24/18/PADG/2022 on Amendments to Regulation of Members of Board of Governors No. 20/19/PADG/2018 on Indonesia Overnight Index Average and Jakarta Interbank Offered Rate	Perubahan pada laporan berupa penyesuaian laporan pendukung dalam Laporan Lalu Lintas Devisa Bank yang meliputi penambahan Laporan Posisi Instrumen Penempatan Dana Devisa Hasil Ekspor yang dananya bersumber dari reksus devisa hasil ekspor sumber daya alam milik nasabah di Bank dan penghapusan laporan yang tidak lagi disampaikan kepada Bank berdasarkan Peraturan Bank Indonesia mengenai pemantauan kegiatan lalu lintas devisa bank dan nasabah Changes to the report in the form of adjustments to supporting reports in the Bank's Foreign Exchange Flows Report, which include the addition of an Export Proceeds Placement Instrument Position Report whose funds originate from foreign exchange proceeds from exports of natural resources owned by customers at the Bank and deletion of reports that are no longer submitted to the Bank based on Bank Indonesia Regulations on monitoring of bank and customer foreign exchange traffic activities	Mengikuti sesuai ketentuan Peraturan Anggota Dewan Gubernur No. 24/18/PADG/2022 Adjusted to comply with the provisions of Regulation of Members of Board of Governors No. 24/18/PADG/2022

Perubahan Kebijakan Akuntansi

Alasan Perubahan Kebijakan Akuntansi

Bank menerapkan perubahan kebijakan akuntansi baru di tahun 2022 adalah untuk mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku.

Perubahan Kebijakan Akuntansi yang Signifikan

Pada tanggal 1 Januari 2022, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu sebagai berikut.

Amendments to Accounting Policies

Reasons of Amendments to Accounting Principles

The Bank implemented a new accounting policy amendment in 2022 to comply with the applicable Statement of Financial Accounting Standards (PSAK).

Significant Amendments to Accounting Principles

On 1 January 2022, there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows.

ISAK/Amandemen PSAK Amendments to ISAK/PSAK	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amendemen PSAK 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual Amendment to PSAK 22: Business Combinations regarding References to Conceptual Frameworks	Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap Laporan Keuangan di tahun berjalan atau tahun sebelumnya. The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the Financial Statements for current year or prior financial years.
Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak Amendment to PSAK 57: Provisions, Contingent Liabilities, and Contingent Assets regarding Aggravating Contracts - Contract - Fulfillment Costs	
Penyesuaian Tahunan 2020 - PSAK 71: Instrumen Keuangan - Imbalan dalam Pengujian "10 per Sen" untuk Penghentian Pengakuan Liabilitas Keuangan 2020 Annual Adjustments - PSAK 71: Financial Instrument - Fees in the 10 per Cent Test for Derecognition of Financial Liabilities	
IFRS Interpretation Committee Agenda Decision Attributing Benefit to Periods of Service (IAS 19) tentang Imbalan Kerja IFRS Interpretation Committee Agenda Decision Attributing Benefit to Periods of Service (IAS 19) regarding Employee Benefit	





Aspek Pendukung Bisnis

Aspect of Business Support

Key Element Strategy HC Bank Victoria HC Key Element Strategy of Bank Victoria



Membentuk *performance oriented culture*.
Forming a performance-oriented culture.



Mengoptimalkan dukungan HC berbasis digital.
Optimizing digital-based HC support.



Mengembangkan Victoria Corporate University.
Developing Victoria Corporate University.

Rencana Strategis TI Bank Victoria IT Strategic Plan of Bank Victoria



IT Governance

- Project Management.
- SLA andOLAID Management.
- Policy and Procedure.
- Business Continuity.
- ID Management Plan ID.



IT Risk Management and Compliance

- Financial Management.
- Access Control.
- Roles.
- Risk Awareness Program.
- IT Security.



IT Organization

- End User Computing.
- Capacity and Capability.
- Risk Assessment.

HUMAN CAPITAL

Human Capital

Human Capital (HC) merupakan aspek penting dalam menjalankan industri perbankan saat ini yang terus bertransformasi sesuai dengan perkembangan bisnis Bank. Oleh karena itu, Bank Victoria terus berupaya untuk membangun HC yang profesional dan berkualitas melalui pengelolaan HC yang tepat dan terarah sesuai dengan strategi Bank dalam jangka panjang serta perkembangan pasar yang terjadi saat ini maupun masa yang akan datang.

Bank Victoria mengelola HC dimulai dengan menciptakan lingkungan kerja yang nyaman dan harmonis guna memupuk solidaritas dan loyalitas karyawan. Bank juga memberikan perhatian yang sangat besar terhadap pengembangan kualitas HC melalui beragam strategi yang komprehensif. Salah satu strategi Bank dalam meningkatkan kualitas HC adalah dengan melaksanakan pengembangan kompetensi karyawan. Melalui pengelolaan HC, Bank berharap HC mampu memberikan kinerja terbaiknya dengan tetap berperilaku sesuai dengan nilai-nilai utama dan budaya Bank.

Kebijakan Pengelolaan Human Capital

Guna menjaga kesesuaian dan kebenaran praktik pengelolaan HC, Bank Victoria telah menetapkan pedoman pengelolaan HC. Kebijakan *Human Capital Management* telah disahkan serta dimutakhirkan berdasarkan Surat Keputusan Direksi No. 001A/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Kebijakan *Human Capital Management* dan Surat Keputusan Direksi yang telah disahkan serta dimutakhirkan berdasarkan Surat Keputusan Direksi No. 001B/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Standar Operasional Prosedur *Human Capital Management*.

Roadmap Pengelolaan Human Capital

Bank telah menyusun *roadmap* pengelolaan HC sebagai bagian yang tidak terpisahkan dari Rencana Bisnis Bank (RBB) Periode 2023-2025, yaitu *"Moving Forward to Accelerated Growth and Stronger Governance"*. Beberapa strategi yang akan diterapkan Bank dalam mengelola HC sebagai berikut.

1. Membentuk *Performance Oriented Culture*
Menerapkan *performance management process* di semua organisasi yang didukung oleh *Key Performance Indicator* (KPI) yang jelas dan transparan, serta mekanisme penghargaan yang jelas menggunakan *Balance Score Card* dan transparan, serta mekanisme penghargaan yang kuat.
2. Mengoptimalkan Dukungan HC Berbasis Digital
Menempatkan karyawan yang kompeten dan produktif terutama yang mampu beradaptasi dengan proses transformasi digital.

Human Capital (HC) is an important aspect in running the current banking industry which continuously transforms in line with the Bank's business development. Therefore, Bank Victoria continuously builds professional and quality HC through appropriate and targeted HC management in line with the Bank's long-term strategy and the current and future market developments.

Bank Victoria manages its HC starting from establishing comfortable and harmonious work environment in order to foster employee's solidarity and loyalty. The Bank also pays great attention to HC quality development through various comprehensive strategies. One of the Bank's strategies in improving HC quality is by developing employees' competency. Through HC management, the Bank expects HC to provide its best performance while maintaining behavior that reflects the Bank's key values and culture.

Human Capital Management Policy

To ensure conformity and accuracy of HC management practices, Bank Victoria has established HC management guidelines. Human Capital Management Policy has been validated and updated based on the Board of Directors' Decision Letter No. 001A/SK-DIR/12/22 dated 1 December 2022 on Human Capital Management Policy and Board of Directors' Decision Letter that has been validated and updated based on the Board of Directors' Decision Letter No. 001B/SK-DIR/12/22 dated 1 December 2022 on Standard Operating Procedures for Human Capital Management.

Human Capital Management Roadmap

The Bank has prepared an HC management roadmap as an integral part of the 2023-2025 Bank Business Plan (RBB), which is *"Moving Forward to Accelerated Growth and Stronger Governance"*. The HC management strategies that will be applied at the Bank are as follows.

1. Forming a Performance-Oriented Culture
Implementing performance management process in the entire organization supported by clear and transparent Key Performance Indicators (KPI), clear and transparent reward mechanism by using Balance Score Card, and strong reward mechanism.
2. Optimizing Digital-Based HC Support
Placing competent and productive employees, mainly those having the ability to adapt with digital transformation process.

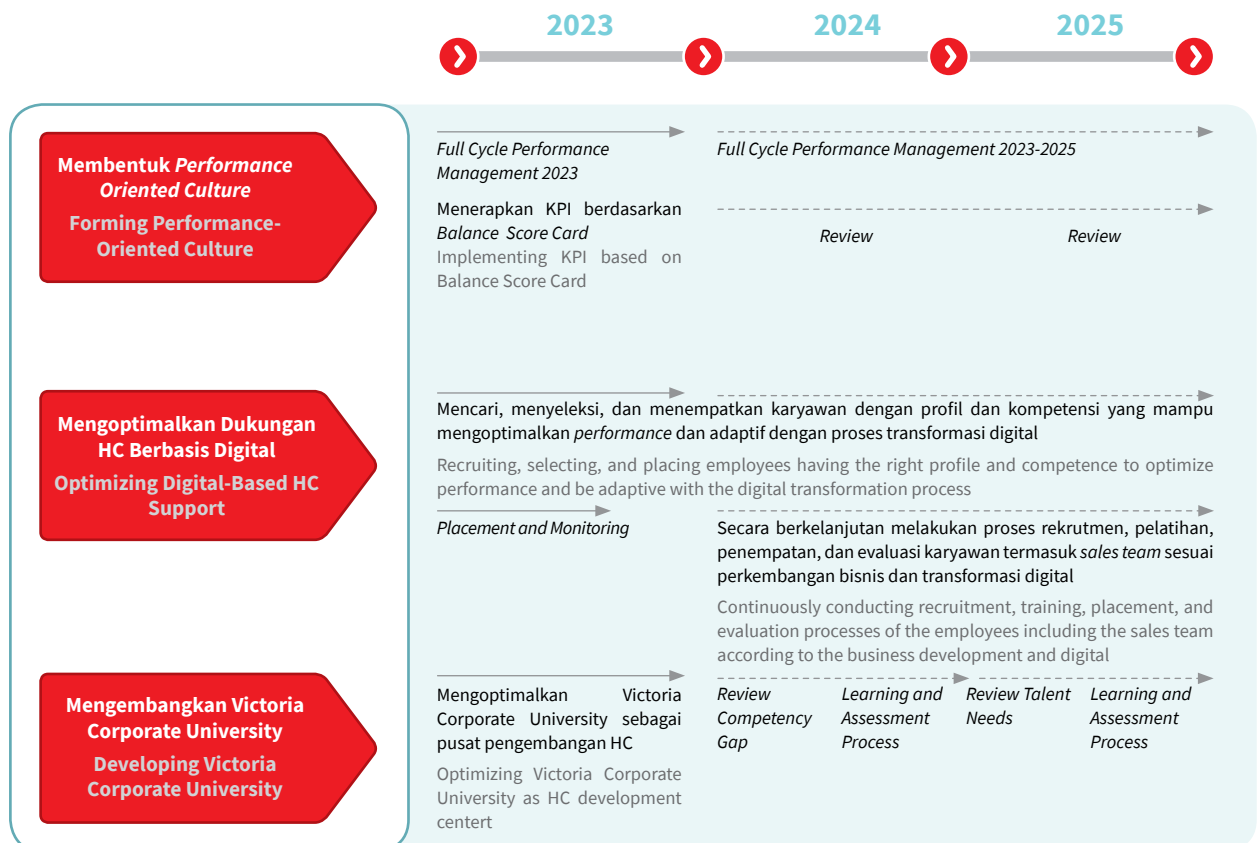


3. Mengembangkan Victoria Corporate University
Membentuk HC yang andal baik di kantor pusat dan kantor cabang utama melalui Victoria Corporate University dengan didukung oleh *learning management system*, *assessment center*, dan *talent pool*.

3. Developing Victoria Corporate University
Establishing reliable HC at head office and main branch offices through Victoria Corporate University, supported by learning management system, assessment center, and talent pool.

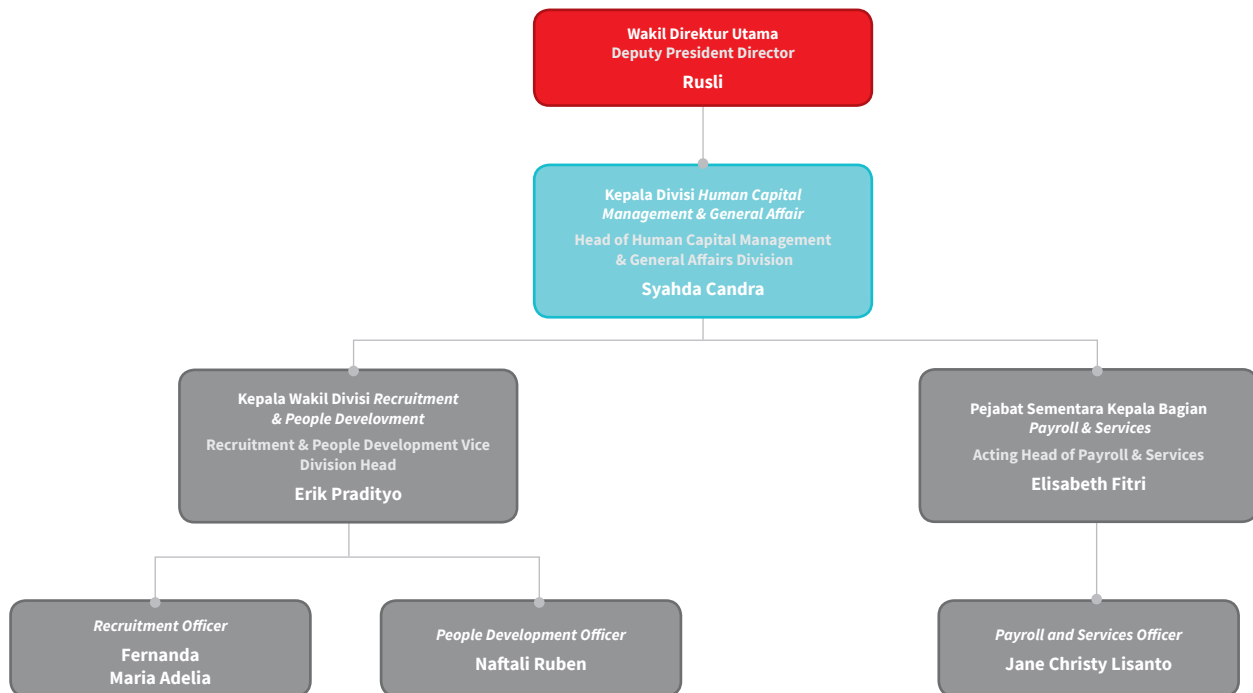
Penjabaran *roadmap* 3 (tiga) tahun ke depan untuk strategi pengembangan HC diuraikan sebagai berikut.

HC development strategy roadmap for the next 3 (three) years is explained as follows.



Struktur Pengelola Human Capital

Pengelolaan HC di Bank dilakukan oleh Divisi *Human Capital Management & General Affair* dan dibantu oleh beberapa Unit Kerja yang dimiliki. Dalam melakukan pengelolaan HC, Divisi dan Unit Kerja tersebut dipimpin langsung oleh Direksi. Sedangkan, pelaksanaan tugas Divisi *Human Capital Management & General Affair* bertanggung jawab secara langsung kepada Wakil Direktur Utama. Struktur organisasi pengelola HC Bank Victoria di tahun 2022 sebagai berikut.



Adapun fungsi dan ruang lingkup tugas terkait HC dari masing-masing Unit Kerja pada Divisi *Human Capital Management & General Affair* diuraikan sebagai berikut.

Human Capital Management Structure

The Bank's HC is managed by Human Capital Management & General Affairs Division and assisted by several subordinating Units. In managing HC, the Divisions and Units are under the Board of Directors' direct supervision. Whereas, the implementation of Human Capital Management & General Affairs Division's duties is directly under the responsibility of the Deputy President Director. The organizational structure of Bank Victoria's HC management in 2022 is shown as follows.

The functions and scope of HC-related duties in each Unit of the Human Capital Management and General Affairs Division are described as follows.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
Divisi <i>Human Capital Management & General Affair</i> Human Capital Management & General Affairs Division	Sebagai Unit Kerja yang mengelola kebijakan di bidang HC. As the Unit managing HC policies.	Mengelola, mengawasi dan melaksanakan: • Perencanaan; • Pengelolaan dan administrasi bidang rekrutmen; • Pendidikan dan pengembangan HC; • Administrasi gaji dan kesejahteraan HC; dan • Pengadministrasian data HC. Manage, monitor, and implement: • Planning; • Management and administration of recruitment; • HC education and development; • HC salary administration and welfare; and • Administering HC data.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
<i>Recruitment and People Development</i>	Sebagai Unit Kerja yang membantu Kepala Divisi <i>Human Capital Management & General Affairs</i> dalam mengelola pelaksanaan rekrutmen/penempatan, serta mengelola pelaksanaan pendidikan dan pengembangan HC. As the Unit assisting the Head of Human Capital Management & General Affairs Division in implementing recruitment/ placement and managing HC's education and development.	• Mengusulkan, melaksanakan penerimaan dan penempatan HC, melakukan administrasi surat penerimaan dan mutasi, pengarsipan dokumentasi HC, pembuatan surat pengangkatan jabatan, dan pengadministrasian lainnya; dan • Mengelola, merencanakan, dan mengadministrasi seluruh kegiatan yang berhubungan dengan pendidikan dan pengembangan HC, seperti seminar dan pelatihan, baik internal maupun eksternal. • Propose, carry out HC recruitment and placement, administration of recruitment and transfer letter, archive HC documentation, make promotion letter, and other administration work; and • Manage, plan, and administer all activities related to HC education and development, such as seminar and training programs, both internal and external.
<i>Payroll and Services</i>	Sebagai Unit Kerja yang membantu Kepala Divisi <i>Human Capital Management & General Affairs</i> dalam mengelola pelaksanaan imbalan/gaji dan kesejahteraan HC. As the Unit assisting the Head of Human Capital Management & General Affairs Division in managing HC's rewards/salaries and welfare.	Mengelola dan melaksanakan kebijakan Direksi mengenai gaji, bonus, THR, pajak penghasilan 21 dan 23, lembur, pinjaman, cuti, BPJS Ketenagakerjaan, BPJS Kesehatan, dan asuransi kesehatan HC. Manage and implement the Board of Directors' policies on salaries, bonuses, THR (festive bonus), Income Tax 21 and 23, overtime, loans, leaves, BPJS Employment, BPJS Health, and HC's health insurance.

Perencanaan Kebutuhan Human Capital

Perencanaan kebutuhan HC dilakukan Bank setiap tahun berdasarkan hasil identifikasi dari persyaratan yang dibutuhkan dan disesuaikan dengan standar formasi, serta pertimbangan kinerja dan potensi di tahun 2022 guna memberikan hasil terbaik. Adapun strategi perencanaan kebutuhan HC untuk tahun 2022 dilakukan dengan optimalisasi dan sinergi seluruh HC. Pelaksanaan rekrutmen bertujuan untuk memenuhi kekosongan jabatan karena adanya karyawan yang mengundurkan diri, promosi, maupun rotasi karyawan.

Rekrutmen Human Capital

Pelaksanaan rekrutmen dilakukan dengan membuka seluas-luasnya kesempatan kepada seluruh kandidat, tanpa diskriminasi terhadap perbedaan suku, agama, ras, maupun golongan politik. Pelaksanaan rekrutmen juga mengutamakan tenaga kerja lokal (dalam negeri) sebagai bentuk pemberian kesempatan kerja bagi masyarakat Indonesia.

Sementara itu, kelompok tenaga kerja yang direkrut Bank berdasarkan kebijakan dan produser *Human Capital Management* yang telah disahkan melalui Surat Keputusan Direksi No. 001A/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Kebijakan *Human Capital Management* dan Surat Keputusan Direksi No. 001B/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Standar Operasional Prosedur *Human Capital Management*, meliputi karyawan organik, kontrak, dan *outsourcing*. Adapun proses rekrutmen Bank Victoria ditunjukkan sebagai berikut.

Planning for Human Capital Needs

HC needs are annually planned by the Bank after identifying the requirements needed, adjusting them to the formation standards, and considering the performance and potential in 2022 in order to provide the best results. The strategies for HC needs planning for 2022 were carried out by optimizing and synergizing the entire HC. Recruitment is carried out to fill the vacancies due to employee's resignations, promotions, or rotations.

Human Capital Recruitment

Recruitment is conducted by providing the widest possible opportunity for all candidates, without any discrimination to ethnicity, religion, race, and political group. The recruitment also prioritizes local (domestic) workforce as a form of providing the widest possible employment opportunities for Indonesian people.

Meanwhile, the manpower group recruited by the Bank based on Human Capital Management policies and procedures, which were approved under Board of Directors' Decision Letter No. 001A/SK-DIR/12/22 dated 1 December 2022 on Human Capital Management Policy and Board of Directors' Decision Letter No. 001B/SK-DIR/12/22 dated 1 December 2022 on Standard Operating Procedures of Human Capital Management, includes organic, contract, and outsourcing employees. The recruitment process of Bank Victoria is shown below.

Mengidentifikasi Jabatan yang Kosong dan Kebutuhan Tenaga Kerja

Proses rekrutmen dimulai saat adanya bidang pekerjaan baru, karyawan dipindahkan atau dipromosikan ke posisi lain, mengajukan permintaan pengunduran diri, dan adanya pemutusan hubungan kerja (PHK). Dengan melihat dinamika dari beberapa hal tersebut dan mencocokkannya dengan perencanaan HC yang telah disusun, maka akan diketahui jabatan apa saja yang sedang kosong dan berapa jumlah tenaga kerja yang dibutuhkan untuk mengisi jabatan tersebut.

Identifying Vacant Positions and Manpower Requirements

The recruitment process begins when there is new vacancy, employee-ees rotated or promoted to other positions, resignations, and terminations of employment (PHK). By viewing the dynamics from these matters and matching them with the pre-compiled HC planning, vacancy and number of manpower required to fill those positions will be identified.

Mencari Informasi Jabatan melalui Analisa Jabatan

Guna mendapatkan uraian dan spesifikasi jabatan sebagai landasan dalam membuat persyaratan jabatan, Bank menerapkan sistem persyaratan jabatan secara hati-hati dan sejelas mungkin, sehingga kandidat yang didapatkan benar-benar sesuai dengan yang diperlukan.

Looking for Information on Positions through Position Analysis

In order to get the job description and specification as the basis in preparing job requirements, the Bank carefully applies a job requirement system as clear as possible, so that candidates screened are truly the required ones.

Menetapkan Sumber, Media, dan Sarana untuk Mendapatkan Kandidat yang Tepat

Dalam mencari kandidat, terdapat 2 (dua) alternatif, yaitu dari dalam Bank atau dari luar Bank. Rekrutmen dari dalam dilakukan apabila kebutuhan staf untuk masa yang akan datang telah direncanakan, sehingga diketahui karyawan yang ada saat ini yang dapat dipindahkan atau dipromosikan. Sedangkan, rekrutmen dari luar dilakukan dengan pertimbangan cermat tentang metode rekrutmen yang tepat untuk mendapatkan kandidat tersebut.

Determining the Source, Media, and Facilities to Obtain the Right Man on the Right Place

There are 2 (two) alternatives to select candidates, internally and externally. Internal recruitment is conducted in the event that the need for staff in the future has already been planned, and therefore, the currently available employees who can be rotated or promoted are identified. Whereas, external recruitment is conducted with careful consideration of the right recruitment method to choose the candidates.

Memilih Metode-Metode Proses Rekrutmen yang Tepat

Bank memiliki banyak metode dalam melakukan rekrutmen, di antaranya iklan, *job posting*, *employee referrals*, *walk-ins* dan *write-ins*, *head hunter*, lembaga pendidikan, serta berbagai sumber lain. Pemilihan metode rekrutmen Bank dapat lebih dari 1 (satu) metode, tergantung pada situasi dan kondisi yang terjadi saat itu.

Selecting Accurate Methods for Recruitment Process

The Bank applies many recruitment methods, such as job advertisement, job posting, employee referrals, walk-ins and write-ins, head hunters, education institutions, and other sources. The Bank can choose more than 1 (one) recruitment method, depending on the current situation and condition.

Menyaring dan Menyeleksi Kandidat

Prosedur seleksi perlu dilakukan dengan alasan:

- Pelaksanaan tugas pada jabatan yang akan diisi memerlukan ciri-ciri fisik dan psikis tertentu yang tidak dimiliki oleh setiap orang;
- Ada lebih banyak kandidat yang tersedia dibandingkan total jabatan yang akan diisi;
- Ada banyak teknik atau metode seleksi yang digunakan oleh Bank dalam menyaring karyawan; dan
- Masing-masing teknik seleksi mengukur karakteristik tertentu, sehingga akan memberi informasi yang berbeda-beda mengenai kandidat.

Screening and Selecting Candidates

The selection procedure is necessary for the following reasons:

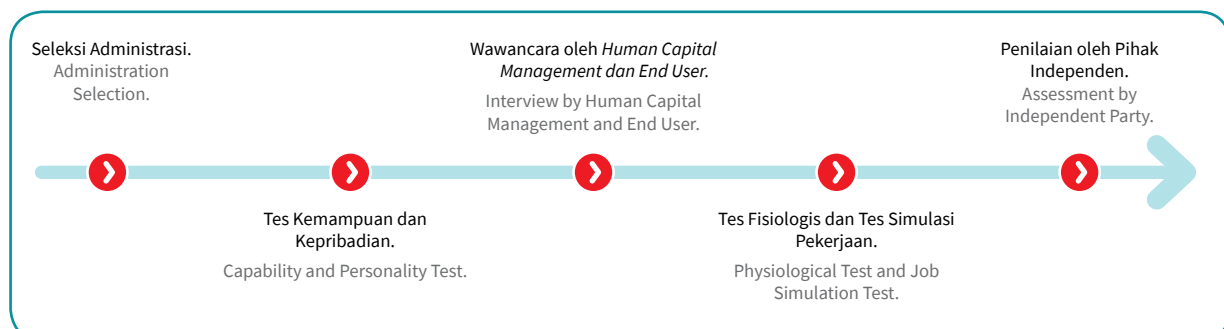
- The implementation of duties for positions to be filled requires certain physical and psychological characteristics that not all people possess;
- There are more candidates available compared to the number of positions to be filled;
- There are many selection techniques or methods used by the Bank in screening employees; and
- Each selection technique will measure certain characteristic, and thus, it will give different information on the candidates.

Seleksi Rekrutmen Human Capital

Proses seleksi Bank Victoria terdiri dari tahapan-tahapan sebagai berikut.

Selection on Human Capital Recruitment

Bank Victoria's selection process consists of the following phases.



Pengembangan Kompetensi Human Capital

Bank membentuk *Corporate University* yang disebut Victoria Corporate University (VCU) sebagai sarana program pembelajaran dan pengembangan kompetensi karyawan seiring dengan perkembangan bisnis Bank. Melalui VCU, diharapkan dapat mewujudkan HC yang profesional dan berkompetensi sebagai sumber keunggulan dan pendukung daya saing perusahaan.

Human Capital Competency Development

The Bank established a *Corporate University* named Victoria Corporate University (VCU) as employee's learning program and competency development facility, aligned with the Bank's business development. VCU is expected to produce professional and competent HC as a source of excellence and support to the Company's competitiveness.

Misi Victoria Corporate University Mission of Victoria Corporate University



Mengembangkan program pendidikan dan pelatihan berbasis kompetensi.
Developing competency-based education and training programs.



Mengembangkan organisasi dan karyawan pembelajar yang efisien.
Developing efficient learning organization and employee.



Membentuk *assessment center* serta *talent pool* yang mampu mengidentifikasi dan mengelola pengembangan karier karyawan guna menciptakan *leader* yang kuat.
Establishing assessment center and talent pool having the ability to identify and manage employee's career development in order to generate strong leaders.

Selain VCU, salah satu media pengembangan kompetensi HC yaitu melalui pemberdayaan program pendidikan dan pelatihan yang didasarkan pada kebutuhan pengembangan individu untuk menunjang keberhasilan kinerja dan karier. Program pendidikan dan pelatihan tersebut disesuaikan dengan rencana pelatihan tahunan yang disusun berdasarkan *Training Need Analysis*.

Apart from VCU, another media to develop HC competencies is by empowering education and training programs based on individual development needs to support performance and career success. The education and training programs are adjusted to the annual training plan prepared based on the Training Need Analysis.

Pengembangan Kompetensi Tahun 2022

Rincian pelatihan yang dilaksanakan pada tahun 2022 sebagai berikut.

Competency Development in 2022

Details of trainings conducted in 2022 are as follows.

Pengembangan Kompetensi Karyawan berdasarkan Strata Jabatan

Employees Competency Development by Level of Position

Jenis Pelatihan Type of Training	Jumlah Pelatihan Total Trainings					Total Pelatihan Total Trainings	Komposisi Composition (%)
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Manajer Manager	Officer	Non-Staff		
Training/Inhouse	12	30	1,917	3,414	98	5,471	65.43
Refreshment Training	-	3	60	34	35	132	1.58
Training/Public	3	7	383	997	5	1,395	16.68
Seminar/Public	-	8	104	113	8	233	2.79
Certification	1	7	249	429	-	686	8.20

Jenis Pelatihan Type of Training	Jumlah Pelatihan Total Trainings					Total Pelatihan Total Trainings	Komposisi Composition (%)
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Manajer Manager	Officer	Non-Staff		
Certification Training	-	1	211	229	-	441	5.27
Educational Scholarship	-	-	2	1	-	3	0.04
Total	16	56	2,926	5,217	146	8,361	100.00
Komposisi (%) Composition (%)	0.19	0.67	35.00	62.40	1.75	100.00	

Materi Pengembangan Kompetensi Competency Development Material

Materi Material	Penyelenggara Organizer	Waktu Time
<i>Training/Inhouse</i>		
Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
Loan Monitoring and Control: Restructuring	Kannata Training & Consulting	Januari 2022 January 2022
Officer Development Program Bisnis Angkatan Ketiga Officer Development Business Program, Third Batch	Internal Bank Bank's Internal	Januari, Februari, dan Maret 2022 January, February, and March 2022
Go Live Aplikasi Manajemen User Go Live User Management Application	Internal Bank Bank's Internal	Januari 2022 January 2022
Penggunaan Core Banking Alhabit: Over Ride dan Otorisasi The Use of Core Banking Alhabit: Over Ride and Authorization	Internal Bank Bank's Internal	Januari 2022 January 2022
Self-Assessment, Focus Group Discussion, dan Pelatihan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Self-Assessment, Focus Group Discussion, and Training of Implementing Anti Money Laundering and Counter-Terrorism Financing Program	Internal Bank Bank's Internal	Januari, Maret, Mei, Juni, Juli, Agustus, September, Oktober, November, dan Desember 2022 January, March, May, June, July, August, September, October, November, and December 2022
Perhitungan Validasi Cadangan Kerugian Penurunan Nilai Pernyataan Standar Akuntansi Keuangan 71 Calculation of Allowance for Impairment Losses Validation, Statement of Financial Accounting Standards 71	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner	Februari 2022 February 2022
Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
Product Knowledge and Service Excellent	Internal Bank Bank's Internal	Februari, April, dan Juli 2022 February, April, and July 2022
Bank Persepsi Collecting Bank	Internal Bank Bank's Internal	Maret 2022 March 2022
Internet Bisnis Business Internet	Internal Bank Bank's Internal	Maret dan Agustus 2022 March dan August 2022
Aspek Legal Pembukaan Rekening Badan Usaha Legal Aspects of Opening a Business Entity Account	Internal Bank Bank's Internal	Maret 2022 March 2022
Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
Aplikasi Maxima Maxima Application	Internal Bank Bank's Internal	April dan Agustus 2022 April dan August 2022
Product Knowledge Allianz Allianz Product Knowledge	Internal Bank dan Allianz Bank's Internal and Allianz	April 2022
Accounting, Finance, and Tax for Banking	Internal Bank dan Tomi Parisianto Wibowo Bank's Internal and Tomi Parisianto Wibowo	April, Mei, Juni, Juli, Agustus, September, Oktober, November, dan Desember 2022 April, May, June, July, August, September, October, November, and December 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Registrasi dan Perubahan Data <i>Internet Banking</i> Bisnis melalui <i>Internet Banking Business Admin</i> Registration and Changes on Data of Internet Banking Business through Internet Banking Business Admin	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Fraud Awareness</i> Pengelolaan Sumber Daya Manusia Guna Memitigasi Risiko Fraud Awareness of Human Resources Management to Mitigate Risk	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
<i>Innovation and Governance for Higher Level of Convenience Banking and Town Hall 2022</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
Soliditas Tim: Kinerja dan Target Solid Team: Performance and Target	Internal Bank Bank's Internal	Juli 2022 July 2022
<i>Service for New Front Liners</i>	Internal Bank Bank's Internal	Agustus dan Oktober 2022 August and October 2022
Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
<i>Wealth Management System</i>	Internal Bank Bank's Internal	September 2022
<i>Focus Group Discussion</i> Permasalahan Operasi Focus Group Discussion on Operational Issues	Internal Bank Bank's Internal	Oktober 2022 October 2022
<i>Service Excellent for Operation</i>	Internal Bank Bank's Internal	Oktober 2022 October 2022
<i>Product Knowledge V-Gold</i>	Internal Bank Bank's Internal	Oktober 2022 October 2022
<i>On the Job Training Internal Control</i>	Internal Bank Bank's Internal	November 2022
<i>Product Knowledge</i> Surat Berharga Negara Ritel ST009 Retail Government Bonds ST009 Product Knowledge	Internal Bank Bank's Internal	November 2022
<i>Product Knowledge</i> Tabungan Imlek Chinese New Year Savings Product Knowledge	Internal Bank Bank's Internal	Desember 2022 December 2022
<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
<i>Product Knowledge</i> Aplikasi E-Tax E-Tax Application Product Knowledge	Internal Bank Bank's Internal	Desember 2022 December 2022
<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Pola Hidup Sehat di Lingkungan Kerja Healthy Lifestyle in the Work Environment	Internal Bank Bank's Internal	Desember 2022 December 2022
Memahami Tipologi Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme sebagai Upaya Memitigasi Risiko Tindak Pidana Pencucian Uang pada Bank Victoria Understanding the Typology of Money Laundering and Terrorism Financing Crimes as an Effort to Mitigate the Risk of Money Laundering Crimes at Bank Victoria	PT Andara Sarana	Desember 2022 December 2022
Refreshment Training		
<i>Action Plan</i> Mitigasi Risiko Pasca Covid-19 (<i>Object Relational Mapping Approach</i>) Post Covid-19 Risk Mitigation Action Plan (Object Relational Mapping Approach)	PT Arfaidhams Secret	Februari 2022 February 2022
Jurus Baru Memberdayakan <i>Governance, Risk, Compliance</i> dan <i>Risk Appetite Statement</i> pada Masa Pandemi New Ways to Empower Governance, Risk, Compliance, and Risk Appetite Statements during the Pandemic Period	Asta Consulting	Februari 2022 February 2022
<i>Enlightenment of Risk Management</i>	PT Efektifpro Knowledge Source	Februari 2022 February 2022
<i>Refreshment</i> Manajemen Risiko Risk Management Refreshment	PT Talindo Edukasi Mandiri	April 2022

Materi Material	Penyelenggara Organizer	Waktu Time
<i>Refreshment Security Knowledge</i>	PT Kurnia Adi Santosa	Juni 2022 June 2022
<i>Refreshment Security Knowledge</i>	PT Sinergi Vista Selaras	Juni 2022 June 2022
<i>Refreshment Sertifikasi Kepatuhan Level Eksekutif</i> Executive Level Compliance Certification Refreshment	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Agustus 2022 August 2022
<i>Refreshment Sertifikasi Certified Anti Fraud Manager</i> Certified Anti Fraud Manager Refreshment	Asia Anti Fraud Manajemen	November 2022
Training/Inhouse		
<i>Tren Penerapan Keuangan Berkelanjutan Berbasis Environmental, Social, and Governance Pasca Pandemi</i> Trend in Implementing Environmental, Social, and Governance-Based Sustainable Finance Post-Pandemic	Majalah Investor	Januari 2022 January 2022
<i>Commercial and Legal Aspects for Developing Digital Business</i>	Intrinsics	Februari 2022 February 2022
<i>Identifikasi Transaksi Keuangan Mencurigakan</i> Identification of Suspicious Financial Transactions	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Februari 2022 February 2022
<i>Pendidikan Khusus Profesi Advokat</i> Advocate Profession Special Education	Center for Continuing Legal Education Fakultas Hukum Universitas Indonesia Center for Continuing Legal Education, Faculty of Legal of Universitas Indonesia	Februari 2022 February 2022
<i>Teknik Penyusunan Key Performance Indicator Berbasis Balanced Scorecard</i> Techniques for Preparing Key Performance Indicators based on the Balanced Scorecard	Freddway International Learning	Februari 2022 February 2022
<i>Information System Security Protection</i>	Inixindo	Februari 2022 February 2022
<i>Coaching for Empowering Team for Higher Result</i>	Next Leader Consulting	Maret 2022 March 2022
<i>Effective Communication to Create Powerful Customer Experience</i>	Next Leader Consulting	Maret 2022 March 2022
<i>Penerapan Basel III Reform Basel 4 untuk Perhitungan Aktiva Tertimbang Menurut Risiko pada Risiko Kredit sesuai Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021</i> Implementation of Basel III Reform Basel 4 for Calculation of Risk-Weighted Assets at Credit Risk according to Financial Services Authority Circular No. 24/SEOJK.03/2021	Bankers Association for Risk Management	Maret 2022 March 2022
<i>Statistika untuk Bankers Bidang Manajemen Risiko: Optimalisasi Data Menggunakan Model Statistik Terapan untuk Bank</i> Statistics for Bankers in Risk Management: Data Optimization Using Applied Statistical Models for Banks	Risk Managament Guard	Maret 2022 March 2022
<i>Penyaluran Kredit Bank Perkreditan Rakyat dengan Pola Linkage – Executing</i> Distribution of Rural Bank Loans with a Linkage – Executing Pattern	PT Synergi Daya Utama	Maret dan April 2022 March and April 2022
<i>Comptia Security+</i>	Inixindo	Maret 2022 March 2022
<i>The Mikro Tik Certified Network Associate</i>	Inixindo	April 2022
<i>Digital Banking on Information Technology and Business</i>	PT SysTech Global Informasi	April 2022
<i>Alignment Key Performance Indicator dengan Struktur Organisasi dan Mapping Business Process</i> Alignment of Key Performance Indicator with Organizational Structure and Business Process Mapping	PT Ratama Mitra Kualitas	April 2022
<i>Business E-mail Compromise</i>	PT Andara Sarana	April 2022
<i>Sistem Pembayaran Digital Lintas Negara dan Pengembangan Mata Uang Digital Bank Sentral</i> Cross-border Digital Payment Systems and Central Bank Digital Currency Development	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Mei 2022 May 2022

Materi Material	Penyelenggara Organizer	Waktu Time
<i>Sustainability Governance for Long Term Value Creation</i>	Indonesia Institute for Corporate Directorship	Mei 2022 May 2022
Strategi Pemberantasan Korupsi: Deteksi dan Pencegahan Corruption Eradication Strategy: Detection and Prevention	Perbanas Institute	Mei 2022 May 2022
<i>Bank Digitalization: Lessons Learned from Asian Countries</i>	Otoritas Jasa Keuangan Institute	Mei 2022 May 2022
<i>Focus Group Discussion Implementasi dan Pelaporan Taksonomi Hijau Indonesia Edisi 1.0</i> Focus Group Discussion on Implementation and Reporting of Indonesia's Green Taxonomy Edition 1.0	Otoritas Jasa Keuangan Financial Services Authority	Juni 2022 June 2022
<i>Anti Bribery Management System: Experience Through Integrity</i>	Otoritas Jasa Keuangan Institute	Juni 2022 June 2022
Peran Digitalisasi dalam Mendorong Peningkatan Inklusi Keuangan Role of Digitalization in Encouraging Increased Financial Inclusion	Otoritas Jasa Keuangan Institute	Juni 2022 June 2022
<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
Sosialisasi Perpajakan Badan Musyawarah Perbankan Daerah dengan Kepala Kantor Wilayah Direktorat Jenderal Pajak II Jawa Tengah Dissemination on Taxation of the Regional Banking Consultative Body with the Regional Office Head of the Directorate General of Taxes II Central Java	Badan Musyawarah Perbankan Daerah Jawa Tengah Central Java Regional Banking Consultative Council	Juni 2022 June 2022
Perkembangan Pelayanan Publik di Bidang Legalisasi Apostille Public Services Development in the Apostille Legalization	Pengurus Wilayah Ikatan Notaris Indonesia DKI Jakarta Regional Manager of the Indonesian Notary Association of DKI Jakarta	Juni 2022 June 2022
<i>Securitization Summit 2022: Unlocking Securitization Role in Developing Sustainable Finance</i>	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	Juli 2022 July 2022
Pendalaman Teknis Pemeriksaan Operasional Technical In-depth of Operational Inspection	PT Andara Sarana	Juli 2022 July 2022
<i>Investment Education</i>	Sucor Asset Management	Agustus 2022 August 2022
Mengelola Inflasi dan Mengantisipasi Stagnasi Ekonomi Managing Inflation and Anticipating Economic Stagnation	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Agustus 2022 August 2022
<i>Blueprint Sistem Pembayaran 2025</i> Payment System Blueprint 2025	Bank Indonesia	Agustus 2022 August 2022
Evaluasi Sistem Pembayaran Perbankan Sulawesi Selatan Evaluation of South Sulawesi Banking Payment System	Badan Musyawarah Perbankan Daerah Sulawesi Selatan South Sulawesi Regional Banking Consultative Body	Agustus 2022 August 2022
<i>Kubernetes Administration – Certified Kubernetes Administrator</i> Kubernetes Administration – Certified Kubernetes Administrator	IDN.ID	Agustus dan September 2022 August and September 2022
Operasional Sistem Bank Indonesia (BI-RTGS) Bank Indonesia Operational System (BI-RTGS)	Bank Indonesia	Agustus 2022 August 2022
<i>Be in Control of Your Data Indonesia Technology Leader Summit</i>	Thales	Agustus 2022 August 2022
<i>Vmware</i>	IDN.ID	September 2022
Strategi Pengelolaan Manajemen Risiko Operasional dan Perencanaan Stress Testing dalam Menilai Kecukupan Modal Operational Risk Management Strategy and Stress Testing Planning in Assessing Capital Adequacy	Learning Media Indonesia	September 2022
Perizinan dan Penggunaan E-Licensing dan E-Banking Core Banking System Licensing and Using E-Licensing and E-Banking Core Banking System	Bank Indonesia	September 2022
Pembiayaan Berkelanjutan: Environmental, Social, and Governance Investing Menuju Nol Emisi Sustainable Financing: Environmental, Social, and Governance Investing Towards Zero Emissions	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	September 2022
<i>Core Banking System</i>	Bank Indonesia	September 2022

Materi Material	Penyelenggara Organizer	Waktu Time
<i>Navigating Modern Banking Operation in Changing World: During Geopolitical Tension</i>	Bank Indonesia	September 2022
<i>Innovative and Creative Thinking</i>	GNV Learning Center	September 2022
Audit Kejahatan Siber dan Keamanan Siber Audit on Cyber Crime and Cyber Safety	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Oktober 2022 October 2022
Pengaruh Digitalisasi Sistem Kliring Nasional Bank Indonesia Perbankan setelah Masa Pandemi Effects of Bank Indonesia's National Clearing System Digitalization post Pandemic Period	Ikatan Kliring Perbankan Bandung Bandung Banking Clearing Association	Oktober 2022 October 2022
<i>Basic Trade Finance</i>	PT Trinita Solusi Kreatifindo	Oktober 2022 October 2022
Sinergi Kantor Pengelola Daftar Hitam Nasional dalam Mendukung Pengelolaan Daftar Hitam Nasional yang Akuntabel secara Berkelanjutan Synergy of the National Blacklist Management Office in Sustainably Supporting Accountable Management of the National Blacklist	Bank Indonesia	Oktober 2022 October 2022
Focus Group Discussion Layanan Perkasan Semester II Tahun 2022 Focus Group Discussion of Cash Services Semester II 2022	Bank Indonesia	Oktober 2022 October 2022
Pertukaran Informasi antara Kasir/Teller Perbankan Se-Jawa Barat Tahun 2022 Exchange of Information between Banking Cashiers/Tellers in West Java in 2022	Bank Indonesia	Oktober 2022 October 2022
<i>Data Analysis and Reporting with Excel</i>	GNV Learning Center	Oktober 2022 October 2022
<i>React Native</i>	Rumah Coding	Oktober 2022 October 2022
Ubuntu	IDN.ID	Oktober dan November 2022 October and November 2022
<i>End User Training and Participant Test BI-Fast</i>	Bank Indonesia	November 2022
<i>Zoomtopia Asia Executive Forum 2022</i>	Zoom	November 2022
Uji Parsial Sistem Pembayaran Bank Indonesia Partial Test of Bank Indonesia's Payment System	Bank Indonesia	November 2022
Penerapan Customer Due Dilligence dan Enhance Due Diligence dalam Rangka Anti Pencucian Uang Implementation of Customer Due Diligence and Enhance Due Diligence in the Context of Anti-Money Laundering	PT Andara Sarana	November 2022
<i>Executive Gathering Tahun 2022</i>	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment System Association	November 2022
<i>Indonesia Risk Management Outlook 2023</i>	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Standar Profesi Sekretaris Perusahaan Pendidikan Dasar II Basic Education II of Corporate Secretary Professional Standards	Indonesia Corporate Secretary Association	November 2022
<i>User Group Meeting and Asosiasi SWIFT Indonesia Member Gathering 2022</i>	Asosiasi SWIFT Indonesia Indonesian SWIFT Association	November 2022
Evaluasi Pengelolaan Uang Rupiah Tahun 2022 Evaluation of Rupiah Money Management in 2022	Bank Indonesia	November 2022
<i>Briding ASEAN Connectivity and Sustainability through Digital Innovation</i> Briding ASEAN Connectivity and Sustainability through Digital Innovation	Perbanas Institute dan ASEAN Bankers Perbanas Institute and ASEAN Bankers	November-Desember 2022
<i>Building a Growth Mindset and Resilience for 2023 Using Neuro Linguistik Programming Technique</i>	Freedom of Life	Desember 2022 December 2022
<i>Project Management Professional</i>	Pendidikan dan Pembinaan Manajemen Management Education and Development	Desember 2022 December 2022

Materi Material	Penyelenggara Organizer	Waktu Time
<i>Project Management Fundamental</i>	PT Andalan Teknologi Inovasi	Desember 2022 December 2022
<i>Profesional Scrum Master</i>	PT Andalan Teknologi Inovasi	Desember 2022 December 2022
<i>User Group Sistem Pembayaran dan Financial Market Infrastructures Bank Indonesia</i> Payment System User Group and Financial Market Infrastructures of Bank Indonesia	Bank Indonesia	Desember 2022 December 2022
<i>Risiko Dini Fraud</i> Early Risk of Fraud	PT Globe Persada Indonesia	Desember 2022 December 2022
<i>Penyusunan Modul Kredit</i> Preparation of Credit Modules	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022
Seminar/Public		
<i>Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan</i> Strategy of Preparing Digital Talent to Support Digital Transformation in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
<i>Pengelolaan Energi Nasional: Catatan dan Pengarahan Kebijakan Menuju Pembangunan Berkelanjutan di Indonesia</i> National Energy Management: Notes and Policy Briefing towards Sustainable Development in Indonesia	Forum Kajian Pembangunan dan Indonesia Regional Science Association Development Studies Forum and Indonesia Regional Science Association	Januari 2022 January 2022
<i>Kesiapan Industri Jasa Keuangan dalam Mendukung Literasi Digital Konsumen Jasa Keuangan</i> Readiness of the Financial Services Industry in Supporting Financial Services Consumer Digital Literacy	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
<i>When Security Becomes a High Priority</i>	Katadata dan Dell Technologies Katadata and Dell Technologies	Januari 2022 January 2022
<i>The Impact of Environmental, Social, and Governance on the Performance of Financial Services Industry</i>	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
<i>Implementasi Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum: Kewajiban Bank dalam Menyusun Metodologi Mekanisme Penentuan Produk Baru</i> Implementation of Financial Services Authority Regulation No. 13/POJK.03/2021 on Administration of Commercial Bank Products: Bank's Obligations in Preparing Mechanism for New Product Determination	Bankers Association for Risk Management	Januari dan Maret 2022 January and March 2022
<i>The Impact of Climate Change on Financing Aspects and Insurance Premiums based on Green Economy</i>	Otoritas Jasa Keuangan Institute	Februari 2022 February 2022
<i>Perlindungan Konsumen terhadap Pinjaman Online dan Investasi</i> Consumer Protection for Online Loans and Investment	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Februari 2022 February 2022
<i>Rapat Dengar Pendapat Rancangan Peraturan Otoritas Jasa Keuangan tentang Sumber Daya Manusia Bank Umum</i> Hearing Meeting on the Draft of Financial Services Authority Regulation on Human Resources for Commercial Banks	Otoritas Jasa Keuangan Financial Services Authority	Februari 2022 February 2022
<i>Sosialisasi Peraturan Menteri Ketenagakerjaan No. 2 Tahun 2022 tentang Tata Cara dan Persyaratan Pembayaran Program Jaminan Hari Tua bagi Serikat Pekerja/Buruh dan Asosiasi Pengusaha Indonesia</i> Dissemination on Regulation of Minister of Manpower No. 2 of 2022 on Procedures and Requirements for Payment of Pension Insurance Program for Trade Unions/Laborers and the Association of Indonesian Employers	Kementerian Ketenagakerjaan dan BPJS Ketenagakerjaan Ministry of Manpower and BPJS Employment	Februari 2022 February 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Dewan Pengawas Menyapa Indonesia: <i>Monitoring</i> Tindak Lanjut Peraturan Menteri Dalam Negeri No. 27 Tahun 2021 dan Surat Edaran Menteri Dalam Negeri Supervisory Board Greets Indonesia: Follow-up Monitoring of Minister of Home Affairs Regulation No. 27 of 2021 and Minister of Home Affairs Circular	BPJS Ketenagakerjaan BPJS Employment	Februari 2022 February 2022
Memahami Risiko Hukum dan Kepatuhan pada Perusahaan Understanding Legal and Compliance Risks in the Company	Hukum Online dan IABF Group Hukum Online and IABF Group	Februari 2022 February 2022
Dari Bank <i>Hybrid</i> Menuju Bank Digital From Hybrid Bank to Digital Bank	Otoritas Jasa Keuangan Institute	Februari 2022 February 2022
<i>Building a Resilient Sustainable Finance</i>	Bank Indonesia	Februari 2022 February 2022
Manfaat Program Jaminan Kehilangan Pekerjaan BPJS Ketenagakerjaan Benefits of the Job Loss Guarantee Program of BPJS Employment	PT Gunatronikata Cipta	Maret 2022 March 2022
Kelas <i>Online</i> : Surat Pemberitahuan Masa PPh Unifikasi Online Class: Notification Letter of Unification Income Tax Period	Direktorat Jenderal Pajak Directorate General of Taxation	Maret 2022 March 2022
Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022 March 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Antara Kewajiban dan Kebutuhan Pemenuhan Standar Layanan Payment System Certification and Rupiah Money Management: Between Obligations and Needs to Meet Service Standards	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Maret 2022 March 2022
Peluang dan Tantangan Implementasi <i>Blockchain</i> di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022 March 2022
Pembahasan Strategi Pengedaran Uang Menghadapi Hari Raya Idul Fitri 2022 dan <i>Refreshment</i> Aplikasi <i>Core Banking System</i> , Sistem Layanan Informasi Keuangan, dan Bank Indonesia Counterfeit Analysis Center (BI-AC) Discussion of Money Circulation Strategies for Eid Al-Fitr 2022 and Refreshment of Core Banking System Application, Financial Information Services System, and Bank Indonesia Counterfeit Analysis Center (BI-AC)	Bank Indonesia	Maret 2022 March 2022
Sosialisasi Ketentuan Terbaru BPJS Kesehatan Dissemination of the Latest BPJS Health Provisions	BPJS Kesehatan BPJS Health	April 2022
Menuju Kehidupan yang Lebih Bermakna dan Bahagia Towards a More Meaningful and Happier Life	Otoritas Jasa Keuangan Institute	April 2022
<i>Sustaining Culture when Everyone Remote</i>	Codemi	Mei 2022 May 2022
Dukungan Lembaga Jasa Keuangan untuk Pembiayaan Transisi Energi di Industri Perumahan Financial Services Institution Support for Energy Transition Financing in the Housing Industry	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Juni 2022 June 2022
Menumbuhkan Kepercayaan Masyarakat kepada Industri Asuransi Jiwa Growing Public Trust in the Life Insurance Industry	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Juni 2022 June 2022
<i>Capacity Building</i> Layanan Setoran dan Bayaran kepada Perbankan Bandung Deposit and Payment Services Capacity Building to Bandung Banking	Bank Indonesia	Juni 2022 June 2022
Mitigasi Risiko Pencucian Uang di Era Digital Mitigating Money Laundering Risk in the Digital Age	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Juli 2022 July 2022
<i>Clearing Gathering</i> Paguyuban Petugas Kliring Semarang 2022 Clearing Gathering of Semarang Clearing Officer Association 2022	Paguyuban Petugas Kliring Semarang Semarang Clearing Officer Association	Juli 2022 July 2022
Rapat Umum Anggota Tahun 2022 General Meeting of Members in 2022	Forum Komunikasi Direktur Operasional Perbankan Banking Operations Director Communication Forum	Juli 2022 July 2022
<i>Digital Leadership</i> untuk Memperkuat Transformasi Digital Digital Leadership to Strengthen Digital Transformation	Otoritas Jasa Keuangan Institute	Juli 2022 July 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Pekan Olahraga dan Seni Perbankan Sulawesi Selatan South Sulawesi Banking Arts and Sports Week	Badan Musyawarah Perbankan Daerah Sulawesi Selatan South Sulawesi Regional Banking Consultative Body	Agustus 2022 August 2022
Jalan Sehat Merdeka Freedom Healthy Walk	PT Mahendradata Jaya Mandiri	Agustus 2022 August 2022
Tata Kelola Korporat di Indonesia serta Perkembangannya Selama 10 Tahun Terakhir Corporate Governance in Indonesia and Its Development in the Last 10 Years	Indonesia Institute for Corporate Directorship	Agustus 2022 August 2022
Capacity Building Kebijakan Sistem Pembayaran Bank Indonesia Tahun 2022 Payment System Policy Capacity Building of Bank Indonesia 2022	Bank Indonesia	Agustus 2022 August 2022
Evaluasi Kebijakan Pelaporan Evaluation on Reporting Policies	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center	Agustus 2022 August 2022
Education and Capacity Building Gayeng Perkasa 2022 Education and Capacity Building of Gayeng Perkasa 2022	Bank Indonesia	September 2022
Education and Capacity Building Kliring Perbankan Peserta Pertukaran Warkat Debit Wilayah Jawa Tengah Banking Clearing Education and Capacity Building for Members of Debit Item Exchange in the Central Java Region	Bank Indonesia	September 2022
Inklusi Keuangan melalui Financial Technology Financial Inclusion through Financial Technology	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	September 2022
Prospek Hak Kekayaan Intelektual sebagai Jaminan Utang Prospect of Intellectual Property Rights as Debt Collateral	Otoritas Jasa Keuangan Institute	September 2022
Mempertahankan Kualitas Audit Forensic di Era Global dan Digital Maintaining Forensic Audit Quality in the Global and Digital Era	Association of Certified Fraud Examiners	September 2022
Arbitrator Talks: The Future of Arbitration for Financial Sector's Dispute Settlement in Indonesia	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan Indonesian Alternative Agencies for Dispute Resolution in Financial Services Sector	Oktober 2022 October 2022
ASEAN Bankers Association Virtual Study Tour Indonesia 2022	ASEAN Bankers Association dan Asosiasi Bank of Malaysia ASEAN Bankers Association and Malaysia Banks Association	Oktober 2022 October 2022
Helping Employee Engaged in a Volatility, Uncertainty, Complexity, and Ambiguity World	Forum Human Capital Perbankan Indonesia Human Capital Forum of Indonesian Banking	Oktober 2022 October 2022
Membangun Industri Berbasis Teknologi Hijau Penerapan Sustainable Finance di Industri Jasa Keuangan Syariah Building Green Technology-Based Industry, Implementation of Sustainable Finance in Sharia Financial Services Industry	Otoritas Jasa Keuangan Institute	Oktober 2022 October 2022
Sosialisasi Penanganan Kasus Social Engineering dan Skimming pada Penyedia Jasa Pembayaran Dissemination on Social Engineering and Skimming Case Handling to Payment Service Providers	Bank Indonesia	Oktober 2022 October 2022
Capacity Building	Bank Indonesia	Oktober 2022 October 2022
Permasalahan Pertanahan, Perizinan, Perpajakan dan Pendidikan serta Alternatif Penyelesaiannya Issues on Land, Licensing, Taxation, Education, and Their Alternative Solutions	Ikatan Pejabat Pembuat Akta Tanah dan Universitas Parayangan Association of Land Conveyancer and Universitas Parahyangan	Oktober 2022 October 2022
Forum Komunikasi Kliring dan Kas Communication Forum of Clearing and Cash	Bank Indonesia	Oktober 2022 October 2022
Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Bank Umum Syariah dan Focus Group Discussion Sinergi Perbankan Dissemination on Financial Services Authority Regulation on Sharia Commercial Bank and Focus Group Discussion on Banking Synergy	Otoritas Jasa Keuangan Financial Services Authority	September 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Lanskap Baru Pekerjaan, Tenaga Kerja, dan Tempat Kerja serta Peluang Bisnis di Era Society 5.0 The New Landscape of Jobs, Workforce, Workplaces, and Business Opportunities in the Society 5.0 Era	Kementerian Ketenagakerjaan Ministry of Manpower	Oktober 2022 October 2022
<i>Technology for Humanity the Future of Marketing</i>	PT Gramedia Pustaka Utama	November 2022
<i>Capacity Building</i> Pengelolaan Uang Rupiah Rupiah Money Management Capacity Building	Bank Indonesia	November 2022
<i>Team Building</i> Jasa Kustodian Sentral Efek Indonesia Indonesian Central Securities Depository Services Team Building	PT Kustodian Sentral Efek Indonesia	November 2022
Membangun Personal Branding: Kunci Sukses dalam Berkariir dan Berkinerja Building Personal Branding: Key to Succeed in Career and Performance	Otoritas Jasa keuangan Institute	Desember 2022 December 2022
Evaluasi Kegiatan Operasional Pertukaran Warkat Debet Provinsi Sumatra Utara Operational Activities Evaluation for Debt Item Exchange of North Sumatra Province	Bank Indonesia	Desember 2022 December 2022
Koordinasi Pemenuhan Uang Wilayah Sumatra Utara North Sumatra Regional Coordination of Money Fulfillment	Bank Indonesia	Desember 2022 December 2022

Training Certification

Persiapan Sertifikasi Kepatuhan Level Officer Preparation of Officer Level Compliance Certification	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Februari 2022 February 2022
Persiapan Ujian Sertifikasi Manajemen Risiko Level 1 Preparation of Level 1 Risk Management Certification Exam	Internal Bank Bank's Internal	Mei, September, dan November 2022 May, September, and November 2022
Pendidikan Dasar Penilaian 1 Properti Basic Education of Assessment 1 - Property	Masyarakat Profesi Penilai Indonesia Indonesian Appraisal Professional Society	Juni 2022 June 2022
Persiapan Ujian Sertifikasi Manajemen Risiko Level 5 Preparation of Level 5 Risk Management Certification Exam	PT Talindo Edukasi Mandiri	Juni 2022 June 2022
Persiapan Ujian Sertifikasi Manajemen Risiko Level 2 Preparation of Level 2 Risk Management Certification Exam	PT Talindo Edukasi Mandiri	Juli 2022 July 2022
Persiapan Ujian Sertifikasi Audit Level Auditor Preparation of Auditor Level Audit Certification	PT Efektifpro Knowledge Source	Juli 2022 July 2022
Persiapan Ujian Sertifikasi Manajemen Risiko Level 3 Preparation of Level 3 Risk Management Certification Exam	PT Efektifpro Knowledge Source	Agustus 2022 August 2022
Persiapan Ujian Sertifikasi Wakil Manajer Investasi Preparation of Representative of Investment Manager Certification Exam	The Indonesia Capital Market Institute	Agustus 2022 August 2022
Persiapan Ujian Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Nasabah Level J5 Preparation of Payment System and Rupiah Money Management Exam: Customer Securities Level J5	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	Agustus 2022 August 2022
Persiapan Ujian Sertifikasi Manajemen Risiko Level 4 Preparation of Level 4 Risk Management Certification Exam	PT Talindo Edukasi Mandiri	September 2022
Persiapan Ujian Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Transaksi Pembayaran <i>Trade Finance</i> Level J5 Preparation of Payment System and Rupiah Money Management Exam: Settlement of Trade Finance Payment Transaction Level J5	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	September 2022
<i>Certified Ethical Hacking</i>	Inixindo	September 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Transaksi Treasuri Level J5 Preparation of Payment System and Rupiah Money Management: Treasury Transaction Settlement Level J5	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	September 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penataan Usaha Surat Berharga Nasabah Level J6 Preparation of Payment System and Rupiah Money Management: Management of Customer Securities Business Level J6	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	September 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Pembayaran Transaksi <i>Trade Finance</i> Level J4 Preparation of Payment System and Rupiah Money Management: Settlement of Trade Finance Transaction Payment Level J4	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Oktober 2022 October 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Pengelolaan Uang Tunai Level J5 Preparation of Payment System and Rupiah Money Management: Cash Management Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Oktober 2022 October 2022
Persiapan Ujian Sistem Pembayaran dan Pengelolaan Uang Rupiah <i>Settlement</i> Treasuri Level J6 Preparation of Payment System Exam and Rupiah Money Management Treasury Settlement Level J6	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	November 2022
Persiapan Ujian Sertifikasi <i>Human Resource Manager</i> Preparation of Human Resource Manager Certification Exam	PT Sinergi Garwita Pratama	November 2022
Persiapan Ujian Sertifikasi Audit Level Supervisor Preparation of Supervisor Level Audit Certification Exam	PT Efektifpro Knowledge Source	November 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J5 Preparation of Payment System and Rupiah Money Management: Fund Transfer Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Negara Level J4 Preparation of Payment System and Rupiah Money Management: Government Bonds Level J4	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	November 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Kegiatan Usaha Penukaran Valuta Asing dan Uang Kertas Asing Level J5 Preparation of Payment System and Rupiah Money Management: Foreign Currency Exchange and Banknote Exchange Business Activities Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Persiapan Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J6 Preparation of Payment System and Rupiah Money Management: Fund Transfer Level J6	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022
Persiapan Ujian Wakil Agen Penjual Efek Reksa Dana Preparation of Representative of Mutual Fund Selling Agent Exam	Asosiasi Pelaku Reksa Dana dan Investasi Indonesia Association of Mutual Fund Business Entity and Indonesian Investment	Desember 2022 December 2022

Certification

Sertifikasi Kepatuhan Level <i>Officer</i> Officer Level Compliance Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Februari 2022 February 2022
Pendidikan Profesi Lanjutan Wakil Agen Penjual Efek Reksa Dana Advance Professional Education for Representative of Mutual Fund Selling Agent	Asosiasi Pelaku Reksa Dana dan Investasi Indonesia Association of Mutual Fund Business Entity and Indonesian Investment	Maret, Juni, dan Juli 2022 March, June, and July 2022
Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Maret, Mei, Juni, Agustus, September, Oktober, dan November 2022 March, May, June, August, September, October, and November 2022
<i>Recognition Current Competency</i> Asesor Kompetensi Lembaga Sertifikasi Profesi Pasar Modal Recognition of Current Competency of Assessors' Competency for Capital Market Professional Certification Institute	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juni 2022 June 2022
Sertifikasi Manajemen Risiko Level 5 Level 5 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juni 2022 June 2022
Sertifikasi Manajemen Risiko Level 2 Level 2 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juli dan Agustus 2022 July and August 2022
Sertifikasi Kepatuhan Level <i>Manager</i> Manager Level Compliance Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juli 2022 July 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Sertifikasi Audit Level Auditor Auditor Level Audit Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus dan Desember 2022 August and December 2022
Sertifikasi Manajemen Risiko Level 3 Level 3 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus 2022 August 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J4 Payment System Certification and Rupiah Money Management: Fund Transfer Level J4	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Agustus 2022 August 2022
<i>Refreshment</i> Sertifikasi Kepatuhan Level Eksekutif Executive Level Compliance Certification Refreshment	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus 2022 August 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Nasabah Level J5 Payment System Certification and Rupiah Money Management: Customer Securities Level J5	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	Agustus 2022 August 2022
Sertifikasi Manajemen Risiko Level 4 Level 4 Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Transaksi <i>Trade Finance</i> Level J5 Payment System Certification and Rupiah Money Management: Settlement of Trade Finance Transaction Level J5	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penataan Usaha Surat Berharga Nasabah Level J6 Payment System Certification and Rupiah Money Management: Management of Customer Securities Business Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Pengelolaan Uang Tunai Level J4 Payment System Certification and Rupiah Money Management: Cash Management Level J4	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	September 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Treasuri Level J6 Payment System Certification and Rupiah Money Management: Treasury Settlement Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Oktober 2022 October 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Kegiatan Usaha Penukaran Valuta Asing dan Uang Kertas Asing Level J4 Payment System Certification and Rupiah Money Management: Foreign Currency Exchange and Banknote Exchange Business Activities Level J4	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Oktober 2022 October 2022
Sertifikasi <i>Human Resource Manager</i> Human Resource Manager Certification	PT Sinergi Garwita Pratama dan Badan Nasional Sertifikasi Profesi PT Sinergi Garwita Pratama and National Professional Certification Agency	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transaksi <i>Trade Finance</i> Level J6 Payment System Assessor Certification and Rupiah Money Management: Trade Finance Transaction Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Transaksi Treasuri Level J6 Payment System Assessor Certification and Rupiah Money Management: Treasury Transaction Settlement Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah: Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing Level J6 Payment System Assessor Certification and Rupiah Money Management: Foreign Currency Exchange and Carrying Banknote Exchange Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah: Pengelolaan Transfer Dana pada Bank Level J6 Payment System Assessor Certification and Rupiah Money Management: Fund Transfer Management at Bank Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022

Materi Material	Penyelenggara Organizer	Waktu Time
Sertifikasi Asesor Pengelolaan Uang Tunai Level J6 Cash Management Assessor Certification Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Negara Level J4 Payment System Certification and Rupiah Money Management: Government Bonds Level J4	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: <i>Settlement</i> Pembayaran Transaksi <i>Trade Finance</i> Level J4 Payment System Certification and Rupiah Money Management: Settlement of Trade Finance Transaction Payment Level J4	Ikatan Bankir Indonesia – Banking Competency Center Association of Indonesian Bankers – Banking Competency Center	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Surat Berharga Negara Level J4 Payment System Certification and Rupiah Money Management: Government Bonds Level J4	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Kegiatan Usaha Penukaran Valuta Asing dan Uang Kertas Asing Level J5 Payment System Certification and Rupiah Money Management: Foreign Currency Exchange and Banknote Exchange Business Activities Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Pengelolaan Uang Tunai Level J5 Payment System Certification and Rupiah Money Management: Cash Management Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J6 Payment System Certification and Rupiah Money Management: Fund Transfer Level J6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Desember 2022 December 2022
Sertifikasi Audit Level Supervisor Supervisor Level Audit Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Desember 2022 December 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J5 Payment System Certification and Rupiah Money Management: Fund Transfer Level J5	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022
Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah: Transfer Dana Level J6 Payment System Certification and Rupiah Money Management: Fund Transfer Level J6	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Desember 2022 December 2022

Educational Scholarship

Beasiswa S1 Manajemen Yayasan Administrasi Indonesia Bachelor Scholarship in Management - Yayasan Administrasi Indonesia	Universitas Persada Indonesia Yayasan Administrasi Indonesia	Maret dan September 2022 March and September 2022
Beasiswa Karyawan S2 Program Magister Manajemen Employees Scholarship for Master Program in Management Studies	Universitas Pelita Harapan	Maret 2022 March 2022
Beasiswa Karyawan S2 Program Magister Informatika Employees Scholarship for Master Program in Informatics Studies	Universitas Esa Unggul	Juli 2022 July 2022
Anggaran Pelatihan Training Budget		Rp3,888,712,433,-
Total Biaya Pelatihan Total Training Costs		Rp2,991,913,259,-

Tujuan Pelatihan

Seluruh pengembangan kompetensi yang telah dilaksanakan tersebut bertujuan untuk memberikan dan menambah pengetahuan dan pemahaman yang diperlukan untuk kegiatan operasional Bank, *refreshment* sertifikasi yang disyaratkan untuk kegiatan usaha Bank, dan memberikan pengetahuan terkait kebijakan dan regulasi serta iklim usaha perbankan ke depan.

Training Objectives

All competency development programs held aim to provide and increase the knowledge and understanding required for the Bank's operational activities, certification refreshment required for the Bank's business activities, and provide knowledge related to policies and regulations as well as banking business climate going forward.

Knowledge Management

Untuk mendukung proses pendistribusian ilmu pengetahuan secara menyeluruh dan terstruktur, Bank Victoria melaksanakan *Knowledge Management* yang dikelola melalui VCU. Hal ini ditujukan untuk menghimpun seluruh pengetahuan, keterampilan dan pengalaman kerja HC menjadi sumber informasi yang dapat diakses oleh seluruh HC. Pelaksanaan *Knowledge Management* melalui VCU selain dari pertemuan tatap muka melalui *training class room*, *sharing session*, serta sosialisasi, juga dilakukan melalui beberapa sarana, seperti, *e-learning*, intranet V-Smart, dan Vic-News.

Evaluasi Pengembangan Kompetensi

Untuk mengukur efektivitas pelaksanaan sistem pelatihan dan pengembangan bagi HC, Bank melalui VCU melakukan evaluasi setelah pelatihan melalui *Form Evaluasi Pasca Training*. Hasil evaluasi akan menjadi salah satu bahan pertimbangan dalam mengarahkan dan meningkatkan kebutuhan *training* lanjutan HC.

Penilaian Kinerja Human Capital

Secara khusus, pelaksanaan penilaian kinerja HC diatur dalam Kebijakan *Human Capital Management* yang telah disahkan melalui Surat Keputusan Direksi No. 001A/SK-DIR/12/22 tanggal 1 Desember 2022 dan Standar Operasional Prosedur *Human Capital Management* yang telah disahkan melalui Surat Keputusan Direksi No. 001B/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Standar Operasional Prosedur *Human Capital Management*. Bank Victoria melakukan penilaian kinerja HC berdasarkan pada pencapaian kinerja sesuai dengan:

1. *Key Performance Indicator* (KPI) yang disepakati;
2. Pemenuhan atau peningkatan kompetensi; dan
3. Penerapan nilai-nilai Bank Victoria.

Implementasi penilaian kinerja sesuai dengan KPI yang mengacu pada sistem *Balanced Scorecard*. Sistem *Balanced Scorecard* merupakan suatu sistem pengukuran kinerja yang berfokus pada aspek keuangan dan non-keuangan. Dalam sistem *Balanced Scorecard*, penilaian kinerja dilakukan dengan mempertimbangkan 4 (empat) perspektif yang diharapkan dapat membantu Bank untuk terus mencapai visi serta strategi bisnis ke depan, yaitu keuangan, nasabah, pembelajaran dan pertumbuhan karyawan, serta proses bisnis internal.

Pelaksanaan penilaian kinerja karyawan dimaksudkan untuk mengetahui sejauh mana kinerja dari setiap HC, kekurangan dan kelebihan, serta kelemahan dan kekuatan setiap HC. Selain itu, pelaksanaan penilaian kinerja juga digunakan untuk mengevaluasi efektivitas sistem-sistem yang berjalan atau yang berlaku di Bank Victoria. HC diharapkan dapat menjalankan tugasnya secara optimal, meningkatkan loyalitas, serta menggerakkan iklim kerja yang terbuka, positif dan progresif melalui penilaian kinerja yang dilaksanakan sebanyak 2 (dua) kali dalam 1 (satu) tahun. Berikut alur dari penilaian kinerja HC.

Knowledge Management

To support the process of comprehensive and structured knowledge distribution, Bank Victoria carries out Knowledge Management, administered by VCU. This is intended to compile all HC knowledge, skills, and work experience to become a source of information accessible by all HC. The implementation of Knowledge Management through VCU, apart from face-to-face meetings through classroom training, sharing sessions, and dissemination, is also carried out through several channels, such as e-learning, V-Smart intranet, and Vic-News.

Competency Development Evaluation

To measure the effectiveness of HC training and development system, the Bank through VCU conducts post-training evaluation using the Post-Training Evaluation Form. The evaluation result will become a consideration in directing and enhancing future HC training requirement.

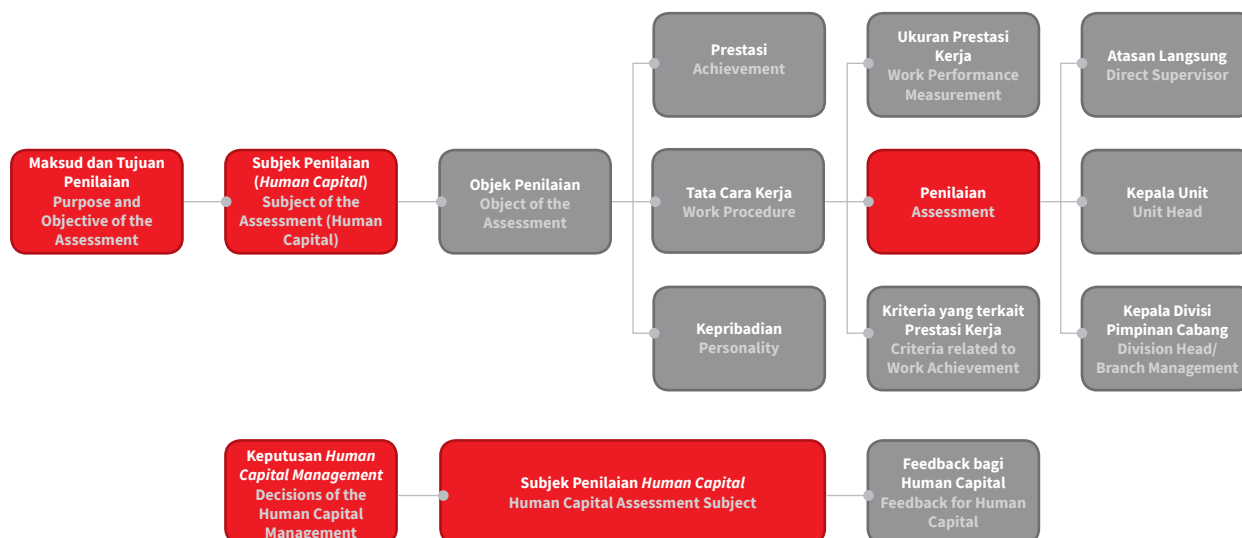
Human Capital Performance Assessment

Specifically, HC's performance assessment is regulated in the Human Capital Management Policy, which was approved under the Board of Directors' Decision Letter No. 001A/SK-DIR/12/22 dated 1 December 2022 and Standard Operating Procedure of Human Capital Management, which was approved under the Board of Directors' Decision Letter No. 001B/SK-DIR/12/22 dated 1 December 2022 on Standard Operating Procedures for Human Capital Management. Bank Victoria conducted HC performance assessments based on performance achievements in accordance with:

1. The agreed Key Performance Indicators (KPI);
2. Fulfillment or improvement of competencies; and
3. Implementation of Bank Victoria's values.

Performance assessment is conducted in line with KPI, which refers to the Balanced Scorecard system. Balanced Scorecard system is a performance measurement system that focuses on financial and non-financial aspects. In the Balanced Scorecard system, performance is assessed by considering 4 (four) perspectives that are expected to support the Bank in achieving its vision and business strategy to the future, which are finance, customers, employees' learning and growth, and internal business process.

The employee's performance assessment is conducted to determine the extent of each HC's performance, disadvantage, and advantage, as well as each HC's weakness and strength. Furthermore, the performance assessment is conducted to evaluate the effectiveness of existing or prevailing systems in Bank Victoria. HC is expected to be able to perform the duties optimally, enhance loyalty, and encourage an open, positive, and progressive work climate through the performance assessment carried out twice in 1 (one) year. Below is the flow of HC performance assessment.



Selanjutnya, hasil penilaian kinerja HC akan menjadi bahan pertimbangan untuk menetapkan kenaikan remunerasi dan bonus tahunan. Selain itu, hasil penilaian kinerja juga akan digunakan sebagai dasar pemberian penghargaan kepada karyawan, baik yang bersifat finansial maupun non-finansial, yang disesuaikan dengan kemampuan Bank setiap tahunnya.

Thereafter, the HC's performance assessment results will become a consideration in determining remuneration and annual bonus increment. In addition, the performance assessment results will also be used as the basis of rewards for employees, both financial and non-financial, adjusted to the Bank's ability every year.

Pengembangan Karier Human Capital

Program pengembangan karier, Bank Victoria berlandaskan pada prinsip *fair opportunity*, seperti adanya kesempatan yang sama bagi setiap karyawan untuk tumbuh dan berkembang dengan tetap memperhatikan faktor kebutuhan Bank, kemampuan, tingkat kinerja, *value rating*, kelompok talenta, ketersediaan jabatan, serta persyaratan lainnya. Adapun tujuan dan manfaat dari pengembangan karier di Bank Victoria sebagai berikut.

Human Capital Career Development

Career development program of Bank Victoria refers to the principle of fair opportunity, such as the availability of equal opportunities for every employee to grow and develop by considering factors such as the Bank's needs, ability, performance level, value rating, talent classification, position availability, and other requirements. The objectives and benefits of career development at Bank Victoria are as follows.

Tujuan Pengembangan Karier Career Development Objective	Manfaat Pengembangan Karier Career Development Benefit
Membantu pencapaian tujuan individu dan Bank sebagai hubungan timbal balik yang bermanfaat bagi kesejahteraan HC. Assisting the achievement of individual and Bank's objectives as a beneficial mutual relationship for HC welfare.	Menjadi media dalam upaya menyediakan HC yang sesuai dengan strategi Bank. Being media in the effort to provide HC that is in accordance with the Bank's strategies.
Menunjukkan hubungan kesejahteraan HC, di mana peningkatan kesejahteraan diharapkan dapat meningkatkan loyalitas. Demonstrating the connection of HC welfare, where improvement of welfare is expected to increase loyalty.	Mengidentifikasi karyawan yang potensial. Identifying potential employees.
Membantu HC memahami potensi dan keahliannya, sehingga mampu menciptakan iklim kerja positif. Assisting HC in understanding the potential and expertise, so that HC can create a positive work environment.	Menciptakan iklim kompetisi yang sehat. Creating a healthy competition climate.
Mengurangi perputaran karyawan, di mana rendahnya tingkat perputaran karyawan dapat menghemat biaya tenaga kerja, khususnya biaya untuk mendidik karyawan baru. Reducing employees' turnover, in which a low employees' turnover rate can save manpower costs, especially the cost of training new employees.	Menyediakan standar kompetensi HC yang dibutuhkan pada setiap jabatan di Bank. Providing HC competence standard required for every position in the Bank. Mengatur agar Bank memiliki dan mengaplikasikan sistem pengembangan karier yang jelas dan terukur. Arranging so that the Bank has and applies a defined and measured career development system.

Bank Victoria juga mengembangkan karier HC dengan mengacu pada *Prudential Career Management Guideline* sebagai berikut.

1. HC yang akan diusulkan untuk dikembangkan kariernya harus diyakini telah memberikan kontribusi kinerja yang konsisten dan berkesinambungan;
2. HC tersebut harus diberikan perluasan tugas/fungsi/kewenangan. Proses perluasan ini dapat dikompensasikan melalui kenaikan gaji yang memadai dengan memperhatikan range gaji dan anggaran biaya tenaga kerja yang tersedia; dan
3. HC yang telah berhasil dalam tugas barunya dapat dipindahkan ke bidang lain dalam rangka memperluas pengetahuannya.

Pada tahun 2022, Bank telah melaksanakan pengembangan karier terhadap HC yang ditunjukkan sebagai berikut.

Bank Victoria also develops HC career by referring to the Prudential Career Management Guidelines as follows.

1. HC whose career is proposed to be developed must be considered of having given consistent and continuous performance contribution;
2. The HC must be given duties/function/authority expansion. This expansion process can be compensated by adequate salary increment with due observance of the salary range and manpower cost budget availability; and
3. HC who are successful in their new assignments can be rotated to other field in order to gain broader knowledge.

In 2022, the Bank conducted career development on HC as shown below.



Human Capital Engagement

Salah satu parameter yang digunakan untuk mengukur tingkat keterikatan emosional karyawan terhadap Bank adalah *Human Capital Engagement*. Bank Victoria senantiasa memperhatikan kesejahteraan seluruh karyawan agar dapat saling bersinergi demi terciptanya produktivitas kerja yang optimal. Beberapa cara yang dilakukan Bank untuk meningkatkan *engagement* karyawan adalah dengan memberikan kesempatan mengikuti pendidikan dan pelatihan untuk meningkatkan pengetahuan serta memberikan kesempatan bagi HC terbaik untuk mengembangkan karier melalui promosi, *job rotation*, *job enrichment*, *job enlargement* atau tantangan lain, seperti terlibat dalam suatu kegiatan yang diselenggarakan Bank.

Selain itu, Bank juga melakukan penilaian kinerja atas pencapaian KPI berdasarkan sistem *Balanced Scorecard* yang direncanakan dan ditetapkan mulai dari level perusahaan, tingkat divisi/tim sampai dengan tingkat individu. Berdasarkan hasil penilaian, Bank melakukan pemantauan atas produktivitas masing-masing individu maupun grup/kelompok. Pemantauan dilakukan melalui *coaching*, *counseling*, dan *controlling*.

Human Capital Engagement

One of the parameters used to measure employees' emotional engagement to the Bank is *Human Capital Engagement*. Bank Victoria always pays attention to the welfare of all employees so that they can work together to create optimal work productivity. Several methods applied by the Bank to increase employees' engagement are by giving the opportunity to participate in education and training programs to improve their knowledge as well as giving the opportunity to the best HC to develop their career through promotion, *job rotation*, *job enrichment*, *job enlargement*, or other challenges, such as engaging in an activity organized by the Bank.

Furthermore, the Bank also conducts performance assessment of KPI achievements based on *Balanced Scorecard* system that are planned and set from the Company level, division/team level, to individual level. Based on the assessment results, the Bank monitors the productivity of each individual employee and group/team. The monitoring is conducted through *coaching*, *counseling*, and *controlling*.

Selanjutnya, hasil penilaian dan pemantauan kinerja digunakan untuk beberapa tujuan, yakni:

Thereafter, performance assessment and monitoring results are used for several purposes, which are:



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Menjadi umpan balik bagi pengembangan kompetensi SDM bersangkutan.
Becoming the feedback for the competency development of the concerned HR.
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Memberikan penghargaan bagi yang memiliki kinerja mencapai atau melebihi target yang disepakati dalam KPI.
Giving appreciation to those whose performance meets or exceeds the targets agreed in their KPI.
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Menentukan program pembinaan bagi yang kurang atau tidak dapat mencapai ukuran kinerja yang ditetapkan.
Determining the coaching program for those whose performance is less than or does not meet the set target.

Adapun kantor cabang Bank yang menerima penghargaan di tahun 2022 sebagai berikut.

The Bank's branch offices that received rewards in 2022 are as follows.

The Best Branch Based on Score Card 2022 kepada / to KCP Muara Karang 2	The Most Accelerate Growth in Loan Booking kepada / to KCP Muara Karang 2	The Best Organic Growth in CASA kepada / to KCU Cideng	The Most Accelerate Growth in Third Party Funds kepada / to KCU BIP
The Best Sales Performance in Wealth Management kepada / to KCU Surabaya	Juara 1 Operasional 1st Winner of Operational kepada / to KCU Senayan	Juara 2 Operasional 2nd Winner of Operational kepada / to KCP Patal Senayan	Juara 3 Operasional 3rd Winner of Operational kepada / to KCU Bogor

HC Engagement juga dilakukan melalui penerapan standar remunerasi yang layak dan memenuhi peraturan-peraturan terkait ketenagakerjaan. Penetapan standar remunerasi dilakukan berdasarkan pemeringkatan karyawan dan jenjang jabatan.

HC Engagement is also carried out through the implementation of fair remuneration standard that meets the regulations related to manpower. The remuneration standard will be determined based on the employee's ranking and position level.

Industrial Relations

Dalam menciptakan suasana kerja terbuka, positif, dan progresif agar tercipta hubungan industrial yang harmonis, dinamis dan adil, Bank menyusun Peraturan Perusahaan Bank Victoria yang telah dimutakhirkan dan disahkan oleh Kementerian Tenaga Kerja dan Transmigrasi melalui Surat Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja No. Kep.4/HI.00.00/00.0000.210405003/B/V/2021 tanggal 28 Mei 2021 tentang Pengesahan Peraturan Perusahaan PT Bank Victoria International Tbk. Peraturan ini dimutakhirkan secara berkala sesuai dengan perubahan peraturan dan perkembangan industri perbankan di tanah air. Sampai tahun 2022, Bank belum memiliki serikat pekerja.

Industrial Relations

To establish an open, positive, and progressive work atmosphere in order to create a harmonious, dynamic, and fair industrial relations, the Bank prepared Bank Victoria's Company Regulations, which was updated and validated by the Ministry of Manpower and Transmigration through the Directorate General of Industrial Relations Development and Labor Social Security Decision No. Kep.4/HI.00.00/00.0000.210405003/B/V/2021 dated 28 May 2021 on Approval of Company Regulations of PT Bank Victoria International Tbk. The Company Regulations are updated periodically in line with any amendments to the regulations and development of the national banking industry. As of 2022, the

Meskipun demikian, Bank senantiasa membangun dan memelihara hubungan industrial yang baik dan harmonis sebagai sebuah sistem hubungan sistem kerja yang sehat antara karyawan dengan manajemen Bank.

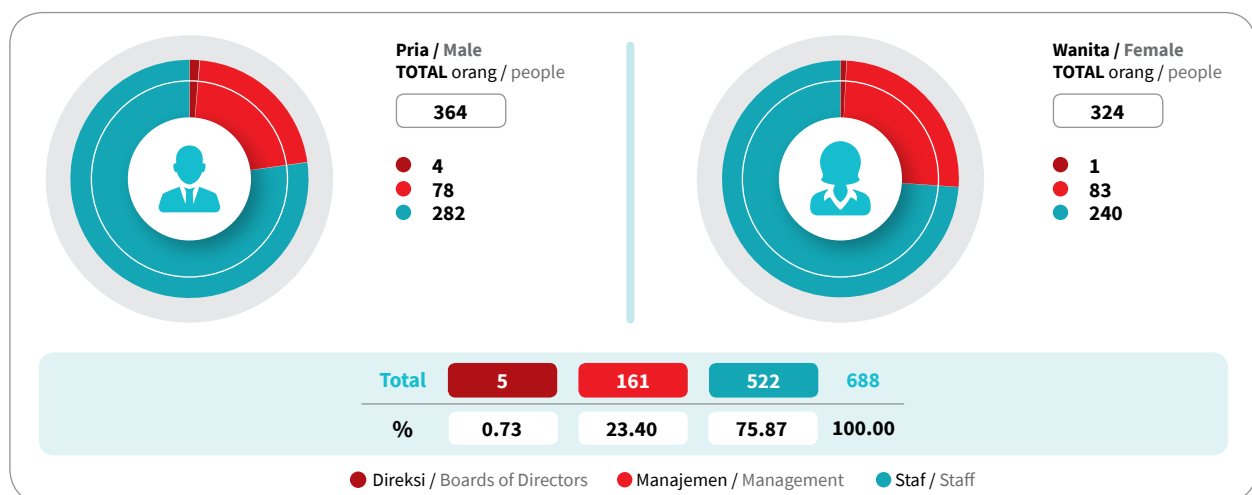
Internalisasi Budaya Perusahaan *Human Capital*

Budaya Perusahaan merupakan nilai budaya Bank yang ditujukan untuk menciptakan transformasi budaya kerja yang lebih profesional di Bank Victoria guna mendukung perbaikan proses dan kinerja bisnis Bank. Transformasi tersebut dimulai dari tahap *awareness*, *engagement*, *acceptance*, dan *ownership*. Berdasarkan hal tersebut, Bank menetapkan program kerja yang dapat memperkuat budaya kerja yang berorientasi pada *intrapreneurship*, kinerja, inovasi, dan efisiensi. Hal itu dilakukan untuk mewujudkan transformasi budaya kerja, seperti sosialisasi dan komunikasi nilai budaya perusahaan, internalisasi nilai budaya perusahaan, penyelarasan sistem organisasi dan HC, serta pelaksanaan program *recognition*. Program tersebut dilaksanakan secara konsisten sebagai bagian yang tidak terpisahkan dari kegiatan operasional Bank.

Jumlah *Human Capital*

Pada akhir tahun 2022, Bank memiliki 688 HC, menurun sebesar 0,86% dibandingkan tahun sebelumnya yang sejumlah 694 HC. Penurunan jumlah HC disebabkan oleh tingkat perputaran karyawan kontrak. Berikut jumlah HC Bank Victoria pada tahun 2022.

Level Organisasi Organizational Level



Bank did not have a trade union. Nevertheless, the Bank always builds and maintains good and harmonious industrial relations as a system of sound working relations between employees and the Bank's management.

Internalization of Human Capital Corporate Culture

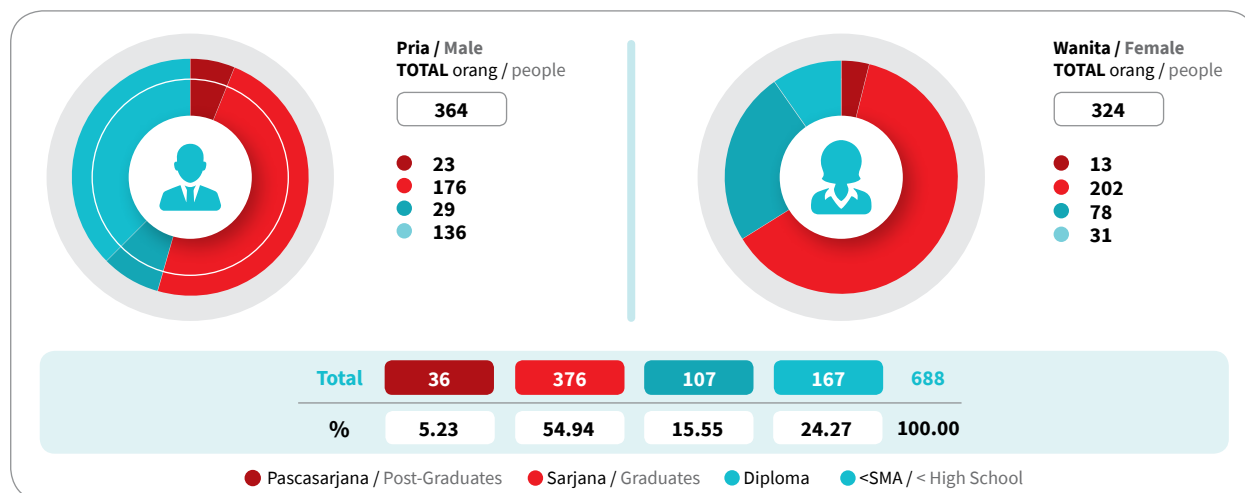
Corporate Culture is the Bank's cultural value that is intended to create a more professional work culture transformation in Bank Victoria in order to support the improvement of the Bank's business process and performance. The transformation starts from awareness, engagement, acceptance, and ownership stages. Based on such matters, the Bank establishes a work program that can strengthen the work culture that is oriented on intrapreneurship, performance, innovation, and efficiency. That matter is conducted to manifest the work culture transformation, such as dissemination and communication of corporate culture values, internalization of corporate cultural values, alignment of organizational and HC systems, and implementation of recognition programs. The program is implemented consistently as an inseparable part of the Bank's operational activities.

Total Human Capital

At the end of 2022, the Bank had 688 HC, decreasing by of 0.86% compared to that of the previous year of 694 HC. The decline in the number of HC was due to the turnover in contract employees. Below is the total of Bank Victoria's HC in 2022.

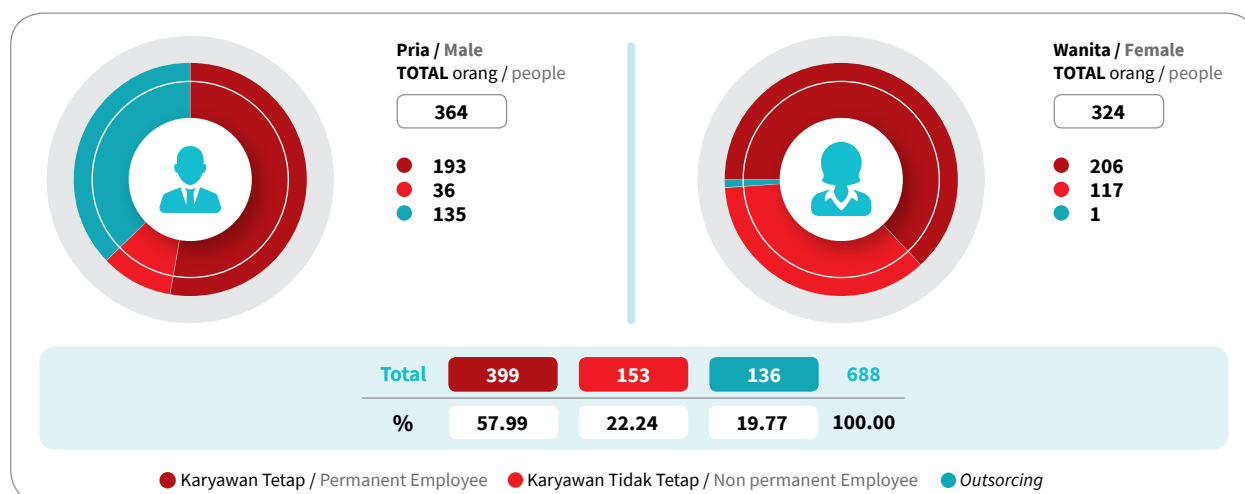
Tingkat Pendidikan

Educational Level



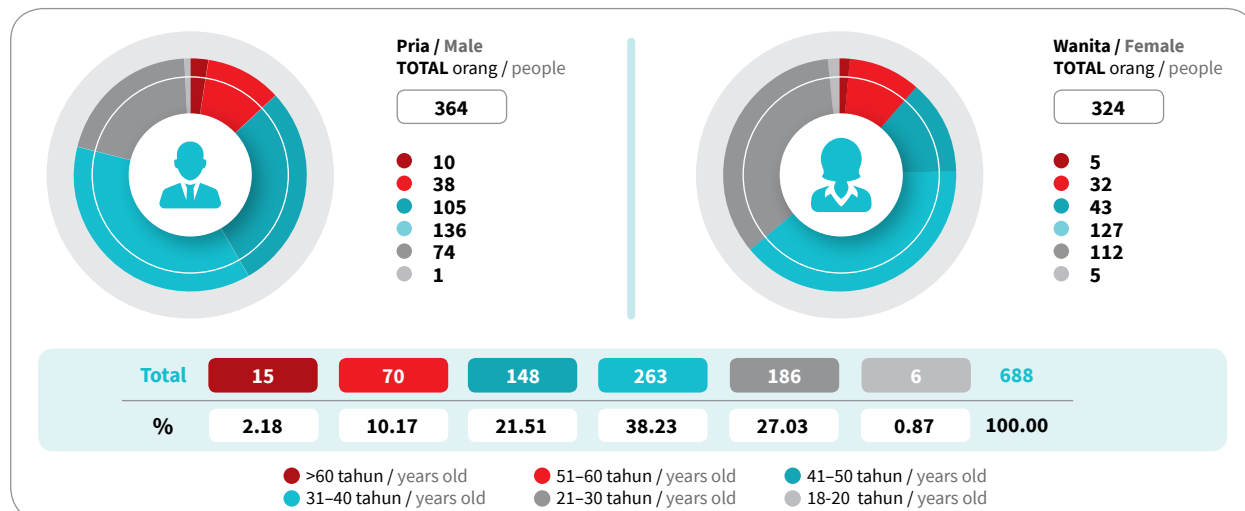
Status Karyawan

Employment Status

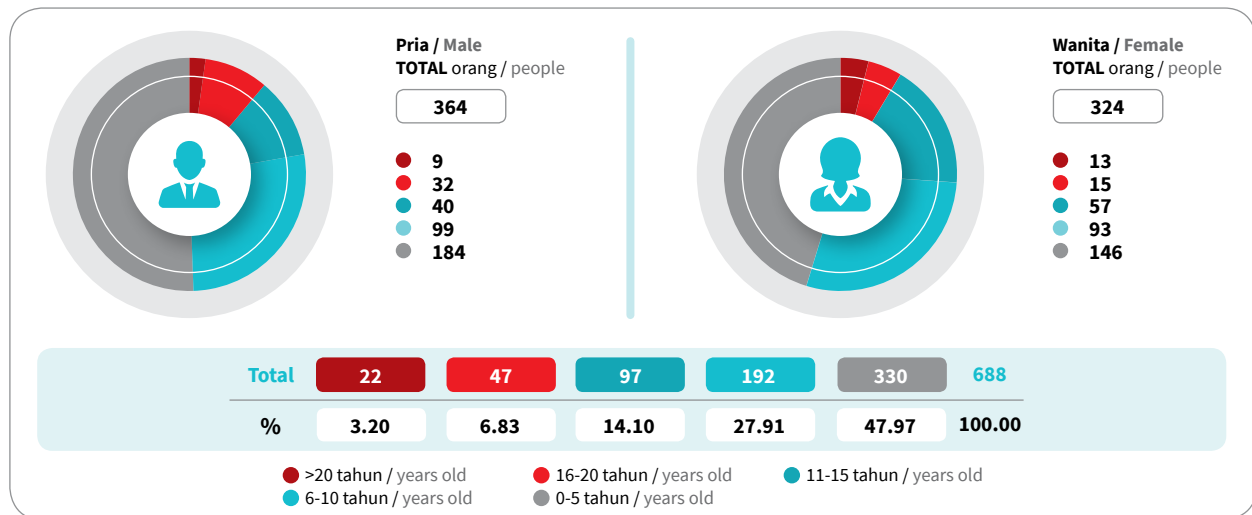


Usia

Age



Masa Kerja Years of Services



Strategi Pengelolaan Human Capital Tahun 2023

Guna memastikan kesinambungan rencana kerja pengelolaan HC, Bank menyusun rencana kerja pengelolaan HC setiap tahun. Rencana kerja pengelolaan HC Bank untuk tahun 2023 diuraikan sebagai berikut.

Human Capital Management Strategy in 2023

In order to ensure the sustainability of HC management work plan, the Bank prepares HC management work plan each year. The Bank's HC management work plan for 2023 is described below.

Uraian Description	Strategi Strategy	Rencana Tindakan Action Plans
Ketentuan dan kebijakan bidang <i>Human Capital Management</i> . Human Capital Management Provisions and Policies.	Memperbarui dan penyempurnaan ketentuan dan kebijakan bidang <i>Human Capital Management</i> . Updating and refining Human Capital Management provisions and policies.	- Menyempurnakan penyusunan <i>key performance indicator</i> karyawan menggunakan <i>balance score card</i> tahun 2021; - Menginikan dan menyempurnakan sistem prosedur bidang <i>Human Capital Management</i>; dan - Menginikan dan menyempurnakan Peraturan Perusahaan guna perpanjangan secara <i>online</i> melalui situs web "pppkb.kemnaker.go.id". - Refining the preparation of employees' key performance indicator using balance score card in 2021; - Updating and refining Human Capital Management system and procedure, and - Updating and refining Company Regulations for online extension through website at "pppkb.kemnaker.go.id".
Pengembangan karyawan. Employee Development.	Mengoptimalkan pendidikan dan pelatihan termasuk juga proses penilaian dan pengelolaan <i>talent</i> karyawan. Optimizing education and training including the process of assessing and managing employee talent.	- Mengembangkan Victoria Corporate University: > Menyusun kurikulum, silabus, dan modul bidang kredit; > Menyusun program <i>talent pool</i>; > Menyusun program penilaian; dan > Mengembangkan program <i>online learning</i>, <i>mobile learning</i>, dan <i>learning management system</i>. - Menyelenggarakan program ujian sertifikasi: > Sertifikasi Manajemen Risiko; > Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah; > Sertifikasi <i>Dealer Treasury</i>; > Sertifikasi Audit; dan > Sertifikasi Kepatuhan. - Menyelenggarakan program <i>Officer Development Program Business</i> angkatan ketiga; - Menyelenggarakan program <i>training refreshment</i> sertifikasi kompetensi; - Menyelenggarakan program pelatihan internal dan eksternal sesuai dengan kebutuhan divisi terkait; dan - Menyosialisasikan peraturan dan ketentuan perbankan serta sosialisasi kebijakan internal.

Uraian Description	Strategi Strategy	Rencana Tindakan Action Plans
		- Developing Victoria Corporate University: > Preparing curriculum, syllabus, and loan modules; > Preparing talent pool program; > Preparing assessment program; and > Developing online learning, mobile learning, and learning management system programs. - Organizing certification exam program: > Risk Management Certification; > Payment System Certification and Rupiah Money Management; > Treasury Dealer Certification; > Audit Certification; and > Compliance Certification. - Conducting Officer Development Program Business program batch three; - Conducting refreshment training program for competency certification; - Conducting internal and external training programs in accordance with the needs of relevant divisions; and - Disseminating banking regulations and provisions as well as internal policies.
Rekrutmen karyawan. Employee Recruitment.	Melakukan pemenuhan kebutuhan karyawan secara tepat. Meeting employees' needs appropriately.	- Melakukan pemenuhan kebutuhan karyawan terutama untuk kebutuhan pemenuhan talenta digital serta untuk mengisi kekosongan karyawan yang mengundurkan diri; dan - Melakukan promosi, rotasi, mutasi, serta penyusunan <i>manpower planning</i>. - Meeting employees' needs, particularly meeting digital talents' needs and to fill the vacancy of resigned employees; and - Promoting, rotating, transferring, and updating manpower planning.
Administrasi services and payroll. Services and payroll administration.	Melakukan pemenuhan ketentuan pelaporan dan layanan ketenagakerjaan. Complying with reporting requirements and employment services.	- Melakukan implementasi bertahap program <i>Human Resource Information System</i> untuk modul <i>online</i>, <i>database</i> karyawan, <i>mobile attendance</i>, serta <i>payroll</i>; - Melakukan pelaporan bidang ketenagakerjaan melalui Aplikasi Pelaporan Online Otoritas Jasa Keuangan (APOLO); - Melakukan pelaporan wajib lapor penyelenggaraan fasilitas kesejahteraan Peraturan Daerah No. 6 Tahun 2004 tentang Pelaporan Wajib Lapor Ketenagakerjaan (Peraturan Menteri Tenaga Kerja No. 3 Tahun 2019); dan - Membuat Surat Pemberitahuan Tahunan Pasal 21 Karyawan. - Gradually implementing Human Resource Information System program for online modules; - Reporting on manpower via Financial Services Authority Online Reporting Application (APOLO); - Conducting mandatory report on the Implementation of Welfare Facilities, Regional Regulation No. 6 of 2004 on Mandatory Report on Manpower (Minister of Manpower Regulation No. 3 of 2019); and - Preparing Annual Tax Return Article 21 Employees.
Office Equipment/System.	Menyusun, mengadakan, dan mengimplementasikan sistem <i>online Human Resource Information System</i> secara bertahap. Preparing, procuring, and implementing online Human Resource Information system in stages.	Menyusun, mengadakan, dan mengimplementasikan sistem <i>online Human Resource Information System</i> secara bertahap. Preparing, procuring, and implementing online Human Resource Information system in stages.

TEKNOLOGI INFORMASI

Information Technology

Sejak pandemi Covid-19 melanda dunia di awal tahun 2020, transaksi digital terus bertumbuh pesat, dan transaksi perbankan dari rumah telah menjadi standar baru. Fenomena tersebut mengokohkan komitmen dan semangat Bank Victoria dalam menyambut peningkatan status dari konvensional menjadi bank layanan digital. Untuk mendukung komitmen tersebut, Bank secara konsisten berinvestasi dalam Teknologi Informasi (TI) serta sistem keamanan untuk memastikan keandalan, stabilitas, dan keamanan sistem TI Bank.

Dasar Penyelenggaraan Teknologi Informasi

Penyelenggaraan TI Bank berdasarkan pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum. Peraturan tersebut memuat beberapa aturan terkait penyelenggaraan TI pada Bank yang diuraikan sebagai berikut.

1. Bank wajib memiliki Komite Pengarah Teknologi Informasi;
2. Komite Pengarah Teknologi Informasi bertanggung jawab memberikan rekomendasi kepada Direksi, paling sedikit terkait dengan:
 - a. Rencana strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank;
 - b. Perumusan kebijakan, standar, dan prosedur TI yang utama;
 - c. Kesesuaian antara proyek TI yang disetujui dengan rencana strategis TI;
 - d. Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati;
 - e. Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen, serta kebutuhan kegiatan usaha Bank;
 - f. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor TI agar memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
 - g. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
 - h. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; serta
 - i. Kecukupan dan alokasi sumber daya yang dimiliki Bank;
3. Bank wajib memiliki dan menerapkan kebijakan, standar, dan prosedur penyelenggaraan TI secara konsisten dan berkesinambungan;
4. Kebijakan, standar, dan prosedur penyelenggaraan TI paling sedikit meliputi aspek:
 - a. Tata kelola TI Bank;
 - b. Arsitektur TI;

Since the Covid-19 pandemic hit the world in early 2020, digital transactions have continued to grow rapidly, and banking transactions from home have become the new standard. Such phenomenon strengthens Bank Victoria's commitment and spirit in welcoming the change in status from conventional to a digital service bank. To support such commitment, the Bank consistently invests in Information Technology (IT) and security systems to ensure the reliability, stability, and security of the Bank's IT systems.

Basis of Information Technology Implementation

The Bank's IT implementation is based on Financial Services Authority Regulation No. 11/POJK.03/2022 on Information Technology Operations by Commercial Banks. The regulation sets out several rules relating to IT implementation at the Bank as listed out below.

1. The Bank must have an Information Technology Steering Committee;
2. The Information Technology Steering Committee is responsible for providing recommendations to the Board of Directors, at least related to:
 - a. IT strategic plan in line with the strategic plan of the Bank's business activities;
 - b. Formulation of key IT policies, standards, and procedures;
 - c. Conformity between the approved IT projects and IT strategic plans;
 - d. Conformity between the implementation of IT projects and project charter agreed;
 - e. Conformity of IT between the needs of management information systems and the needs of the Bank's business activities;
 - f. The effectiveness of measures taken to minimize risks on the Bank's investment in IT sector in order to contribute to the achievement of the Bank's business objectives;
 - g. Monitoring of IT performance and efforts to improve IT performance;
 - h. Efforts to resolve various IT-related problems that cannot be resolved by IT users and providers effectively, efficiently, and on time; and
 - i. Adequacy and allocation of resources owned by the Bank;
3. The Bank must have and apply policies, standards, and procedures for IT implementation consistently and continuously;
4. Policies, standards, and procedures for IT implementation at least contain the following aspects:
 - a. Bank's IT Governance;
 - b. IT Architecture;

c. Penerapan manajemen risiko penyelenggaraan TI Bank; d. Ketahanan dan keamanan siber Bank; e. Penggunaan pihak penyedia jasa TI dalam penyelenggaraan TI Bank; f. Penempatan sistem elektronik dan pemrosesan transaksi berbasis TI; g. Pengelolaan data dan perlindungan data pribadi dalam penyelenggaraan TI Bank; h. Penyediaan jasa TI oleh Bank; i. Pengendalian dan audit internal dalam penyelenggaraan TI Bank; j. Pelaporan; dan k. Penilaian tingkat maturitas digital Bank.	c. Risk management application in the implementation of Bank's IT; d. Bank cyber resilience and security; e. Use of IT services provider in the implementation of Bank's IT; f. Placement of electronic systems and IT-based transaction processing; g. Data management and personal data protection in the implementation of Bank's IT; h. Provision of IT services by the Bank; i. Internal control and audit in the implementation of Bank's IT; j. Reporting; and k. Assessment of the Bank's digital maturity level.

Roadmap Teknologi Informasi

Mengingat pentingnya peranan TI dalam kelancaran kegiatan operasional, Bank secara konsisten terus berinovasi dalam mengembangkan sistem TI yang sesuai dengan kebutuhan bisnis yang dinamis. Upaya tersebut diawali dengan penyusunan *roadmap* pengembangan TI yang disesuaikan dengan rencana jangka menengah dan jangka panjang oleh Bank Victoria, yaitu:

1. *Re-engineering* Proses Kerja
 - a. Proses kerja operasional TI dilakukan secara otomatisasi untuk membuat proses semakin efektif dan efisien sekaligus menjaga kontrol risiko di dalam proses. Tinjauan terhadap perbaikan proses selalu dilakukan secara berkelanjutan;
 - b. Kualitas administrasi dan percepatan proses dapat diwujudkan, baik dari sisi administrasi kredit, operasional, maupun teknologi; dan
 - c. Transaksi yang semakin kompleks dan meningkat jumlahnya dapat dilaksanakan secara tepat waktu, *zero defect*, memberikan kepuasan kepada nasabah, serta menjaga kontrol risiko.
2. Memperluas Peran Aktif dari IT
 - a. *Data corebanking* dan *non-corebanking* dapat diolah dan dikirim kepada berbagai unit kerja yang membutuhkan dalam bentuk laporan yang tepat dan akurat, sehingga proses pengambilan keputusan bisnis lebih efektif; dan
 - b. Dapat mengikuti perkembangan arah bisnis yang lebih fokus ke retail, SME, *commercial*, sehingga dapat sejajar dengan bank pesaing.

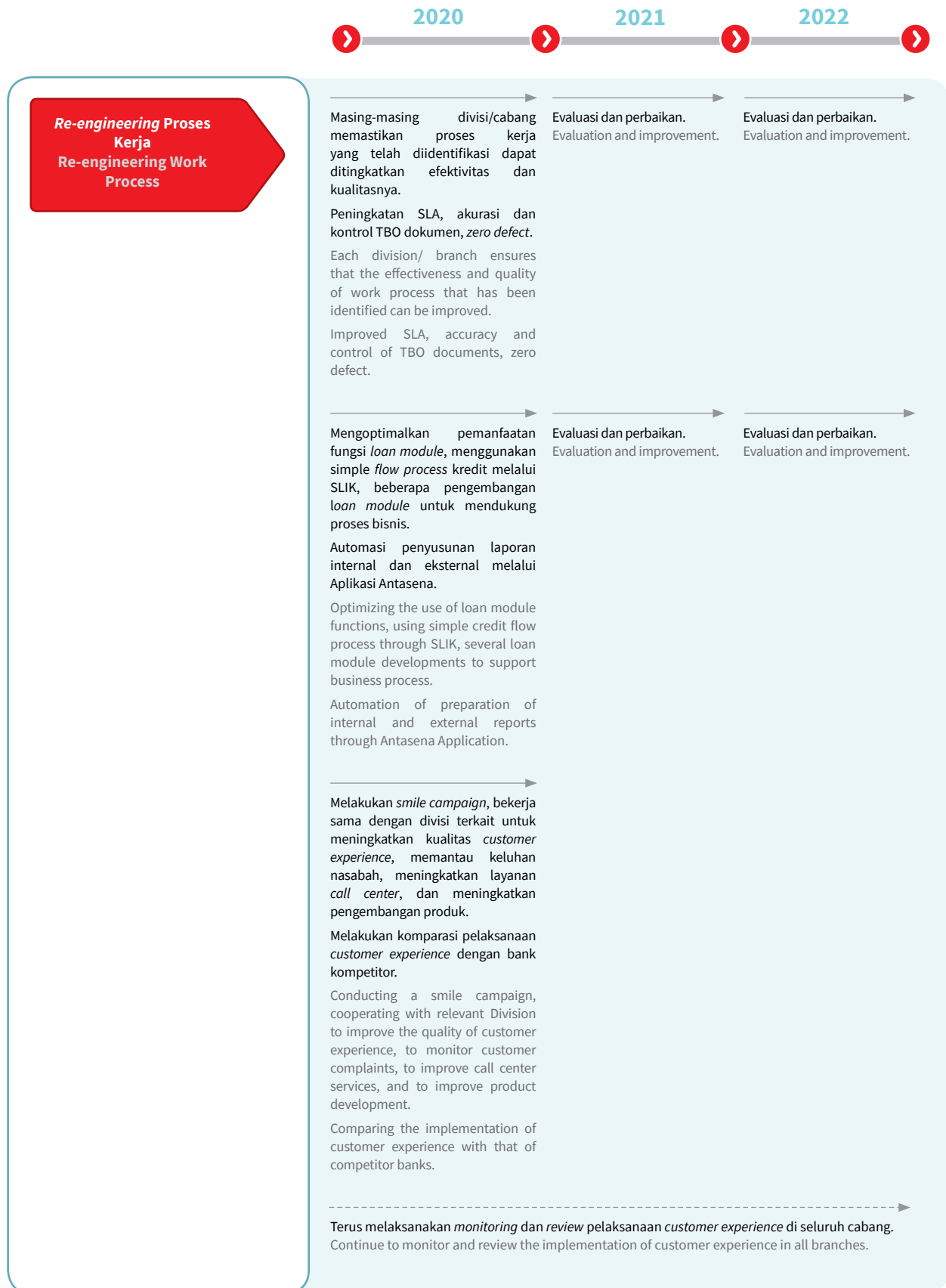
Information Technology Roadmap

Considering IT's important role in the smooth running of operational activities, the Bank consistently innovates in developing IT systems that are in line with the dynamic business needs. The efforts begin with the preparation of an IT development roadmap tailored to Bank Victoria's medium-term and long-term plans, which are:

1. Re-engineering of Work Process
 - a. IT operational work process is carried automatically to make the process more effective and efficient while maintaining risk control in the process. Review of process improvement is always carried out on an ongoing basis;
 - b. The quality of administration and acceleration of the process can be realized in terms of credit, operations, and information technology; and
 - c. Transactions that are increasingly complex and increasing in number can be delivered in a timely manner, zero defect, and provide satisfaction to customers, as well as maintain risk control.
2. Expanding IT's Active Roles
 - a. Corebanking and non-corebanking data can be processed and distributed to various work units that need it in the form of proper and accurate reports so that the business decision making process is more effective; and
 - b. Able to follow the development of business directions that are more focused on retail, SME, and commercial in order to be in line with the competing banks.

Adapun skema *roadmap* pengembangan TI Bank Victoria digambarkan sebagai berikut.

The scheme of Bank Victoria's IT development roadmap is described as follows.





Struktur Pengelola Teknologi Informasi

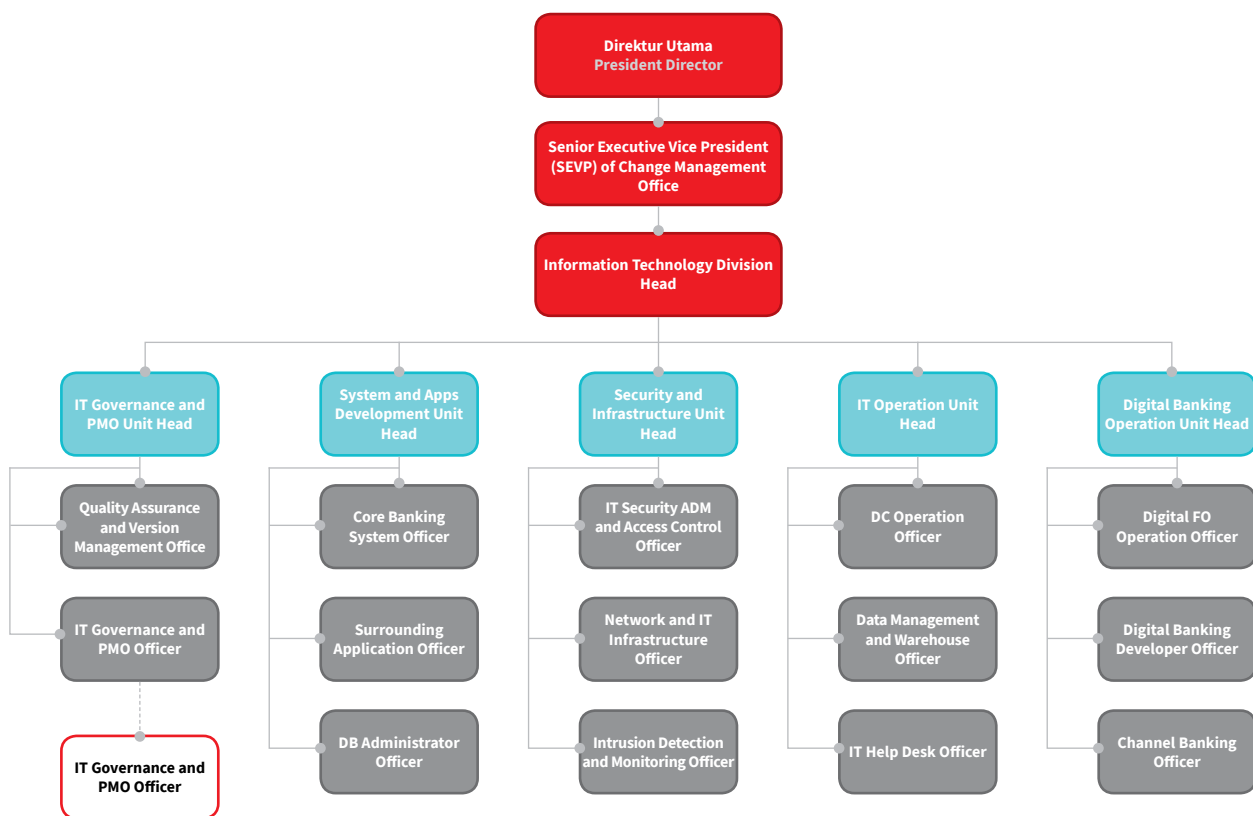
Penanggung jawab pengelolaan TI Bank Victoria adalah Divisi *Information Technology* yang dipantau oleh Komite Pengarah Teknologi Informasi berdasarkan Surat Keputusan Direksi No. 011/SK-DIR/01/21 tentang *Information Technology Committee*. Divisi *Information Technology* bertanggung jawab kepada Direktur Utama untuk membantu Bank dalam hal-hal yang berkaitan dengan aspek TI, sehingga dapat memberikan akses data perbankan yang *online/real time* bagi Bank dan nasabah, sesuai dengan hak dan kewajibannya masing-masing.

Struktur Divisi *Information Technology* Bank Victoria ditunjukkan sebagai berikut.

Information Technology Manager Structure

The department in charge of managing Bank Victoria's IT is the Information Technology Division, monitored by the Information Technology Steering Committee based on the Board of Directors' Decision Letter No. 011/SK-DIR/01/21 on Information Technology Committee. The Information Technology Division reports to the President Director to assist the Bank on matters related to IT aspects so as to enable online/real time banking data access for the Bank and for the customers, according to their respective rights and obligations.

The structure of Bank Victoria's Information Technology Division is shown below.



Fungsi dan ruang lingkup tugas terkait TI dari masing-masing Unit Kerja pada Divisi TI diuraikan sebagai berikut.

The function and scope of duties related to IT from respective Work Units in the IT Division are described below.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
IT Development and PMO	- Bertanggung jawab sebagai koordinator TI dengan user dalam hal kebutuhan TI dari user (sisi <i>software</i>, <i>hardware</i> maupun jaringan komunikasi). - Melakukan pengawasan terhadap proyek yang dikembangkan oleh internal dan eksternal. - Membantu user untuk menyusun <i>business requirement</i> untuk kebutuhan aplikasi. - Membuat metodologi dan standar yang dipakai dalam proyek. - Responsible as the IT coordinator with users in terms of users' IT needs (software, hardware, and communication networks). - Supervising the project being developed by internal and external. - Helping users to develop business requirements for application needs. - Creating methodology and standard used in the project.	- Melakukan <i>monitoring</i> terhadap proses <i>Software Development Life Cycle</i>, <i>User Acceptance Test</i>, dan lainnya yang berkaitan dengan proyek; - Memberikan persetujuan atau konfirmasi mengenai kesiapan aplikasi untuk diserahkan kepada user; - Memantau dan menyelaraskan teknologi dengan operasional TI, sehingga lebih efektif dan efisien; - Melakukan <i>pitching</i> teknologi atas proyek yang akan diimplementasikan; - Memastikan adanya <i>application security</i>, <i>user access rights</i>, dan <i>user access control</i> yang memadai; - Melakukan <i>Post Implementation Review</i> terhadap aplikasi yang telah diimplementasikan; - Membuat <i>business analysis</i> untuk aplikasi yang sedang dikembangkan <i>funding</i>, <i>lending</i> dan <i>management information system</i>; - Menjembatani kebutuhan <i>end user</i> dengan unit kerja TI; - Mengawasi biaya proyek mengikuti ketentuan dan peraturan yang berlaku; - Membuat dokumen <i>scope of work</i> atau <i>functional specification design</i> atas proyek pengembangan aplikasi; dan - Membantu menyusun standar operasional prosedur terhadap Kebijakan TI Governance dan Pengembangan atau <i>Software Development Life Cycle</i>.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
		- Monitoring the proses of Software Development Life Cycle, User Acceptance Test, and others related to the project; - Providing approval or confirmation on the readiness of the application to be handed over to the user; - Monitoring and aligning technology with IT operations, so that it is more effective and efficient; - Pitching technology of the project to be implemented; - Ensuring adequate application security, user access rights, and user access control; - Performing Post Implementation Review on applications that have been implemented; - Creating business analysis for applications that are being developed by funding, lending, and management information system; - Bridging end user needs with the IT work unit; - Supervising project costs following the applicable provisions and regulations; - Creating a scope of work document or functional specification design for an application development project; and - Helping to compile a standard operational procedure on IT Governance and Development or Software Development Life Cycle Policies.
System and Apps Development	- Bertanggung jawab sebagai koordinator TI dengan user dalam hal kebutuhan TI dari user (sisi <i>software</i>, <i>hardware</i> maupun jaringan komunikasi). - Melakukan <i>monitoring</i> terhadap proyek yang dikembangkan internal dan berkoordinasi dengan PMO terkait eksternal. - Membantu user untuk menyusun <i>business requirement</i> untuk kebutuhan aplikasi. - Membuat metodologi dan standar yang dipakai dalam proyek. - Responsible as the IT coordinator with users in terms of users' IT needs (software, hardware, and communication networks). - Monitoring internally developed projects and coordinating with externally related PMOs. - Helping users to develop business requirements for application needs. - Creating methodology and standard used in the project.	- Melakukan <i>monitoring</i> terhadap proses <i>Software Development Life Cycle</i>, <i>User Acceptance Test</i>, dan lainnya yang berkaitan dengan proyek internal; - Memberikan persetujuan atau konfirmasi mengenai implemetansi aplikasi untuk <i>Go Live</i> kepada user; - Memantau dan menyelaraskan teknologi dengan operasional TI, sehingga lebih efektif dan efisien; - Melakukan <i>pitching</i> teknologi serta <i>framework</i> atas <i>roadmap project</i> yang akan diimplementasikan; - Memastikan adanya <i>application security</i>, <i>user access rights</i>, dan <i>user access control</i> yang memadai; - Melakukan <i>Post Implementation Review</i> dan <i>versioning</i> terhadap aplikasi yang telah diimplementasikan; - Membantu dalam pembuatan bisnis analasisi untuk aplikasi yang sedang dikembangkan <i>funding</i>, <i>lending</i>, dan <i>management information system</i>, - Menjembatani kebutuhan <i>end user</i> dengan unit kerja TI; - Mengawasi <i>project delivery in house</i> mengikuti ketentuan dan peraturan yang berlaku; - Membuat dokumen <i>Scope of Work</i> atau <i>Functional Specification Design</i> atas proyek pengembangan aplikasi <i>in house</i>; dan - Membantu menyusun standar operasional prosedur terhadap Kebijakan TI <i>Governance</i> dan Pengembangan atau <i>Software Development Life Cycle</i>. - Monitoring the proses of Software Development Life Cycle, User Acceptance Test, and others related to the internal project; - Providing approval or confirmation on the application implementation to Go Live to the user; - Monitoring and aligning technology with IT operations, so that it is more effective and efficient; - Pitching technology and framework of the project roadmap to be implemented; - Ensuring adequate application security, user access rights, and user access control; - Performing Post Implementation Review and versioning on applications that have been implemented; - Helping in creating business analysis for applications that are being developed by funding, lending, and management information system, - Bridging end user needs with the IT work unit; - Supervising project delivery in house following the applicable provisions and regulations; - Creating a Scope of Work document or Functional Specification Design for an in-house application development project; and - Helping to compile a standard operational procedure on IT Governance and Development or Software Development Life Cycle Policies.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
Security and Infrastructure	- Menyiapkan perangkat komunikasi apabila ada pembukaan kantor cabang atau relokasi kantor cabang. - Melakukan <i>set up</i> konfigurasi komunikasi untuk perangkat modem, <i>router</i> dan hubungan jaringan sesuai dengan standar aplikasi Bank Victoria. - Melakukan pengawasan pemeliharaan <i>user-user administrator</i> yang berkaitan dengan pengaturan konfigurasi perangkat komunikasi. - Menyiapkan <i>back up</i> jaringan dan <i>back up</i> modem apabila terjadi kegagalan komunikasi, baik jaringan di kantor pusat maupun jaringan kantor cabang pembantu/kantor kas. - Preparing communication devices in case of opening a branch office or relocating a branch office. - Setting up communication configuration for modem devices, router and network connection in accordance with Bank Victoria's application standards. - Supervising the maintenance of user-user administrator related to configuration settings of communication device. - Setting up network back up and modem back up in the event of a communication failure, both the network at head office and the network at sub-branch/cash offices.	- Melakukan perbaikan terhadap perangkat komunikasi; - Membantu <i>troubleshooting</i> jaringan yang tidak dapat di atasi oleh Tim IT Operation dan perangkat komunikasi di kantor cabang dan <i>knowledge processing outsourcing</i>; - Melakukan pengembangan terhadap <i>system monitoring</i> yang ada; - Mendukung Divisi IT Operation, baik yang bersifat teknis maupun non-teknis; - Melakukan koordinasi dengan Tim IT Operation terkait dengan pengembangan infrastruktur yang ada; - Melakukan koordinasi dengan tim terkait untuk kelangsungan bisnis dan perencanaan pemulihan bencana; - Membantu proyek terkait dengan pengembangan infrastruktur TI; - Mendukung unit kerja lainnya dalam hal pekerjaan yang berkaitan dengan teknologi dan sistem; dan - Mengembangkan proyek <i>voip</i> antar kantor cabang beserta implementasinya. - Repairing communication devices; - Helping with network troubleshooting that cannot be handled by the IT Operation Team and communication devices at branch offices and knowledge processing outsourcing; - Developing the existing monitoring system; - Supporting IT Operation Division, both technical and non-technical; - Coordinating with IT Operation Team related to the development of existing infrastructure; - Coordinating with relevant teams for business continuity and disaster recovery planning; - Assisting projects related to IT infrastructure development; - Supporting other work units in terms of work related to technology and systems; and - Developing inter-branch voip project and its implementation.
IT Operation	- Menyiapkan perangkat komunikasi apabila ada pembukaan kantor cabang atau relokasi kantor cabang. - Membantu <i>set up</i> konfigurasi komunikasi untuk perangkat modem, <i>router</i> dan hubungan jaringan sesuai dengan standar aplikasi Bank Victoria. - Melakukan pengawasan terhadap operasional sistem TI Bank agar berjalan dengan <i>Service Level Agreement</i>. - Menyiapkan <i>back up</i> jaringan dan <i>back up</i> modem apabila terjadi kegagalan komunikasi, baik jaringan di kantor pusat maupun jaringan kantor cabang pembantu/kantor kas. - Preparing communication devices in case of opening a branch office or relocating a branch office. - Helping to set up communication configuration for modem devices, router and network connection in accordance with Bank Victoria's application standards. - Supervising the operation of Bank's IT system so that it runs according to the Service Level Agreement. - Setting up network back up and modem back up in the event of a communication failure, both the network at head office and the network at sub-branch/cash offices.	- Mengawasi jaringan komunikasi kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas; - Mengawasi jaringan komunikasi yang berhubungan dengan pihak di luar perbankan seperti Telkom, PLN, dan lainnya; - Memastikan untuk sistem operasional dan aplikasi <i>surrounding</i> serta <i>corebanking</i> dapat berjalan normal; - Memastikan untuk kesiapan <i>staging database</i> telah tersedia di folder yang telah ditentukan; - Melakukan perbaikan terhadap perangkat komunikasi dan kabel yang terdapat di kantor cabang dan <i>knowledge processing outsourcing</i>; - Memastikan laporan manajemen dibuat secara berkala untuk kebutuhan manajemen; - Mengawasi kinerja layanan vendor atau pihak ketiga bagi Bank sesuai dengan kesepakatan yang diberikan; <i>Troubleshooting</i> jaringan dan perangkat komunikasi di kantor cabang dan <i>knowledge processing outsourcing</i>; - Membuat laporan (bulanan, <i>maintenance</i>, dan <i>problem solution</i>) ke atasan terkait hasil pengawasan jaringan komunikasi dan perangkat; - Membantu menyiapkan ketersediaan infrastruktur <i>data center</i> (server, kabel, <i>switch</i>/hubungan perangkat pendukung lainnya); - Melakukan kerja sama sebagai bagian dari tim proyek untuk mengoordinasikan pengembangan <i>database</i> dan menentukan lingkup proyek dan keterbatasan; - Memastikan adanya fitur <i>application security</i>, <i>user access rights</i>, dan <i>user access control</i> yang memadai di dalam aplikasi; - Mengawasi <i>data center area</i> dan sekitarnya; - Memastikan <i>log data</i> atau <i>log book</i> terhadap area <i>data center</i> yang tersedia; dan - Mendukung unit kerja lainnya dalam hal pekerjaan yang berkaitan dengan teknologi dan sistem.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
		- Supervising communication network of the head office, branch offices, sub-branch offices, and cash offices; - Supervising the communication network that deals with parties outside banking system such as Telkom, PLN, and others; - Ensuring that the operational system, surrounding applications, and core banking run normally; - Ensuring that the database staging readiness is available in the specified folder; - Repairing communication devices and cables in branch offices and knowledge processing outsourcing; - Ensuring that management report is prepared periodically for the management's needs; - Supervising the performance of vendor or third party services for the Bank in accordance with the agreement given; - Troubleshooting network and communication devices at branch offices and knowledge processing outsourcing; - Creating reports (monthly, maintenance, and problem solutions) to superiors regarding the supervision results of communication networks and devices; - Helping to prepare the availability of data center infrastructure (servers, cables, switches/connections of other supporting devices); - Collaborating as part of the project team to coordinate database development and determine project scope and limitations; - Ensuring adequate application security, user access rights, and user access control features in the application; - Supervising data center area and its surroundings; - Ensuring the log data or log book for the available data center area; and - Supporting other work units in terms of work related to technology and systems.
Digital Banking	- Menyiapkan pengembangan <i>digital banking</i> dengan pihak eksternal. - Membantu <i>set up</i> konfigurasi komunikasi untuk pihak ketiga dengan standar aplikasi Bank Victoria. - Melakukan pengawasan terhadap operasional <i>digital banking system</i> TI Bank agar berjalan sesuai dengan <i>Service Level Agreement</i>. - Membantu <i>support solving problem</i> terkait dengan <i>digital banking</i>. - Mengawasi kinerja <i>Front Operation Officer</i> dan <i>developer</i> terkait dengan operasional <i>digital banking</i>. - Preparing digital banking development with external parties. - Helping to set up communication configurations for third parties with Bank Victoria application standards. - Supervising the operation of Bank's IT digital banking system so that it runs according to the Service Level Agreement. - Helping in support solving problem related to digital banking. - Supervising Front Operation Officer and developer performance related to digital banking operations.	- Membantu mengawasi jaringan komunikasi kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas; - Memastikan untuk sistem operasional dan aplikasi <i>surrounding</i> serta <i>corebanking</i> dapat berjalan normal; - Memastikan untuk kesiapan <i>staging database</i> telah tersedia di folder yang telah ditentukan; - Membuat laporan manajemen secara berkala untuk kebutuhan manajemen; - Mengawasi kinerja layanan vendor atau pihak ketiga bagi Bank sesuai dengan kesepakatan yang diberikan; - Troubleshooting jaringan dan perangkat komunikasi layanan <i>digital banking</i>; - Mengembangkan layanan digital dengan pihak eksternal dan bekerja sama dengan bagian <i>e-channel digital banking</i>; - Melakukan supervisi terhadap pengembangan internal untuk aplikasi <i>digital banking (mobile dan internet banking)</i>; - Melakukan pengawasan proses sistem selama 24 jam penuh untuk layanan <i>digital banking</i> Bank; - Memastikan koneksi dan kerja sama kepada pihak ketiga untuk layanan <i>digital banking</i>; - Melakukan sebagai bagian dari tim proyek untuk mengoordinasikan pengembangan <i>database</i> dan infrastruktur untuk menentukan lingkup proyek; - Memastikan adanya fitur <i>application security, user access rights, dan user access control</i> yang memadai di dalam aplikasi; - Melakukan pengembangan terhadap sistem <i>digital banking</i> dengan internal maupun eksternal; - Mendukung Divisi <i>IT Operation</i>, baik yang bersifat teknis maupun non-teknis serta melakukan koordinasi dengan Tim <i>IT Operation</i> terkait dengan pengembangan infrastruktur; - Melakukan koordinasi dengan tim terkait untuk kelangsungan bisnis dan perencanaan pemulihan bencana; - Membantu proyek terkait dengan pengembangan infrastruktur TI; dan - Mendukung unit kerja lainnya dalam hal pekerjaan yang berkaitan dengan teknologi dan sistem.

Jabatan Position	Fungsi Functions	Ruang Lingkup Tugas Scope of Duties
		- Helping in supervising communication network of the head office, branch offices, sub-branch offices, and cash offices; - Ensuring that the operational system, surrounding applications, and core banking run normally; - Ensuring that the database staging readiness is available in the specified folder; - Creating periodic management report for the management's needs; - Supervising the performance of vendor or third party services for the Bank in accordance with the agreement given; - Troubleshooting network and communication devices for digital banking services; - Developing digital services with external parties and cooperating with digital banking e-channel section; - Supervising internal development for digital banking applications (mobile and internet banking); - Supervising system processes for 24 hours a day for the Bank's digital banking services; - Ensuring connection and cooperation with third parties for digital banking services; - Performing as part of the project team to coordinate database and infrastructure development to determine project scope; - Ensuring adequate application security, user access rights, and user access control features in the application; - Developing digital banking system internally and externally; - Supporting the IT Operation Division, both technical and non-technical operation and coordinating with the IT Operation Team related to infrastructure development; - Coordinating with relevant teams for business continuity and disaster recovery planning; - Assisting projects related to IT infrastructure development; and - Supporting other work units in terms of work related to technology and systems.

Tata Kelola Teknologi Informasi

Bank melaksanakan tata kelola TI (*IT Governance*) sebagai suatu hubungan pengelolaan kepemimpinan, struktur organisasi, serta proses-proses yang berkelanjutan untuk memastikan bahwa organisasi TI selaras dengan strategi dan tujuan bisnis Bank. Pelaksanaan tata kelola TI tidak hanya menjadi tanggung jawab Divisi *Information Technology*, namun juga seluruh pihak yang menggunakan.

Dalam melaksanakan tata kelola TI, Bank memperhatikan keseimbangan antara aspek *people*, *process*, dan *technology*. Keseimbangan antar aspek tersebut termuat dalam kebijakan, standar, dan prosedur penggunaan TI, termasuk pedoman manajemen risiko dalam penggunaan TI, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

Rencana Strategis Tata Kelola Teknologi Informasi

Bank telah menyusun Rencana Strategis Teknologi Informasi sebagai bagian dari pelaksanaan tata kelola TI sesuai arahan Peraturan Otoritas Jasa Keuangan dan *IT Governance Framework* yang dimuat dalam *Control Objectives for Information and Related Technology* (COBIT), yang menyatakan pentingnya memiliki keselarasan dengan strategi bisnis. Rencana Strategis Teknologi Informasi Bank Victoria ditunjukkan sebagai berikut.

Information Technology Governance

The Bank implements IT Governance as a relationship in leadership management, organizational structure, and sustainable processes to ensure that the IT organizations are aligned with the Bank's business strategies and objectives. The implementation of IT governance is not only the responsibility of Information Technology Division, but also all parties using it.

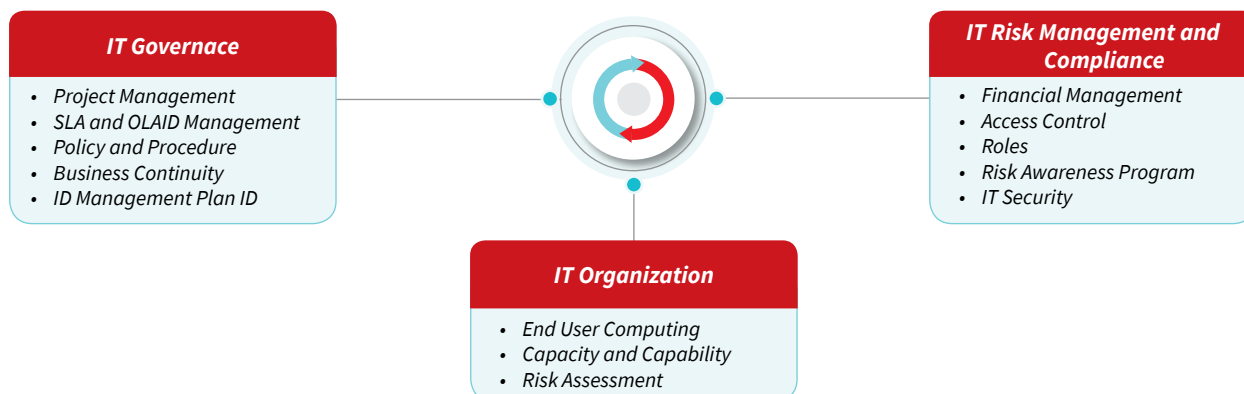
In implementing IT governance, the Bank considers the balance between people, process, and technology aspects. The balance between these aspects is set out in IT policies, standards, and procedures, including risk management guidelines in IT use, in accordance with the Financial Services Authority Regulation No. 11/POJK.03/2022 on Information Technology Operations by Commercial Banks.

Strategic Plan for Information Technology Governance

The Bank has prepared Information Technology Strategic Plan, as a part of IT governance implementation, according to the Financial Services Authority Regulation and IT Governance Framework set out in the Control Objectives for Information and Related Technology (COBIT), which states the importance of alignment with the business strategy. The Information Technology Strategic Plan of Bank Victoria is shown below.

Skema Rencana Strategis Tata Kelola, Risiko, dan Organisasi Teknologi Informasi

Strategic Plan Scheme for Governance, Risk, and Information Technology Organization

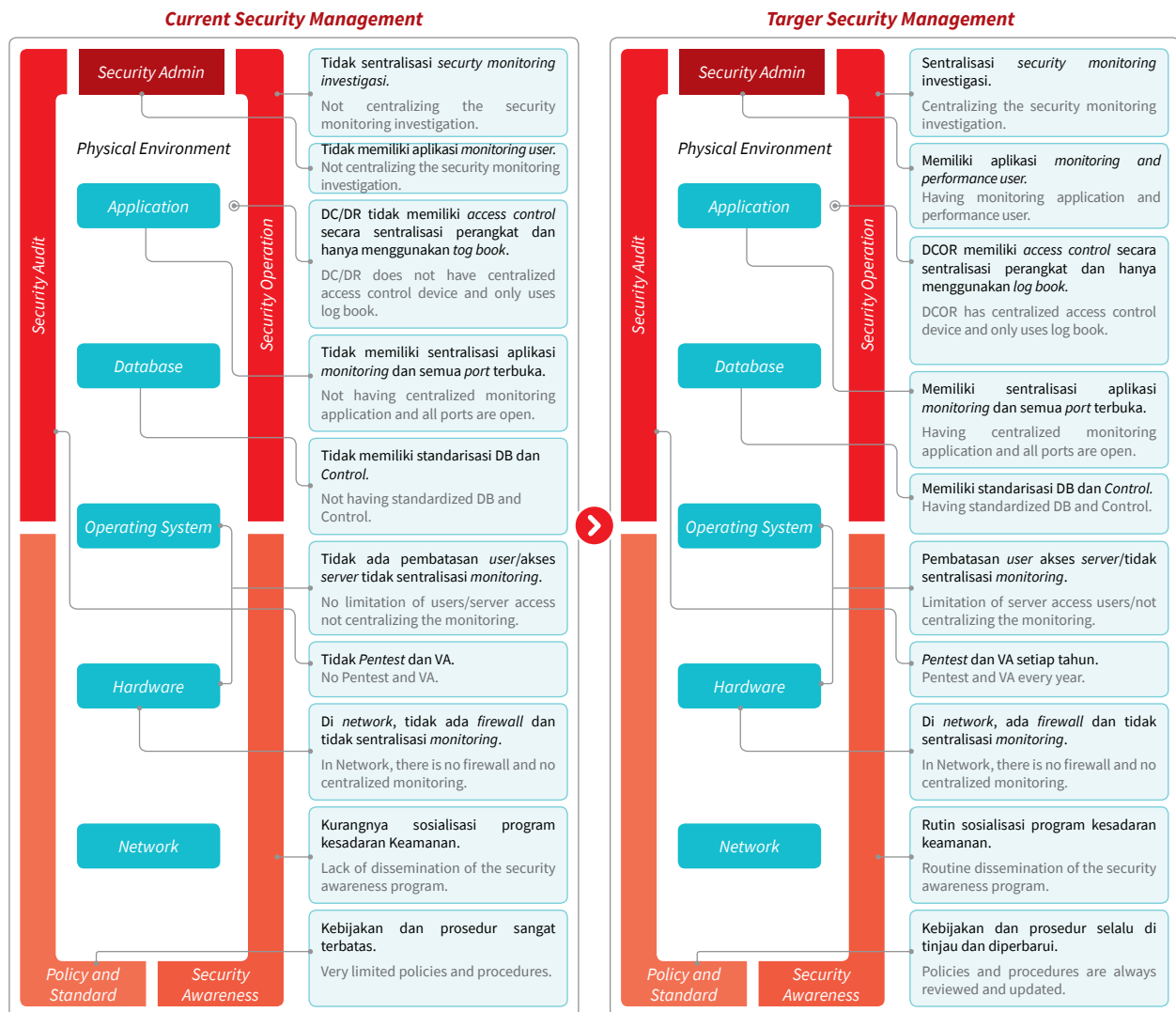


Skema Rencana Strategis Operasional Teknologi Informasi

Chart of Information Technology's Operational Strategic Plan



Skema Rencana Strategis Keamanan Teknologi Informasi Chart of Information Technology's Security Strategic Plan



- > Investasi terbatas untuk infrastruktur keamanan.
- > IT Security hanya fokus pada perbaikan infrastruktur.
- > Kurangnya program kesadaran keamanan.
- > Minimnya keterlibatan IT Section dalam proses pengembangan aplikasi baru.
- > Limited investment in security infrastructure.
- > IT Security only focuses on improving infrastructure.
- > Lack of security awareness program.
- > Lack of IT Section involvement in the process of developing new applications.

- > Akan menerapkan secara aktif dan reguler VA dan pentester.
- > Melakukan investasi untuk perbaikan infrastruktur.
- > Peningkatan prosedur keamanan yg komprehensif dan sesuai dengan standar SOP keamanan yang sudah ditentukan.
- > Akan melakukan program kesadaran keamanan yang terintegrasi dan terpadu serta melakukan penegakan kesadaran prosedur keamanan.
- > IT Section akan dilibatkan dalam proses pengembangan aplikasi baru.
- > Will actively and regularly implement VA and pentester.
- > Investing in infrastructure improvement.
- > Enhanced comprehensive security procedures and in accordance with the predetermined security SOP standards.
- > Will carry out integrated and unified security awareness programs and enforce awareness of security procedures.
- > IT Section will be involved in the process of developing new applications.

Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi

Dalam penggunaan TI di kegiatan operasional, Bank juga dapat meningkatkan risiko yang dihadapi. Penerapan manajemen risiko dalam penggunaan TI dilakukan melalui 4 (empat) aspek yang dijelaskan sebagai berikut.

Implementation of Risk Management in the Use of Information Technology

In using IT within the operational activities, the Bank may also increase the risks encountered. The risk management in the use of IT is implemented through 4 (four) aspects as described below.

Pengawasan Aktif Dewan Komisaris dan Direksi

Penggunaan TI di Bank memerlukan pengawasan aktif Dewan Komisaris dan Direksi beserta organ pendukung masing-masing. Oleh karena itu, masing-masing Dewan Komisaris dan Direksi memiliki wewenang dan tanggung jawab terhadap penggunaan TI.

Active Monitoring of Board of Commissioners and Board of Directors

The use of IT at the Bank requires active monitoring by the Board of Commissioners and Board of Directors including their respective supporting organs. Therefore, the Board of Commissioners and Board of Directors each has its authority and responsibility for the use of IT.

Jabatan Position	Wewenang dan Tanggung Jawab Authority and Responsibilities
Dewan Komisaris Board of Commissioners	• Mengevaluasi, mengarahkan, dan memantau rencana strategis TI dan kebijakan Bank terkait penggunaan TI; dan • Mengevaluasi pertanggungjawaban Direksi atas penerapan manajemen risiko dalam penggunaan TI. • Evaluating, directing, and monitoring the IT strategic plan and Bank policies related to IT use; and • Evaluating the Board of Directors' accountability for the implementation of risk management in the use of IT.
Direksi Board of Directors	• Menetapkan rencana strategis TI dan kebijakan Bank terkait penggunaan TI; • Menetapkan kebijakan, standar, dan prosedur terkait penyelenggaraan TI yang memadai dan mengomunikasikannya secara efektif, baik pada Divisi <i>Information Technology</i> maupun pengguna TI; • Memastikan: > TI yang digunakan Bank dapat mendukung perkembangan usaha dan pencapaian tujuan bisnis, serta kelangsungan pelayanan terhadap nasabah Bank; > Terdapat kegiatan peningkatan kompetensi HC yang terkait dengan penyelenggaraan dan penggunaan TI; > Ketersediaan sistem pengelolaan pengamanan informasi yang efektif dan dikomunikasikan kepada Divisi <i>Information Technology</i> maupun pengguna TI; > Penerapan proses manajemen risiko dalam penggunaan TI dilaksanakan secara memadai dan efektif; > Kebijakan, standar, dan prosedur TI diterapkan secara efektif pada Divisi <i>Information Technology</i> maupun pengguna TI; serta > Terdapat sistem pengukuran kinerja proses penyelenggaraan TI. • Establishing the IT strategic plan and Bank policies related to the use of IT; • Establishing adequate IT policies, standards, and procedures and communicating them effectively, to both the Information Technology Division and IT users; • Confirming that: > The IT used by the Bank can support business development and achieve business objectives, as well as service continuity to the Bank's customers; > There are activities to increase HC competencies related to the implementation and use of IT; > There is availability of effective information security management system and such is communicated to the Information Technology Division and IT users; > The implementation of risk management process in the use of IT is adequate and effective; > IT policies, standards, and procedures are effectively implemented in the Information Technology Division or IT users; and > Performance measurement system of IT implementation process is available.

Guna mendukung pelaksanaan tanggung jawab Direksi dalam tata kelola TI, Direksi Bank memiliki Komite Teknologi Informasi yang berperan dalam memberikan rekomendasi kepada Direksi terkait seluruh aspek tata kelola TI dan penerapan manajemen risiko dalam penggunaan TI.

To support the implementation of the Board of Directors' responsibility in IT governance, the Board of Directors has an Information Technology Committee that has a role in providing recommendations to the Board of Directors related to all aspects of IT governance and implementation of risk management in the use of IT.

Kecukupan Kebijakan, Standar, dan Prosedur Penyelenggaraan Teknologi Informasi

Kebijakan, standar, dan prosedur penyelenggaraan TI Bank secara khusus dibuat berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum. Kebijakan tersebut telah diterapkan secara konsisten dan senantiasa ditinjau kembali untuk memastikan kesesuaiannya dengan perkembangan usaha Bank dan perubahan peraturan yang berlaku. Kebijakan ini meliputi aspek tata kelola TI Bank, arsitektur TI Bank, penerapan manajemen risiko penyelenggaraan TI Bank, ketahanan dan keamanan siber Bank, penggunaan pihak penyedia jasa TI dalam penyelenggaraan TI Bank, penempatan sistem elektronik dan pemrosesan transaksi berbasis TI, pengelolaan data dan perlindungan data pribadi dalam penyelenggaraan TI Bank,

Adequacy of Policies, Standards, and Procedures of Information Technology Implementation

Policies, standards, and procedures of the implementation of the Bank's IT are particularly prepared based on the Financial Services Authority Regulation No. 11/POJK.03/2022 on Information Technology Operations by Commercial Banks. The policy has been applied consistently, and constantly reviewed to ensure compliance with the Bank's business development and changes to the prevailing regulations. These policies cover aspects of Bank's IT Governance, Bank's IT architecture, risk management application in the implementation of Bank's IT, Bank cyber resilience and security, use of IT services provider in the implementation of Bank's IT, placement of electronic systems and IT-based transaction processing, data management and personal data protection in the

penyediaan jasa TI oleh Bank, pengendalian dan audit internal dalam penyelenggaraan TI Bank, pelaporan, serta penilaian tingkat maturitas digital Bank.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Penggunaan Teknologi Informasi

Kebijakan, standar, dan prosedur atas proses manajemen risiko TI Bank dimuat dalam Kebijakan IT yang telah disahkan melalui Surat Keputusan Direksi Surat Keputusan Direksi No. 007/SK-DIR/06/19 tanggal 27 Juni 2019 tentang Kebijakan Manajemen Risiko Terkait *Information Technology*. Melalui kebijakan tersebut, Bank memastikan kelangsungan dan kestabilan operasional TI, serta memitigasi risiko yang berpotensi dapat mengganggu kegiatan operasional Bank. Bank juga melakukan langkah-langkah pengendalian agar jaringan komunikasi yang disediakan Bank memenuhi prinsip kerahasiaan, integritas, dan ketersediaan.

Sistem Pengendalian Internal atas Penggunaan Teknologi Informasi

Melalui audit rutin oleh Divisi SKAI & *Anti Fraud*, Bank melaksanakan pengendalian internal terhadap seluruh aspek penggunaan TI. Pada tahun 2022, terdapat 9 (sembilan) temuan terkait TI, antara lain:

1. Temuan terkait risiko operasional sebanyak 8 (delapan) item; dan
2. Temuan terkait risiko legal sebanyak 1 (satu) item.

Seluruh temuan tersebut telah ditindaklanjuti oleh Tim IT dan seluruh temuan telah diselesaikan.

Pengembangan Teknologi Informasi Tahun 2022

Pengembangan TI harus menjawab kebutuhan usaha dalam 2 (dua) segi, yakni pelayanan nasabah dan operasional organisasi. Sistem TI yang berkualitas memungkinkan terciptanya interaksi cepat dan nyaman antara nasabah dengan Bank, yaitu melalui produk-produk terbaik Bank. Sementara, dari segi operasional, sistem TI mendorong efisiensi dan produktivitas kerja dan biaya. Menyadari nilai penting ini, Bank Victoria memastikan bahwa sistem TI Bank senantiasa sesuai dengan kebutuhan organisasi, yaitu dengan melaksanakan penyempurnaan dan penginian sistem secara berkala.

Bank Victoria telah melakukan pengembangan TI untuk mendukung *customer experience* dalam meningkatkan layanan nasabah dan mendekatkan Bank kepada nasabah. Pengembangan tersebut dijalankan oleh Divisi *Information Technology*. Uraian pengembangan TI yang telah dilaksanakan Bank Victoria selama tahun 2022 sebagai berikut.

implementation of Bank's IT, provision of IT services by the Bank, internal control and audit in the implementation of Bank's IT, reporting, and assessing the Bank's digital maturity level.

Adequacy of Risk Identification, Measurement, Monitoring and Management Process of the Use of Information Technology

The policies, standards, and procedures on the Bank's IT risk management process are contained in IT Policy approved under Board of Directors' Decision Letter No. 007/SK-DIR/06/19 dated 27 June 2019 on Risk Management Policy Related to Information Technology. Under such policies, the Bank ensures the continuity and stability of IT operations, as well as mitigates risks that may potentially disrupt the Bank's operational activities. The Bank also carries out controlling measures so that the communication network provided by the Bank meets the principles of confidentiality, integrity, and availability.

Internal Control System for the Use of Information Technology

Through regular audits by the Internal Audit & Anti Fraud Division, the Bank exercises internal control over all aspects of IT usage. In 2022, there were 9 (nine) IT related findings, including:

1. 8 (eight) findings related to operational risks; and
2. 1 (one) findings related to strategic risks.

These findings were followed up by the IT Team and all findings were duly resolved.

Information Technology Development in 2022

Information Technology development must answer business needs in 2 (two) aspects, namely customer services and organization operations. A quality IT system allows the establishment of fast and comfortable interactions between customers and the Bank, i.e. through the Bank's best products. Meanwhile, from an operational perspective, the IT system boosts work efficiency and productivity as well as costs. Realizing this important value, Bank Victoria ensures that the Bank's IT systems are always in line with the organization needs, by improving and updating the system regularly.

Bank Victoria has developed IT to support the customer experience in improving customer service and bringing the Bank closer to the customer. Such development is carried out by the Information Technology Division. Description of the IT development carried out by Bank Victoria during 2022 is as follows.

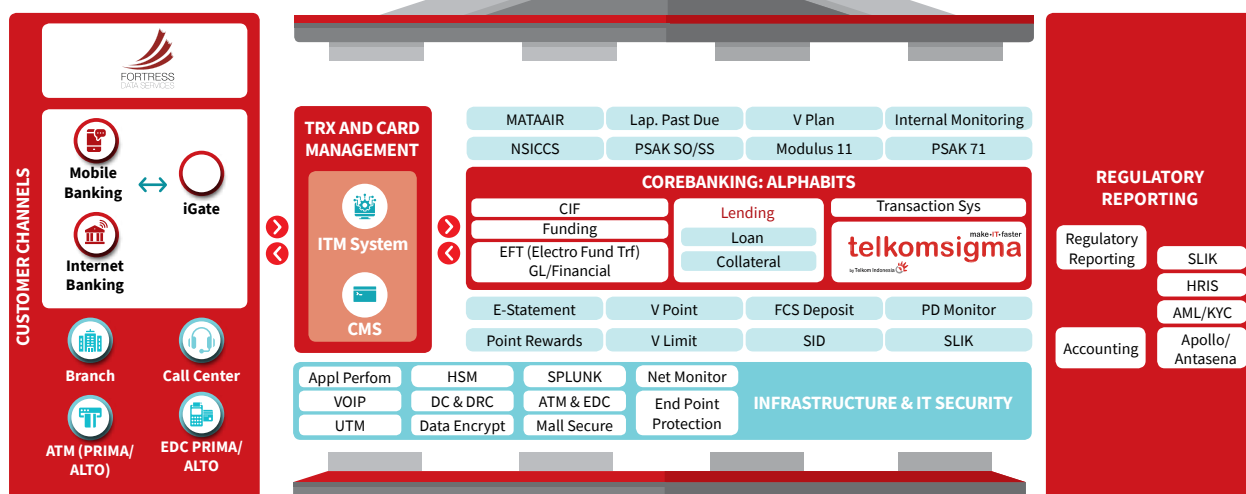
Tujuan Objectives	Bagian Penambahan Additional Part	Pelaksanaan Implementation
BI Antasena	Aplikasi Pelaporan BI Antasena Antasena BI Reporting Application	Januari 2022 January 2022
Sismonavar	Sistem Monitoring Transaksi Valuta Asing terhadap Rupiah Monitoring System for Foreign Exchange Transactions against Rupiah	Februari 2022 February 2022
Bank Persepsi Collecting Bank	Aplikasi Sistem Penerimaan Negara secara Elektronik Electronic State Revenue System Application	Maret 2022 March 2022
Smart AML	Aplikasi untuk Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Application for Anti-Money Laundering and Counter-Terrorism Financing	Juni 2022 June 2022
Score Card	Aplikasi Pencatatan Key Performance Indicator dan Realisasi Target dari Kantor Cabang/Divisi Key Performance Indicator Recording Application and Target Realization from Branch Offices/Divisions	September 2022
HRIS	Aplikasi Human Resource Information System Human Resource Information System Application	Oktober 2022 October 2022
BI-Fast	Aplikasi Bank Indonesia Fast Payment Bank Indonesia Fast Payment Application	November 2022
SBN Ritel Syariah	Aplikasi Penjualan Surat Berharga Negara Ritel Syariah Retail Sharia Government Bonds Sales Application	November 2022
Inventory	Aplikasi Pencatatan Data Inventaris Inventory Data Recording Application	Desember 2022 December 2022

Roadmap Pengembangan Aplikasi dan Infrastruktur Tahun 2023-2025

Roadmap for Application and infrastructure Development 2023-2025

bank victoria

EXISTING BVIC

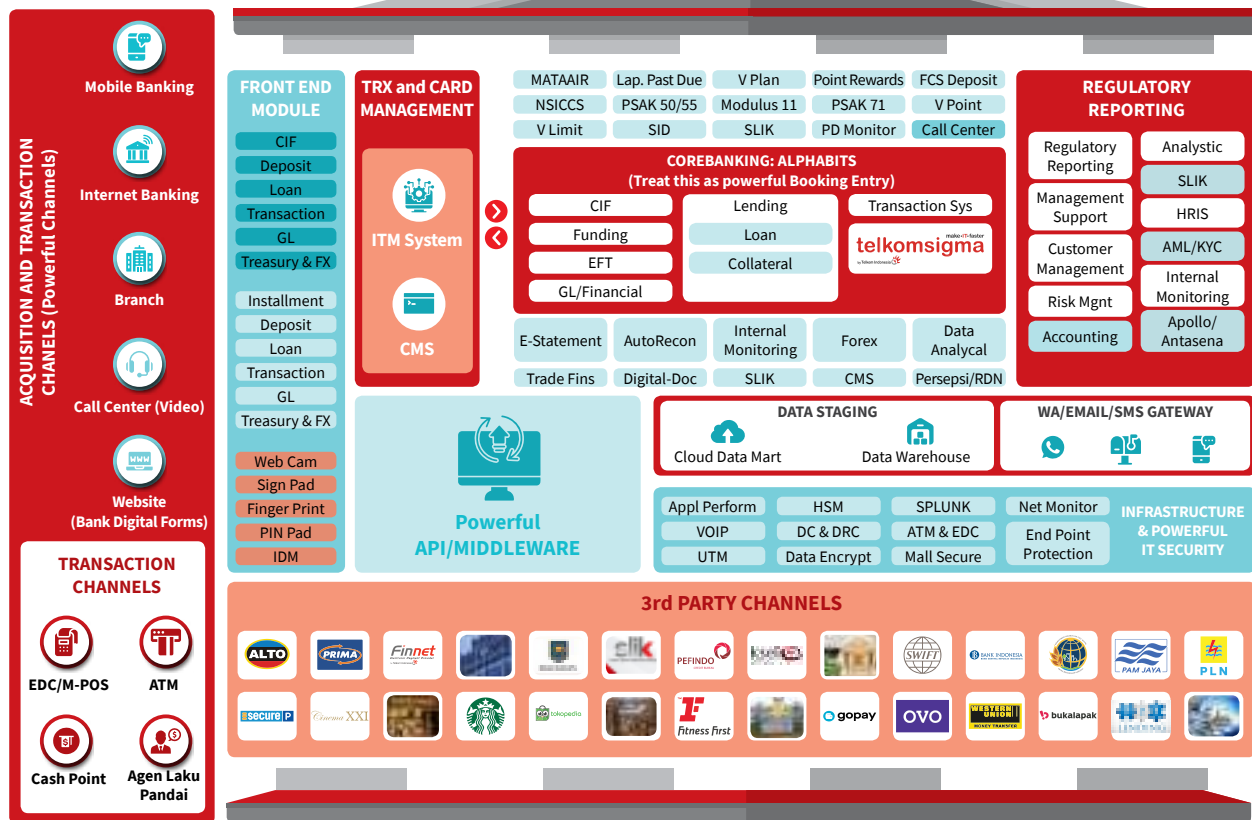


Pengembangan Arsitektur TI ke depan menjadi sebagai berikut.

The development of the IT Architecture in the future will be as follows.

bank victoria

Future BVIC



Secara khusus, pada tahun 2022, Bank Victoria mengembangkan teknologi sistem informasi dan infrastruktur pendukung kegiatan usaha Bank Victoria yang meliputi:

1. Pengembangan *revamp Internet Banking/Mobile Banking* untuk memberikan pelayanan nasabah yang lebih baik;
2. *Digital onboarding via Internet Banking/Mobile Banking* untuk pembukaan rekening secara mandiri oleh nasabah;
3. *QR Indonesia Standard (QRIS)* untuk meningkatkan layanan pembayaran nasabah dengan menggunakan QR melalui *channel mobile banking* sesuai dengan standar Bank Indonesia;
4. Tarik tunai tanpa kartu (*cardless withdrawal*) untuk meningkatkan layanan penarikan tunai bagi nasabah di mesin ATM dan cabang dengan memasukkan kode transaksi atau nomor tertentu yang dihasilkan dari *mobile banking*;
5. *Bancassurance via digital* untuk menambahkan layanan pembelian nasabah terhadap produk *bancassurance* melalui aplikasi layanan digital;
6. Reksa dana via digital untuk menambahkan layanan pembelian nasabah terhadap produk reksa dana melalui aplikasi layanan digital;
7. *Digital form transactions via video banking bank dan Internet Banking/Mobile Banking* (fitur dari *revamp Internet Banking/Mobile Banking*), di mana dalam melakukan transaksi perbankan,

Specifically, in 2022, Bank Victoria developed information system technology and business support infrastructures for Bank Victoria's business which include:

1. Development of *Internet Banking/Mobile Banking revamp* to provide better customer services;
2. *Digital onboarding via Internet Banking/Mobile Banking* for opening accounts independently by customers;
3. *QR Indonesia Standard (QRIS)* to improve customer payment services by using QR through mobile banking channels according to Bank Indonesia standards;
4. *Cardless withdrawal* to improve cash withdrawal services for customers at ATM machines and branches by entering a certain transaction code or number generated from the mobile banking;
5. *Bancassurance via digital* to add customer purchasing services to bancassurance products through digital service applications;
6. *Mutual funds via digital* to add customer purchasing services to mutual fund products through digital service applications;
7. *Digital form transactions via the Bank's video banking and Internet Banking/Mobile Banking* (a feature of *Internet Banking/Mobile Banking revamp*), where in conducting

nasabah dapat melakukan transaksi keuangan dengan media digital yang dilakukan di mana pun dan kapan pun menggunakan media *video banking* bank yang tersedia di situs web, *internet banking*, dan *mobile banking* dengan juga tersedianya digital formulir Bank yang mudah untuk diisi oleh nasabah;

8. *Digital operation*, yaitu pengembangan layanan transaksi non-tunai bagi nasabah melalui *video call*;
9. *Open Application Programming Interface on digital lending ecosystem* untuk menjalin kerja sama dengan perusahaan *financial technology peer to peer lending* melalui kanal digital *Internet Banking/Mobile Banking* maupun kanal digital Bank lainnya;
10. *Loan channeling via financial technology*, Bank Perkreditan Rakyat, *multifinance*, dan koperasi untuk menjalin kerja sama dengan *financial technology*, Bank Perkreditan Rakyat, *multifinance*, dan koperasi dalam pemberian kredit dengan model bisnis *channeling*;
11. *Middleware* untuk memudahkan koneksi antar sistem internal maupun eksternal;
12. *Big data fraud detection* yang menerapkan teknologi analitik data menggunakan *big data tools* yang digunakan untuk keperluan mendeteksi *fraud*;
13. Penggantian aplikasi Sistem Layanan Informasi Keuangan; dan
14. Penggantian aplikasi surat berharga negara ritel konvensional untuk penjualan surat berharga negara ritel konvensional.

banking transactions, customers can carry out financial transactions using digital media wherever and whenever by using the Bank's video banking media available on the website, internet banking, and mobile banking with the availability of digital Bank forms that are easy for customers to fill out;

8. Digital operation, which is the development of non-cash transaction services for customers via video calls;
9. Open Application Programming Interface on digital lending ecosystem to collaborate with lending peer-to-peer financial technology companies through Internet Banking/Mobile Banking digital channels and the Bank's other digital channels;
10. Loan channeling via financial technology, Rural Banks, multifinance, and cooperatives to cooperate with financial technology, Rural Banks, multifinance, and cooperatives in providing loans with channeling business model;
11. Middleware to facilitate connection between internal and external systems;
12. Big data fraud detection that applies data analytical technology using big data tools used for the purpose of detecting fraud;
13. Replacement of the Financial Information Service System application; and
14. Substitution of conventional retail government bonds application for the sale of conventional retail government bonds.

Penggunaan Dana dalam Pengembangan Sistem Teknologi Informasi

Sebagai langkah pengembangan infrastruktur sistem TI, Bank senantiasa melakukan pemeliharaan dan pemuktahiran aplikasi dan sistem secara berkelanjutan guna menopang infrastruktur teknologi dan sistem informasi yang lebih modern. Adapun penggunaan dana modal dalam pengembangan infrastruktur sistem TI pada tahun 2022 sebesar Rp25.616.882.256,- yang diuraikan sebagai berikut.

Use of Fund in Developing Information Technology System

As a measure to develop IT system infrastructure, the Bank maintains and upgrades its applications and systems in a sustainable manner to support a modernized technology infrastructure and information system. The capital funds used for IT system infrastructure development in 2022 amounted to Rp25,616,882,256 as described below.

Uraian Description	Biaya / Fee (Rp)
Hardware	7,275,457,995
Software	7,215,718,363
Maintenance Hardware	772,290,761
Maintenance Software	2,273,872,877
Jaringan / Network	3,793,771,760
Manage Service	3,703,750,000
Jasa Vulnerability Assesment dan Penetration Testing Vulnerability Assessment and Penetration Testing Services	582,020,500
Total	25,616,882,256

Strategi Pengembangan Teknologi Informasi Tahun 2023

Guna mendukung pertumbuhan bisnis, Bank telah menyusun strategi pengembangan TI untuk tahun 2023-2025 yang diuraikan sebagai berikut.

- 1. Revamp Internet Banking/Mobile Banking termasuk Pembukaan Akun secara Digital**
Meningkatkan layanan Bank kepada nasabah dengan pengembangan pada Internet Banking/Mobile Banking Bank melalui fitur dan produk digital, seperti *digital onboarding (biometric)*, *digital form*, *VictoriaMart*, *cardless withdrawal*, *QR Indonesia Standard (QRIS)*, *bancassurance*, reksa dana, surat berharga negara, *digital debit*, rekening dana nasabah, sosial dan keagamaan, *lifestyle*, *e-statement*, *remittance*, sistem kliring nasional dan *real time gross settlement (multiple transaction)*, *online prima*, pembayaran pajak, *top up e-money* – *e-wallet*, *point reward*, *video banking & digital operation*, *WhatsApp – chat bot*, *bill payment*, *digital deposito*, *Victoria advertisement*, *BI-Fast*, dan bank persepsi.
- 2. Pengembangan Human Resources Information System**
Membantu Bank untuk mempermudah pengelolaan data, pengembangan, dan peningkatan kompetensi HC Bank secara tepat dengan proses administrasi yang memadai.
- 3. Pengembangan Aplikasi Sistem Layanan Informasi Keuangan**
Mengembangkan sistem penatausahaan dan pelaporan kepada regulator dan dalam rangka tata kelola administrasi dalam proses kredit.
- 4. Pengembangan Tabungan Digital**
Pembuatan produk Bank untuk mendukung layanan *digital onboarding* nasabah Internet Banking/Mobile Banking (seperti tabungan khusus pembukaan di Internet Banking/Mobile Banking).
- 5. Kerja Sama Layanan Bank sebagai Penyimpan Margin, Dana Setoran, dan Dana Jaminan atas Transaksi Perdagangan Berjangka Komoditi**
Meningkatkan layanan perbankan sebagai penyimpan margin, dana setoran, dan dana jaminan atas transaksi perdagangan berjangka komoditi menggunakan rekening yang terpisah (*segregated account*).
- 6. Digital Onboarding via Internet Banking/Mobile Banking**
Membuka *channel* akuisisi nasabah baru dengan meningkatkan produk dan layanan *onboarding Customer Information File* dan rekening secara digital tanpa tatap muka secara *online* kapan pun dan di mana pun.
- 7. QR Indonesia Standard (QRIS)**
Meningkatkan layanan pembayaran nasabah dengan menggunakan QR melalui *channel mobile banking* sesuai dengan standar Bank Indonesia.
- 8. Tarik Tunai tanpa Kartu (Cardless Withdrawal)**
Meningkatkan layanan penarikan tunai bagi nasabah di mesin ATM dan cabang dengan memasukkan kode transaksi atau nomor tertentu yang dihasilkan dari *mobile banking*.
- 9. Bancassurance melalui Digital**
Menambahkan layanan pembelian nasabah terhadap produk *bancassurance* melalui aplikasi layanan digital.
- 10. Reksa Dana melalui Digital**
Menambahkan layanan pembelian nasabah terhadap produk reksa dana melalui aplikasi layanan digital.
- 11. Digital Form Transactions Internet Banking/Mobile Banking melalui Video Banking Bank**
Dalam melakukan transaksi perbankan, nasabah dapat melakukan transaksi keuangan dengan media digital yang dilakukan di mana pun dan kapan pun menggunakan media *video banking bank* yang tersedia di situs web, dan Internet Banking/Mobile Banking dengan juga tersedianya digital formulir Bank yang mudah untuk diisi oleh nasabah.

Information Technology Development Strategy in 2023

To support business growth, the Bank has prepared IT development strategies for 2023-2025 as described below.

- 1. Internet Banking/Mobile Banking Revamp including Opening Account Digitally**
Improving the Bank's services to customers by developing the Bank's Internet Banking/Mobile Banking through digital features and products, such as digital onboarding (biometric), digital forms, VictoriaMart, cardless withdrawal, QR Indonesia Standard (QRIS), bancassurance, mutual funds, government bonds, digital debit, customer fund accounts, social and religious, lifestyle, e-statements, remittances, national clearing system and real time gross settlement (multiple transactions), prime online, tax payment, top up of e-money – e-wallet, point reward, video banking & digital operation, WhatsApp – chat bot, bill payment, digital time deposits, Victoria advertisement, BI-Fast, and collecting bank.
- 2. Development of Human Resources Information System**
Helping the Bank to facilitate data management, development, and improvement of the Bank's HC competencies appropriately with adequate administrative process.
- 3. Development of Financial Information Service System Application**
Developing an administration and reporting system to regulators in the context of administrative governance in the loan process.
- 4. Development of Digital Savings**
Creating the Bank's products to support digital onboarding services for Internet Banking/Mobile Banking customers (such as special savings opening in Internet Banking/Mobile Banking).
- 5. Cooperation in Bank Services as Margin Depositors, Deposit Funds, and Guarantee Funds for Commodity Futures Trading Transactions**
Improving banking services as margin depositors, deposit funds, and guarantee funds for commodity futures trading transactions using segregated accounts.
- 6. Digital Onboarding via Internet Banking/Mobile Banking**
Opening new customer acquisition channels by increasing Customer Information File products and onboarding services and digital accounts without face-to-face, online, anytime, and anywhere.
- 7. QR Indonesia Standard (QRIS)**
Improving customer payment services using QR through mobile banking channels in accordance with Bank Indonesia standards.
- 8. Cardless Withdrawal**
Improving cash withdrawal services for customers at ATM machines and branches by entering a specific transaction code or number generated from mobile banking.
- 9. Digital Bancassurance**
Adding customer purchasing services to bancassurance products through digital service applications.
- 10. Digital Mutual Funds**
Adding customer purchasing services to mutual fund products through digital service applications.
- 11. Digital Form Transactions of Internet Banking/Mobile Banking through the Bank's Video Banking**
In conducting banking transactions, customers can carry out financial transactions using digital media wherever and whenever using the Bank's video banking media available on the website, and Internet Banking/Mobile Banking with the availability of digital bank forms that are easy for customers to fill out.

12. **Kerja Sama dengan Peer to Peer Lending atau Open Application Programming Language Kerja Sama dengan Digital Lending Ecosystem**
Menjalin kerja sama dengan perusahaan *financial technology* peer to peer lending melalui kanal digital *internet banking/mobile banking* maupun kanal digital Bank lainnya.
13. **Loan Channeling melalui Financial Technology, Bank Perkreditan Rakyat, Multifinance, dan Koperasi**
Menjalin kerja sama dengan *financial technology*, Bank Perkreditan Rakyat, *multifinance*, dan koperasi dalam pemberian kredit dengan model bisnis *channeling*.
14. **Big Data**
Menerapkan teknologi analitik data menggunakan *big data tools* untuk digunakan keperluan *fraud detection*, meluncurkan *analytics* untuk *revenue generator*, dan mendukung pengawasan dan pelaporan.
15. **Pengembangan Aplikasi Bank Indonesia Fast (BI-Fast) melalui Internet Banking/Mobile Banking dan Internet Banking Business**
Melakukan pengembangan aplikasi BI-Fast untuk menghadirkan kemudahan dalam melakukan transaksi antar bank secara tepat waktu 24 jam penuh.
16. **Bank Persepsi melalui Internet Banking/Mobile Banking**
Meningkatkan layanan perbankan melalui *Internet Banking/Mobile Banking* untuk menerima setoran penerimaan negara bukan dalam rangka impor dan ekspor, yang meliputi penerimaan pajak, bea cukai, dan penerimaan bukan pajak.
17. **Penambahan Kerja Sama Bancassurance dengan Rekanan Asuransi untuk Produk Tradisional dan Non-Tradisional secara Digital melalui Internet Banking/Mobile Banking**
Menjalin kerja sama dengan rekan baru *bancassurance* dalam rangka layanan produk secara digital.
18. **Penambahan Kerja Sama Bancassurance dengan Rekanan Asuransi untuk Produk Tradisional dan Non-Tradisional secara Konvensional melalui Over the Counter**
Menjalin kerja sama baru *bancassurance* dengan model bisnis referensi secara konvensional.
19. **Penambahan Kerja Sama Reksa Dana dengan Rekanan Aset Manajemen untuk Produk Reksa Dana, baik yang Dipasarkan secara Digital melalui Internet Banking/Mobile Banking maupun secara Konvensional melalui Over the Counter**
Memberikan diversifikasi produk reksa dana secara digital dan menjalin kerja sama dengan rekan baru manajer investasi dalam pengelolaan reksa dana.
20. **Digital Signature**
Digital signature adalah layanan tanda tangan yang dibuat secara elektronik untuk aktivitas dan transaksi perbankan yang berfungsi sama dengan tanda tangan basah pada dokumen kertas.
21. **Data Valas (Reuters or Bloomberg)**
Sebuah sistem atau aplikasi yang dapat memberikan informasi data berupa nilai tukar untuk beberapa mata uang asing untuk layanan transaksi valuta asing.
22. **Pengembangan e-Materai Digital**
Meningkatkan layanan perbankan dengan menyediakan meterai dalam format elektronik yang memiliki ciri khusus dan mengandung unsur pengaman yang dikeluarkan oleh pemerintah Republik Indonesia, yang digunakan untuk membayar pajak atas dokumen elektronik.
23. **Digital Operations (Layanan Transaksi Non-Tunai Nasabah melalui Video Call)**
Mengembangkan layanan transaksi non-tunai bagi nasabah melalui *video call*.
12. **Cooperation with Peer-to-Peer Lending or Open Open Application Programming Language Cooperation with Digital Lending Ecosystem**
Collaborating with lending peer to peer financial technology companies through internet banking/mobile banking digital channels and the Bank's other digital channels.
13. **Loan Channeling through Financial Technology, Rural Banks, Multifinance, and Cooperatives**
Collaborating with financial technology, Rural Banks, multifinance, and cooperatives in granting credit with a channeling business model.
14. **Big Data**
Implementing data analytics technology using big data tools for fraud detection purposes, launching analytics for revenue generators, and supporting monitoring and reporting.
15. **Development of Bank Indonesia Fast (BI-Fast) Application through Internet Banking/Mobile Banking and Internet Banking Business**
Developing BI-Fast application to provide convenience in making interbank transactions in a timely manner 24 hours a day.
16. **Collecting Bank through Internet Banking/Mobile Banking**
Improving banking services through Internet Banking/Mobile Banking to receive non-import and export state revenue deposits, which include tax, customs, and non-tax revenues.
17. **Additional Bancassurance Cooperation with Insurance as a Partner for Traditional and Non-Traditional Products Digitally through Internet Banking/Mobile Banking**
Collaborating with new bancassurance partners in the context of digital product services.
18. **Additional Bancassurance Cooperation with Insurance as a Partner for Traditional and Non-Traditional Products Conventionally through Over the Counter**
Establishing new bancassurance partnerships with conventional reference business models.
19. **Additional Mutual Funds Cooperation with Asset Management as a Partner for Mutual Funds Products, either Marketed Digitally through Internet Banking/Mobile Banking or Conventionally through Over the Counter**
Providing digital diversification of mutual funds products and collaborating with new investment manager partners in managing mutual funds.
20. **Digital Signature**
Digital signature is a signature service created electronically for banking activities and transactions that functions the same as a wet signature on a paper document.
21. **Foreign Exchange Data (Reuters or Bloomberg)**
A system or application that can provide data information in the form of exchange rates for several foreign currencies for foreign exchange transaction services.
22. **Development of Digital e-Stamp**
Improving banking services by providing stamp duty in electronic format which has special characteristics and contains a security element issued by the government of the Republic of Indonesia, which is used to pay taxes on electronic documents.
23. **Digital Operations (Customer's Non-Cash Transaction Services through Video Call)**
Developing non-cash transaction services for customers via video calls.

24. Instant Payment e-Commerce melalui Mobile Banking

Instant payment adalah layanan pembayaran Bank pada laman pembayaran ritel di *marketplace* atau *e-commerce* yang diproses secara tepat waktu yang dilakukan oleh nasabah dengan menggunakan fitur *mobile banking*.

25. Virtual Account

Virtual account adalah akun/rekening Bank yang dibuat secara virtual, di mana umumnya berbentuk kombinasi angka unik, yang dilengkapi dengan fitur, seperti *open, close, fixed, non-fixed, masa berlaku, single and multiple use*.

26. Penambahan Fitur Internet Banking/Mobile Banking

Penambahan fitur *internet banking/mobile banking*, yaitu *cardless withdrawal* melalui *minimarket* dan kantor pos, transfer ke keluar negeri (*remittance* melalui *startup*), *subscribe* atau berlangganan layanan pemberitaan *online*, kerja sama dengan *payment gateway*, kerja sama dengan *agregator voucher cross border* (luar negeri), penambahan kerja sama dengan yayasan sosial keagamaan melalui *channel Internet Banking/Mobile Banking*, menambahkan *join 'and'; join 'or';* dan *qualitate qua account* yang dapat dilakukan melalui *internet banking/mobile banking*, dan *cross border payment*.

27. Layanan Syariah Bank

Melakukan sinergi pengembangan bisnis dengan Entitas Anak melalui kerja sama perluasan dan pemanfaatan jaringan kantor Bank untuk Layanan Syariah Bank dengan PT Bank Victoria Syariah.

28. Penggantian Treasury System

Melakukan penggantian sistem Bank dalam melakukan transaksi dan pengadministrasian setiap aktivitas transaksi treasuri.

29. Digital Onboarding melalui Micro Site Bank

Channel digital onboarding berupa *microsite* yang dapat di akses oleh nasabah tanpa melalui *Internet Banking/Mobile Banking*, melainkan melalui situs web atau *web link* yang memudahkan akses nasabah di mana pun dan kapan pun. Ke depan, *digital onboarding* melalui *micro site bank* akan dapat dikoneksikan oleh pihak *front end* lain yang menjadi *channel digital onboarding* yang bekerja sama dengan Bank.

30. Rekening Dana Nasabah (RDN) melalui Over the Counter

Meningkatkan layanan perbankan dengan mengembangkan layanan sebagai bank rekening dana nasabah untuk menampung dana pembelian surat berharga, saham, dan lain sebagainya untuk transaksi pasar modal melalui layanan kantor cabang.

31. Rekening Dana Nasabah (RDN) melalui Digital

Meningkatkan layanan perbankan dengan mengembangkan layanan sebagai bank rekening dana nasabah untuk menampung dana pembelian surat berharga, saham, dan lain sebagainya untuk transaksi pasar modal melalui inovasi digital, yaitu *Internet Banking/Mobile Banking* serta *Internet banking* bisnis.

32. Revamp Internet Banking Business dan Cash Management

Pengembangan aplikasi *internet banking* bisnis yang ada menjadi lebih banyak fitur dan penambahan jasa layanan pengelolaan keuangan (*cash management*) yang ditujukan untuk nasabah non-perorangan (perusahaan/lembaga) di mana nasabah yang bersangkutan dapat melakukan pengelolaan keuangannya langsung melalui fasilitas *online*.

33. Cross Border Payment melalui Internet Banking/Mobile Banking

Sebuah sistem kerja sama pembayaran lintas negara yang akan diintegrasikan dengan *fast payment systems* yang terdapat pada kedua negara melalui *channel Internet Banking/Mobile Banking*.

24. E-Commerce Instant Payment through Mobile Banking

Instant payment is bank's payment services on retail payment pages on marketplace or e-commerce that is processed in a timely manner by customers, by using mobile banking feature.

25. Virtual Account

Virtual account is a bank account/statement created virtually, generally in the form of a unique combination of numbers, equipped with features, such as open, closed, fixed, non-fixed, validity period, single and multiple use.

26. Additional Feature of Internet Banking/Mobile Banking

Adding internet banking/mobile banking features, namely cardless withdrawal through minimarkets and post offices, transfers abroad (remittances through startups), subscribing to online news services, working with payment gateways, working with cross-border voucher aggregators (overseas), additional cooperation with socio-religious foundations through Internet Banking/Mobile Banking channel, adding join 'and'; join 'or'; and *qualitate qua accounts* which can be made through internet banking/mobile banking, and cross border payments.

27. Bank Sharia Services

Performing business development synergies with Subsidiaries through cooperation in expanding and utilizing the Bank's office network for Bank Sharia Services with PT Bank Victoria Syariah.

28. Replacement of Treasury System

Replacing the Bank's system in conducting transactions and administering each treasury transaction activity.

29. Digital Onboarding through the Bank's Micro Site

The digital onboarding channel is in the form of a microsite that can be accessed by customers without going through Internet Banking/Mobile Banking, but through a website or web link that makes it easy for customers to access anywhere and anytime. To the future, digital onboarding through the Bank's micro site will be able to be connected by other front-end parties which become the digital onboarding channels that cooperate with the Bank.

30. Customer Fund Accounts (RDN) through Over the Counter

Improving banking services by developing services as a customer fund account bank to accommodate funds for purchasing securities, stocks, and so on for capital market transactions through branch office services.

31. Digital Customer Fund Accounts (RDN)

Improving banking services by developing services as a customer fund account bank to accommodate funds for the purchase of securities, stocks, and so on for capital market transactions through digital innovation, which is Internet Banking/Mobile Banking and Internet Banking Business.

32. Revamp of Internet Banking Business and Cash Management

Developing the existing internet banking business application to include more features and add cash management services aimed at non-individual customers (companies/institutions) where the customers can manage their finances directly through online facilities.

33. Cross Border Payment through Internet Banking/Mobile Banking

A cross-country payment cooperation system that will be integrated with fast payment systems in both countries through Internet Banking/Mobile Banking channel.

34. Pembelian Produk Surat Berharga Negara (SBN) dan Surat Berharga Syariah Negara (SBSN) Ritel secara Digital melalui Internet Banking/Mobile Banking

Meningkatkan layanan perbankan dengan mengembangkan layanan inovasi keuangan digital berupa pembelian produk Surat Berharga Negara dan Surat Berharga Syariah Negara Ritel melalui *Internet Banking/Mobile Banking* Bank Victoria.

35. QRIS – QR Indonesia Standard untuk Acquire

Quick Response Code Indonesian Standard (QRIS) adalah standarisasi pembayaran menggunakan metode *QR code* dari Bank Indonesia untuk digunakan oleh *merchant* rekanan Bank agar proses transaksi dengan *QR code* menjadi lebih mudah, cepat, dan terjaga keamanannya.

36. Penambahan Produk dan Asuransi Kredit tanpa Agunan untuk Karyawan Nasabah Payroll

Meningkatkan layanan perbankan dengan mengembangkan layanan kredit tanpa agunan kepada karyawan-karyawan nasabah *payroll* Bank Victoria, dan juga sebagai mitigasi risiko dengan menambahkan kerja sama secara referensi untuk produk *bancassurance* dalam rangka produk Bank untuk kredit tanpa agunan tersebut.

37. Laku Pandai

Produk keuangan perbankan lainnya yang dapat digunakan Bank untuk bermitra dan berkolaborasi dengan pihak lainnya, sehingga mitra pihak Bank dapat melakukan penjualan produk dan layanan perbankan sebagai agen Bank.

38. Kerja sama dengan Pihak Ketiga untuk Acquire Nasabah sekaligus Memberikan Layanan

Meningkatkan layanan perbankan dengan mengembangkan layanan inovasi keuangan digital berupa perencanaan keuangan untuk memberikan referensi calon nasabah dan/atau nasabah *existing* Bank.

39. Aplikasi Scoring Kredit

Credit scoring adalah sebuah aplikasi penilaian yang dijadikan salah satu dasar pertimbangan untuk memutus pemberian atau penyaluran kredit.

40. Payment Gateway (e-Commerce)

Sebuah kerja sama dengan sistem transaksi *online* yang mengotorisasi atau pemberian kuasa dalam proses pembayaran, baik menggunakan kartu kredit, transfer bank, maupun pembayaran langsung melalui *e-banking* atau *direct* debit.

41. Bank Persepsi melalui Internet Banking Business

Meningkatkan layanan perbankan melalui *internet banking business* untuk menerima setoran penerimaan negara bukan dalam rangka impor dan ekspor yang meliputi penerimaan pajak, bea cukai, dan penerimaan bukan pajak.

42. Loan Origination System (termasuk Customer Relationship Management, Cloud Server)

Aplikasi *loan origination system* adalah suatu aplikasi berbasis web yang memanfaatkan pendekatan *workflow* yang didesain secara khusus untuk mendukung pemrosesan aplikasi kredit yang diperlukan oleh Bank.

43. Digital Produk Non-Bank

Penjualan produk non-bank secara digital melalui *channel internet banking/mobile banking* Bank Victoria untuk meningkatkan *fee based* Bank.

34. Purchase of Products of Government Bonds (SBN) and Retail Sharia Government Securities (SBSN) Digitally through Internet Banking/Mobile Banking

Improving banking services by developing digital financial innovation services in the form of purchasing Government Bonds and Retail Sharia Government Securities products through Bank Victoria's *Internet Banking/Mobile Banking*.

35. QRIS – QR Indonesia Standard for Acquire

The *Quick Response Code Indonesian Standard* (QRIS) is a standardization of payments using the *QR code* method from Bank Indonesia to be used by Bank partner merchants so that the transaction process with the *QR code* becomes easier, faster, and secure.

36. Additional Product and Insurance of Non-Collateral Loans for Payroll Customer's Employees

Improving banking services by developing non-collateral loans for employees of Bank Victoria's payroll customers, as well as mitigating risk by adding reference cooperation for bancassurance products in the framework of the Bank's products for the non-collateral loans.

37. Laku Pandai (Branchless Banking)

This is another banking financial product that can be used by the Bank to partner and collaborate with other parties, so that the Bank's partners can sell banking products and services as Bank agents.

38. Cooperation with Third Parties to Acquire Customers and Provide Services

Improving banking services by developing digital financial innovation services in the form of financial planning to provide references for prospective customers and/or existing customers of the Bank.

39. Application of Credit Scoring

Credit scoring is an assessment application that is used as one of the basic considerations for deciding whether to grant or distribute credit.

40. Payment Gateway (e-Commerce)

A collaboration with an online transaction system that authorizes or grants payment process, either using a credit card, bank transfer, or direct payment via *e-banking* or *direct* debit.

41. Collecting Bank through Internet Banking Business

Improving banking services through the internet banking business to receive non-import and export state revenue deposits which include tax, customs, and non-tax revenues.

42. Loan Origination System (including Customer Relationship Management, Cloud Server)

The loan origination system application is a web-based application that utilizes a workflow approach specifically designed to support the processing of credit applications required by the Bank.

43. Non-Bank Digital Products

Sales of digital non-bank products through Bank Victoria's internet banking/mobile banking channel to increase fee-based banking.





Tata Kelola Perusahaan

Good Corporate Governance

Performa usaha Bank yang berdaya tahan erat kaitannya dengan penerapan tata kelola yang bertanggung jawab. Dilandaskan pada prinsip-prinsip GCG yang dianut, Bank senantiasa memaksimalkan nilai tambah bagi Pemegang Saham secara adil dan akuntabel.

The resilient business performance of the Bank is closely related to the implementation of responsible governance. Based on adhered GCG principles, the Bank always maximizes added value for Shareholders in a fair and accountable manner.

KOMITMEN DAN DASAR IMPLEMENTASI GCG

Commitment to and Basis of GCG Implementation

Komitmen Implementasi GCG

Bank Victoria menyadari bahwa keberlangsungan usaha tidak hanya diukur melalui performa keuangan serta peningkatan keuntungan semata, namun juga melalui pengelolaan internal perusahaan, di antaranya yaitu implementasi tata kelola perusahaan yang baik (*good corporate governance/GCG*) yang efektif. Penerapan prinsip-prinsip GCG sangat diperlukan, agar Bank menjadi lebih tangguh dan mampu bertahan dalam menghadapi persaingan usaha yang semakin kompetitif. Atas dasar tersebut, Bank Victoria berkomitmen untuk meningkatkan kualitas penerapan GCG dalam setiap aktivitas bisnis dan seluruh tingkatan organisasi di lingkungan Bank.

Komitmen implementasi GCG dimulai dari internalisasi berbagai peraturan dan ketentuan yang mendasari pelaksanaan GCG ke dalam peraturan dan ketentuan yang ditetapkan oleh Bank, serta yang disarikan ke dalam Visi, Misi, dan Nilai-Nilai Budaya Bank. Hal ini diikuti dengan komitmen organ-organ GCG untuk menjalankan tugas dan tanggung jawabnya sesuai dengan prinsip-prinsip GCG guna mencapai kesinambungan usaha jangka panjang.

Dasar Implementasi GCG

Dasar penerapan GCG di lingkungan Bank Victoria merujuk pada peraturan dan ketentuan yang meliputi Undang-Undang Republik Indonesia, Peraturan Otoritas Jasa Keuangan, serta prinsip-prinsip Corporate Governance yang berlaku umum.

Selain itu, pelaksanaan kegiatan usaha Bank juga selalu didasari pertimbangan terhadap pemenuhan prinsip-prinsip GCG, yang diuraikan sebagai berikut.

Commitment to GCG Implementation

Bank Victoria realizes that business continuity is not only measured through financial performance and increased profits, but also through the Company's internal management, such as the effective implementation of good corporate governance (GCG). The implementation of GCG principles is urgently needed, so that the Bank becomes more resilient and able to survive in facing the increasingly competitive business competition. On this basis, Bank Victoria is committed to improving the GCG implementation quality in every business activity and all organizational levels within the Bank.

Commitment to GCG implementation begins with the internalization of various regulations and provisions that underlie the GCG implementation into the regulations and provisions set by the Bank, and summarized into the Bank's Vision, Mission, and Cultural Values. This is followed by the commitment of GCG organs to performing their duties and responsibilities in accordance with the GCG principles to achieve long-term business continuity.

Basis of GCG Implementation

The basis for implementing GCG within Bank Victoria refers to the regulations and provisions, which include the Laws of the Republic of Indonesia, Financial Services Authority Regulations, and the generally applicable Corporate Governance principles.

Furthermore, the Bank's business activities are always conducted with due observance of the fulfillment of GCG principles as described below.



TRANSPARANSI | Transparency

Bank mengungkapkan informasi terkait kinerja dan kegiatan pengelolaan perusahaan secara tepat waktu, memadai, jelas, akurat, dan dapat dibandingkan serta mudah diakses pemangku kepentingan sesuai dengan haknya.

The Bank discloses information related to the Company's performance and management activities in a timely, adequate, clear, accurate, comparable, and accessible manner for stakeholders according to their respective rights.



AKUNTABILITAS | Accountability

Bank memiliki kebijakan terkait tugas dan tanggung jawab yang jelas dari setiap organ dan karyawan yang diselaraskan dengan Visi dan Misi, Nilai-Nilai Budaya Perusahaan, sasaran usaha, serta strategi Bank. Guna memastikan berjalannya prinsip ini, Bank juga memastikan adanya *check and balance* dalam pengelolaan Bank, dimilikinya ukuran kinerja dari setiap jajaran berdasarkan ukuran yang disepakati secara konsisten, sesuai dengan nilai-nilai Bank, sasaran usaha, strategi Bank, serta dimilikinya sistem *reward and punishment*.

The Bank has policy related to clear duties and responsibilities for each organ and employee that are aligned with the Bank's Vision and Mission, Corporate Cultural Values, business objectives, and strategies. To ensure the implementation of such principle, the Bank also ensure to have *check and balance* in the Bank's management, consistent performance measure of each rank based on the agreed measures, in accordance with the Bank's values, business objectives, strategies, and reward and punishment system.



PERTANGGUNGJAWABAN | Responsibility

Bank bertindak sebagai *Good Corporate Citizen* serta memegang prinsip *prudential banking practices*. Prinsip tersebut dijalankan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku agar tetap terjaga kelangsungan usaha Bank.

The Bank acts as a Good Corporate Citizen and upholds the prudential banking practices principle. Such principle is carried out in accordance with the prevailing laws and regulations in order to maintain the Bank's business continuity.



INDEPENDENSI | Independence

Bank dikelola secara profesional serta memiliki sejumlah perangkat kepatuhan yang diterapkan dengan tujuan memberikan batas yang wajar terhadap dominasi yang tidak wajar oleh pemangku kepentingan manapun dan benturan kepentingan.

The Bank is managed professionally and possesses a set of compliance tools applied in order to give reasonable limitation to unfair domination by any stakeholder or any conflict of interest.



KEWAJARAN DAN KESETARAAN | Fairness and Equality

Bank senantiasa memberikan kesempatan yang sama bagi para pemangku kepentingan untuk dapat memberikan masukan dan menyampaikan opini demi kemajuan Bank yang disesuaikan juga dengan kapasitas masing-masing pemangku kepentingan.

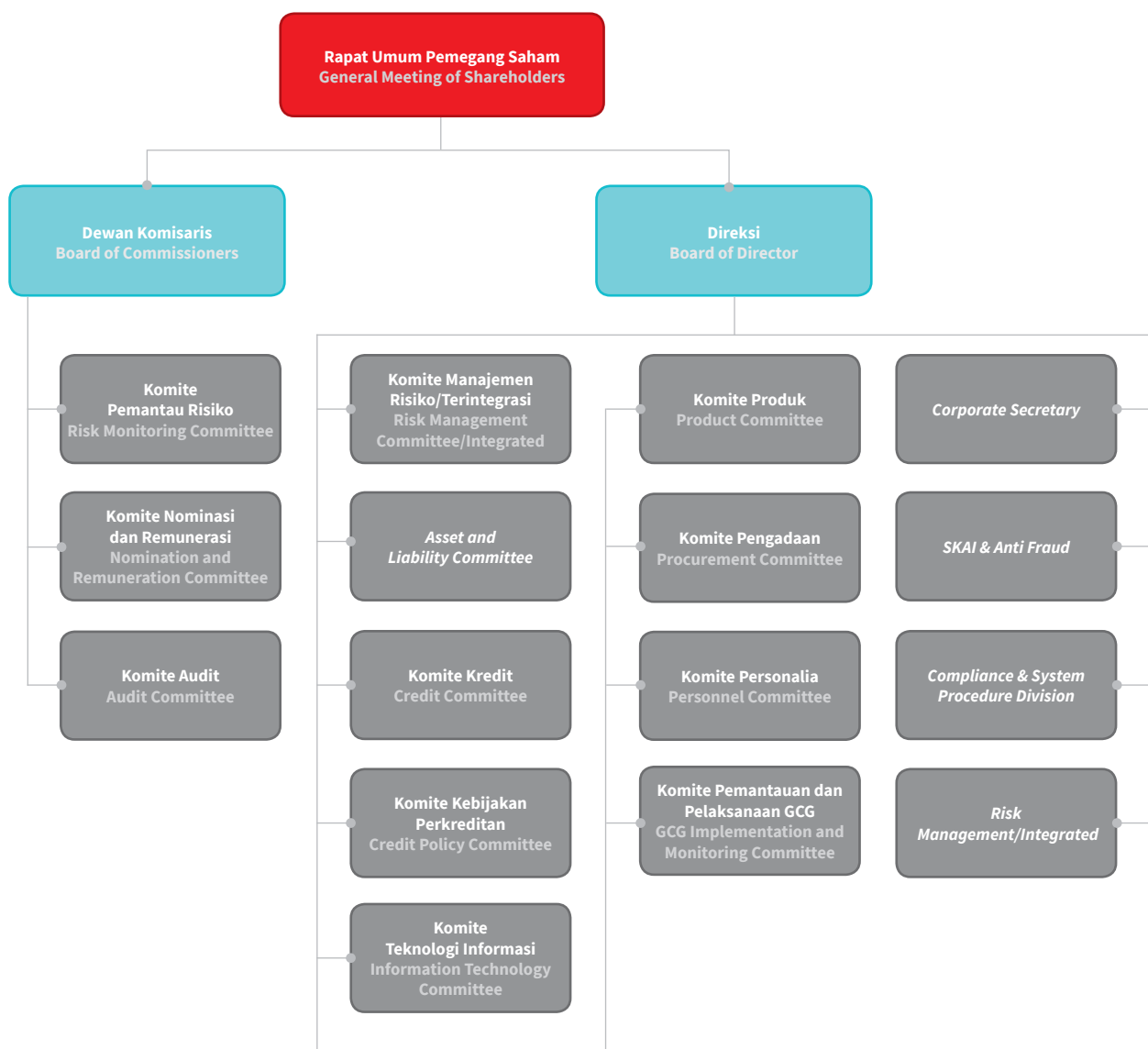
The Bank gives equal opportunity to stakeholders to provide input and express opinion for the Bank's progress that is aligned with stakeholder's respective capacity.

STRUKTUR DAN PEDOMAN GCG

GCG Structures and Guidelines

Struktur tata kelola Bank Victoria secara garis besar tergambarkan pada organ utama Bank yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Sebagaimana dimaksud dalam Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku, masing-masing organ mempunyai peran penting dalam penerapan GCG dan menjalankan fungsi, tugas, dan tanggung jawabnya untuk kepentingan Bank. Struktur tata kelola Bank Victoria disajikan dalam bagan berikut.

Bank Victoria's governance structure is broadly illustrated in the Bank's main organs, which are the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. As referred to in the Bank's Articles of Association and applicable laws and regulations, each organ has an important role in implementing GCG and performing its functions, duties, and responsibilities for the Bank's benefits. Bank Victoria's governance structure is presented in the following chart.



Selain struktur GCG, Bank Victoria juga memiliki infrastruktur GCG yang merupakan kebijakan/pedoman yang telah ditetapkan guna melengkapi kebijakan pendukung dalam penerapan GCG, menjadi pedoman bagi Bank dalam menjalankan aktivitas sehari-hari sesuai dengan budaya yang diharapkan, serta menjadi bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ perusahaan. Adapun kebijakan/pedoman tata kelola yang telah disusun Bank, yaitu:

1. Pedoman Kode Etik Perilaku Karyawan yang ditetapkan berdasarkan Surat Keputusan Direksi No. 001/SK-DIR/01/21 tanggal 11 Januari 2021;
2. Kebijakan dan Standar Operasional Prosedur Penerapan Strategi Anti *Fraud* yang ditetapkan dalam Surat Keputusan Direksi No. 002/SK-DIR/08/20 tanggal 7 Agustus 2020;
3. Kebijakan *Good Corporate Governance* (GCG) yang telah disahkan melalui Keputusan Direksi No. 009/SK-DIR/02/16 tanggal 24 Februari 2016;
4. *Board of Commissioners Charter* (BOC Charter) yang telah disahkan melalui Surat Keputusan Dewan Komisaris No. 001/SK-KOM/01/20 tanggal 10 Januari 2020;
5. *Board of Directors Charter* (BOD Charter) yang telah disahkan melalui Surat Keputusan Direksi No. 002/SK-DIR/05/19 tanggal 2 Mei 2019;
6. Piagam dan Pedoman Kerja Komite Audit yang telah disahkan melalui Surat Keputusan Dewan Komisaris No. 002/SK-KOM/11/22 tanggal 4 November 2022;
7. Pedoman Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris No. 003/SK-KOM/09/18 tanggal 20 September 2018;
8. Piagam dan Pedoman Kerja Komite Pemantau Risiko yang telah disahkan melalui Surat Keputusan Dewan Komisaris No. 001/SK-KOM/11/11 tanggal 5 November 2022;
9. Pedoman dan Tata Tertib Komite Manajemen Risiko Grup Keuangan Victoria yang ditetapkan berdasarkan Surat Keputusan Direksi No. 002/SK-DIR/08/21 tanggal 20 Agustus 2021;
10. Pedoman dan Tata Tertib Kerja *Integrated Governance Committee* yang ditetapkan berdasarkan Surat Keputusan Direksi No. 006/SK-DIR/06/17 tanggal 20 Juni 2017; serta
11. Kebijakan dan *Standard Operating Procedure* (SOP) yang ditetapkan berdasarkan Surat Keputusan Direksi No. 013/SK-DIR/11/19 tanggal 29 November 2019.

Pedoman-pedoman tersebut senantiasa dievaluasi dan dimutakhirkan secara berkala untuk menjaga kesesuaiannya dengan perubahan peraturan dan perundang-undangan yang berlaku.

In addition to the GCG structure, Bank Victoria also has GCG infrastructure, which is an established policy/guideline to complement supporting policies in GCG implementation, to become a guideline for the Bank in conducting daily activities in line with the expected culture, and to be a form of written commitment for all ranks and organizational levels of the Bank to improve the discipline and responsibility of the company's organs. The governance policies/guidelines prepared by the Bank are:

1. Employee Ethics Guidelines stipulated in the Board of Directors' Decision Letter No. 001/SK-DIR/01/21 dated 11 January 2021;
2. Policy and Standard Operating Procedure for Implementing Anti Fraud Strategy stipulated in Board of Directors' Decision Letter No. 002/SK-DIR/08/20 dated 7 August 2020;
3. Good Corporate Governance (GCG) Policy, validated through Board of Directors' Decision Letter No. 009/SK-DIR/02/16 dated 24 February 2016;
4. Board of Commissioners Charter (BOC Charter), approved under the Board of Commissioners' Decision Letter No. 001/SK-KOM/01/20 dated 10 January 2020;
5. Board of Directors Charter (BOD Charter), approved under Board of Directors' Decision Letter No. 002/SK-DIR/05/19 dated 2 May 2019;
6. Charter and Working Guidelines of Audit Committee, approved under Board of Commissioners' Decision Letter No. 002/SK-KOM/11/22 dated 4 November 2022;
7. Nomination and Remuneration Committee Charter, approved under the Board of Commissioners' Decision Letter No. 003/SK-KOM/09/18 dated 20 September 2018;
8. Charter and Working Guidelines of Risk Monitoring Committee, validated through Board of Commissioners' Decision Letter No. 001/SK-KOM/11/11 dated 5 November 2022;
9. Guidelines and Procedures of Risk Management Committee of Victoria Financial Group stipulated under Board of Directors' Decision Letter No. 002/SK-DIR/08/21 dated 20 August 2021;
10. Guidelines and Procedures of Integrated Governance Committee stipulated under Board of Directors' Decision Letter No. 006/SK-DIR/06/17 dated 20 June 2017; and
11. Policy and Standard Operating Procedure (SOP) stipulated under Board of Directors' Decision Letter No. 013/SK-DIR/11/19 dated 29 November 2019.

These guidelines are evaluated and updated periodically to ensure their compliance with the amendments to the applicable laws and regulations.

CORPORATE GOVERNANCE FRAMEWORK

Corporate Governance Framework

Dalam rangka mendukung implementasi GCG yang efektif, maka diperlukan kerangka kerja (*framework*) implementasi GCG yang memberikan gambaran umum mengenai keterkaitan organ-organ GCG. Terkait hal tersebut, Bank menyusun *Corporate Governance Framework* dengan mengacu pada peraturan perundang-undangan yang berlaku serta mempertimbangkan kondisi, budaya, dan nilai-nilai Bank. Adapun skema *Corporate Governance Framework* Bank Victoria sebagai berikut.

In order to support effective GCG implementation, it is necessary to have a GCG implementation framework that provides an overview of GCG organs' interrelationships. Thus, the Bank has prepared a Corporate Governance Framework by referring to the applicable laws and regulations and observing the Bank's conditions, culture, and values. The Corporate Governance Framework of Bank Victoria is as follows.



ALOKASI WEWENANG, TUGAS DAN TANGGUNG JAWAB ORGAN BANK YANG EFEKTIF. Effective Allocation of Authority, Duties and Responsibilities of the Bank's Organs.

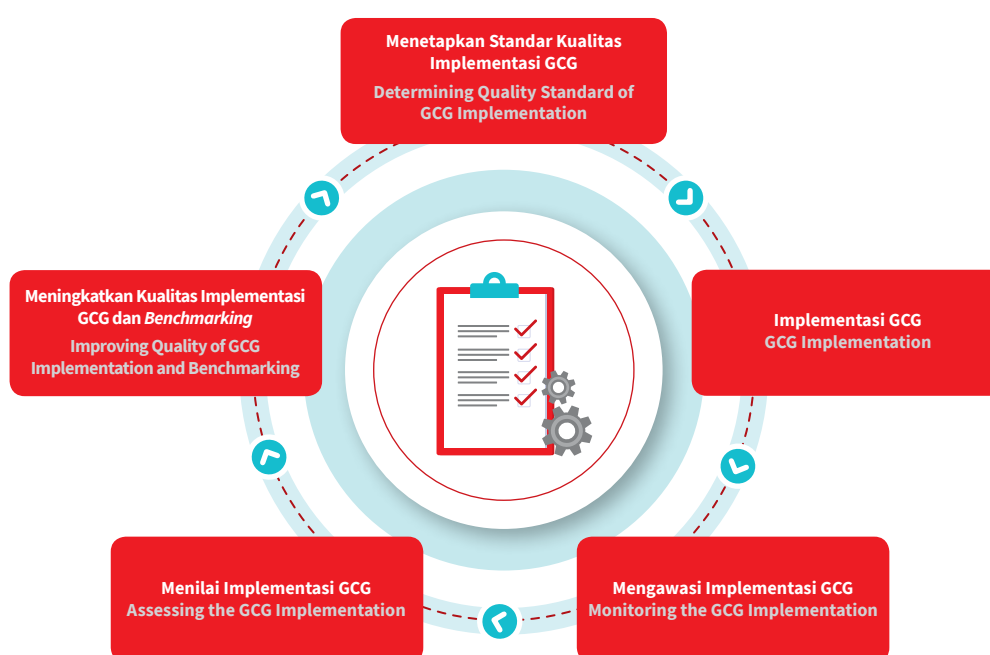


MEKANISME IMPLEMENTASI GCG

GCG Implementation Mechanism

Mekanisme pelaksanaan GCG Bank Victoria ditetapkan dengan mempertimbangkan praktik-praktik terbaik yang pernah dilakukan di industri perbankan. Hal tersebut bertujuan agar pelaksanaan GCG di Bank Victoria lebih terarah dan dapat mencapai tujuan implementasi jangka panjang, yaitu *Good Corporate Sustainability*. Mekanisme tata kelola yang diterapkan di Bank Victoria digambarkan sebagai berikut.

The mechanism for implementing Bank Victoria's GCG is determined by considering the best practices in the banking industry. This aims to make GCG implementation at Bank Victoria more focused and able to achieve long-term implementation goals, which is *Good Corporate Sustainability*. The governance mechanism implemented at Bank Victoria is described as follows.



Penetapan Standar Kualitas Implementasi

Dalam rangka mengukur kualitas penerapan GCG di lingkungan Bank, Bank Victoria telah menetapkan standar ketentuan minimum yang harus diupayakan pemenuhannya dengan mempertimbangkan perkembangan Bank, input dari pemangku kepentingan, hasil penilaian, serta *benchmarking* pada industri perbankan yang berada di kelas BUKU II.

Standar kualitas implementasi GCG yang ditetapkan Bank adalah dengan memenuhi Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Berdasarkan ketentuan tersebut, pencapaian tingkat kesehatan Bank berdasarkan penilaian sendiri GCG minimum pada kategori "Baik" dan berdasarkan pendekatan risiko minimum pada kategori "Baik".

Determining the Quality Standard of GCG Implementation

In order to measure the GCG implementation quality within the Bank, Bank Victoria established minimum standards to be fulfilled by considering the Bank's development, input from stakeholders, assessment results, and benchmarking in the banking industry in BUKU II class.

The quality standard for GCG implementation set by the Bank is to comply with the Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks. Based on this regulation, the Bank's soundness level based on GCG self-assessment is at minimum in the "Good" category and based on risk approach is at minimum in the "Good" category.

Selain itu, Bank menetapkan standar lain yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Ketentuan tersebut berisi pemenuhan aspek yaitu:

1. Aspek 1 : Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham;
2. Aspek 2 : Fungsi dan Peran Dewan Komisaris;
3. Aspek 3 : Fungsi dan Peran Direksi;
4. Aspek 4 : Partisipasi Pemangku Kepentingan; dan
5. Aspek 5 : Keterbukaan Informasi.

Pelaksanaan dan Pemantauan Implementasi GCG

Seluruh insan Bank memiliki kewajiban untuk memenuhi standar kualitas implementasi GCG dengan tanggung jawab utama berada di bawah koordinasi Dewan Komisaris dan Direksi. Komite Pemantau dan Pelaksanaan GCG juga memantau pelaksanaan implementasi GCG untuk memastikan kebenaran pelaksanaan implementasi GCG. Berikut peran Komite Pemantau dan Pelaksanaan GCG dalam mengawasi pemenuhan standar kualitas implementasi GCG di Bank.

1. Mengawasi dan menganalisa setiap kebijakan terbaru maupun praktik terbaik terkait penerapan GCG;
2. Memutakhirkan/menyempurnakan kebijakan internal (*existing*) terhadap setiap perubahan kebijakan GCG;
3. Memantau rencana dan realisasi/pencapaian bisnis Bank melalui rapat-rapat komite secara berkala;
4. Menetapkan aspek dan *person in charge* dalam penyusunan GCG sesuai dengan bidang yang tercermin dari aspek-aspek GCG;
5. Mengkoordinir penyusunan laporan pelaksanaan GCG; serta
6. Melakukan penyusunan pelaporan pelaksanaan GCG Bank dan melakukan penilaian secara mandiri sesuai ketentuan yang berlaku.

Penilaian GCG

Penilaian penerapan GCG secara konsisten dilakukan setiap tahun untuk mengetahui tingkat kecukupan penerapan GCG di lingkungan Bank. Penilaian yang dilakukan oleh Bank menggunakan berbagai acuan standar praktik terbaik (*best practices*) yang berlaku. Bank melakukan penilaian berdasarkan ketentuan pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Bank melakukan penilaian sendiri (*self-assessment*) secara komprehensif dan berkala agar dapat menetapkan rencana tindak lanjut yang meliputi tindakan korektif (apabila diperlukan) dengan memperhatikan faktor penilaian sebagai berikut.

1. Pelaksanaan tugas dan tanggung jawab Direksi;
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;

Furthermore, the Bank sets other standards referring to the Financial Services Authority Circular No. 32/SEOJK.04/2015 on Guidelines for Public Company's Governance. This regulation contains fulfillment aspects as follow:

1. Aspect : Relationship of the Public Company with Shareholders in Guaranteeing Shareholders' Rights;
2. Aspect 2 : Functions and Roles of the Board of Commissioners;
3. Aspect 3 : Functions and Roles of the Board of Directors;
4. Aspect 4 : Stakeholders Participation; and
5. Aspect 5 : Information Disclosure.

GCG Implementation and Monitoring

All Bank personnel must meet the GCG implementation quality standard, and the main responsibility is under the coordination of the Board of Commissioners and the Board of Directors. GCG Implementation and Monitoring Committee also oversees the GCG implementation to ensure that GCG is implemented appropriately. The following are roles of GCG Implementation and Monitoring Committee in supervising the fulfillment of GCG implementation quality standard at the Bank.

1. Monitoring and analyzing any latest policy and best practices related to GCG implementation;
2. Updating/refining the existing internal policies against any changes in GCG policy;
3. Periodically monitoring the Bank's plans and realizations/ business achievements through Committee meetings;
4. Determining aspects and person in charge in preparing GCG in accordance with the areas reflected in GCG aspects;
5. Coordinating the preparation of GCG implementation reports; and
6. Preparing the Bank's GCG implementation report and conducting self-assessment in accordance with the prevailing provisions.

GCG Assessment

GCG implementation is assessed consistently every year to determine the adequacy level of GCG implementation within the Bank. The assessment uses various references to the applicable best practices and is conducted based on the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks.

The Bank conducts a comprehensive and regular self-assessment to determine a follow-up plan that includes corrective actions (if necessary) by considering the following assessment factors.

1. Implementation of Board of Directors' duties and responsibilities;
2. Implementation of Board of Commissioners' duties and responsibilities;
3. Completeness and implementation of committee's duties;
4. Management of conflict of interest;

5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non-keuangan Bank, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan
11. Rencana strategis Bank.

5. Implementation of compliance function;
6. Implementation of internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management including internal control system;
9. Provision of funds to related party and large exposure;
10. Transparency of the Bank's financial and non-financial condition, GCG Implementation Report, and Internal Reporting; and
11. The Bank's strategic plan.

Hasil Penilaian Sendiri serta Tindak Lanjutnya

informasi terkait hasil penilaian sendiri GCG Bank dalam 5 (lima) tahun terakhir diuraikan sebagai berikut.

Self-Assessment Results and the Follow-up

Information related to the Bank's GCG self-assessment results in the last 5 (five) years is described as follows.

Aspek Aspect	Nilai Score				
	2022	2021	2020	2019	2018
Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of the Board of Directors	2	2	2	2	1
Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of the Board of Commissioners	1	2	2	1	2
Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of the Committee's Duties	1	2	3	2	2
Penanganan Benturan Kepentingan Management of Conflict of Interest	1	1	2	1	1
Penerapan Fungsi Kepatuhan Implementation of Compliance Function	2	2	3	2	2
Penerapan Fungsi Audit Internal Implementation of Internal Audit Function	2	2	3	2	2
Penerapan Fungsi Audit Eksternal Implementation of External Audit Function	2	2	2	2	2
Penerapan Manajemen Risiko, termasuk Sistem Pengendalian Internal Implementation of Risk Management, including Internal Control System	2	2	3	2	2
Penyediaan Dana Kepada Pihak Terkait (<i>Related Party</i>) dan Penyediaan Dana Besar (<i>Large Exposure</i>) Provision of Fund to Related Party and Provision of Large Exposure	2	2	3	2	2
Transparansi Kondisi Keuangan dan Non-Keuangan Bank, Laporan Pelaksanaan GCG, dan Pelaporan Internal Transparency of the Bank's Financial and Non- Financial Condition, GCG Implementation Report, and Internal Reporting	1	1	2	1	1
Rencana Strategis Bank Bank's Strategic Plans	2	2	3	2	2
Skor Penilaian Sendiri GCG Bank Victoria Bank Victoria's GCG Self Assessment Score	2	2	3	2	2
Kategori Category	Baik Good	Baik Good	Cukup Baik Fair	Baik Good	Baik Good

Berdasarkan analisis terhadap seluruh faktor penilaian penerapan GCG, dapat disimpulkan bahwa hasil penilaian sendiri (*selfassessment*) terhadap 11 (sebelas) faktor penilaian penerapan GCG Bank Victoria tahun 2022 berada pada peringkat 2 dengan kategori "Baik".

Based on the analysis of all assessment factors for GCG implementation, it can be concluded that the self-assessment results of 11 (eleven) assessment factors for GCG implementation for Bank Victoria in 2022 showed a score of 2 under the category "Good".

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individu Individual	2	Bank telah melakukan penerapan GCG yang secara umum Baik, tercermin dari penerapan terhadap 11 (sebelas) aspek yang telah dituangkan dalam analisis. The Bank has implemented GCG, which in general is Good, as reflected in the implementation of the 11 (eleven) aspects outlined in the analysis.

Analisis kesesuaian pelaksanaan penilaian sendiri GCG Bank Victoria secara individu dengan 3 (tiga) aspek, yaitu *governance structure*, *governance process*, dan *governance outcome* untuk setiap kriteria, serta tindak lanjutnya diuraikan sebagai berikut.

Analysis of the suitability of Bank Victoria's GCG self-assessment individually with 3 (three) aspects, which are *governance structure*, *governance process*, and *governance outcome* for each criterion, and the follow-up is described as follows.

Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of the Board of Directors		
Nilai Score	2	
Analisis Analysis	Governance Structure:	Governance Structure:
	- Jumlah anggota Direksi berdasarkan Akta Pernyataan Keputusan Rapat PT Bank International Tbk No. 44 tanggal 28 Oktober 2022 adalah 5 (lima) orang terdiri dari Direktur Utama, Wakil Direktur Utama, 2 (dua) Direktur Bidang, serta 1 (satu) Direktur Kepatuhan dan Manajemen Risiko sebagai berikut. Direktur Utama : Achmad Friscantono Wakil Direktur Utama : Rusli Direktur : Debora Wahjutirto Tanoyo Direktur : Lembing Direktur Kepatuhan dan Manajemen Risiko : Tamunan - Setiap Direksi tidak memiliki hubungan keluarga sampai dengan derajat kedua maupun keuangan dengan anggota Direksi lainnya dan/atau anggota Komisaris; - Direksi tidak memiliki jabatan rangkap sebagai Komisaris, Direksi atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga keuangan lainnya, kecuali untuk jabatan lain sebagaimana diperkenankan oleh ketentuan Otoritas Jasa Keuangan.	- According to Deed of Meeting Statements of PT Bank Victoria International Tbk No. 44 dated 28 October 2022, the Board of Directors consists of 5 (five) members, namely President Director, Deputy President Director, 2 (two) Divisional Directors, and 1 (one) Director of Compliance and Risk Management as follows. President Director : Achmad Friscantono Deputy President Director : Rusli Director : Debora Wahjutirto Tanoyo Director : Lembing Director of Compliance and Risk Management : Tamunan - Each member of Board of Directors does not have any family relationship up to the second degree, nor do they have any financial relation with other members of Board of Directors and/or Board of Commissioners; - Board of Directors have no concurrent position as Commissioner, Director, of Executive Officer at other Banks, companies, and/or financial institutions, except for other positions as permitted by the provisions of the Financial Services Authority.
	Governance Process:	Governance Process:
	- Dalam melaksanakan tugasnya Direksi berdasarkan pada pedoman yang telah ditetapkan dan senantiasa memperhatikan dan menerapkan prinsip-prinsip GCG dan ketentuan yang berlaku; - Direksi senantiasa memperhatikan arahan/nasehat Dewan Komisaris melalui mekanisme rapat-rapat; - Pencapaian rencana bisnis Bank cukup baik. Namun demikian, secara berkesinambungan Direksi senantiasa meningkatkan kinerja Bank dalam memitigasi dampak pandemi Covid-19; - Dalam menjalankan tugas-tugasnya Direksi dibantu oleh beberapa Komite dibawah Direksi serta unit-unit terkait; dan - Direksi telah mengambil kebijakan dan keputusan strategis melalui mekanisme rapat Direksi, tercermin selama tahun 2022 telah melakukan rapat internal sebanyak 48 kali dan rapat gabungan Direksi dengan Dewan Komisaris sebanyak 12 kali.	- In implementing duties, the Board of Directors refers to the established Guidelines and always observes and applies the GCG principles and applicable provisions; - The Board of Directors always observes the direction/advice from the Board of Commissioners through meetings mechanism; - The achievement of the Bank's Business Plan is satisfactory. Nevertheless, the Board of Directors continuously improves the Bank's performance in mitigating the impact of Covid-19 pandemic; - In performing duties, the Board of Directors is assisted by several Board of Directors' Subordinate Committees and related units; and - The Board of Directors has taken strategic policies and decisions through the Board of Directors' meetings mechanism, as reflected throughout 2022 by holding 48 internal meetings and 12 joint meetings of the Board of Directors with the Board of Commissioners.
	Governance Outcome:	Governance Outcome:
	Bank dapat memenuhi kewajiban yang ditetapkan regulator.	The Bank was able to meet all obligations set out by the regulator.

Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris
Implementation of Duties and Responsibilities of the Board of Commissioners

Nilai Score	1						
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Kelengkapan dan Pelaksanaan Tugas Komite
Completeness and Implementation of the Committee's Duties

Nilai Score	1	
Analisis Analysis	Governance Structure:	Governance Structure:
	• Komposisi dan kompetensi anggota Komite telah sesuai dengan ukuran dan kompleksitas usaha Bank; serta • Anggota Komite Bank yang berasal dari pihak independen, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi independensi anggota Komite.	• Composition and competency of the Committee's members are already in accordance with the Bank's business size and complexity; and • All members of the Bank's Committees who are from independent parties do not have financial, management, shareholding, and/or family relationships with other member of Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationship with the Bank, which may affect the independence of the Committee's members.
	Governance Process:	Governance Process:
	• Komite bertugas dan bertanggung jawab untuk memberikan pendapat yang profesional dan independen kepada Dewan Komisaris terhadap laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris; • Melaksanakan tugas-tugas lain yang berkaitan dengan tugas Komisaris; • Melalui mekanisme rapat-rapat Komite serta unit-unit terkait lainnya telah membahas berbagai hal, hasilnya dituangkan dalam risalah rapat yang akan ditindaklanjuti oleh masing-masing unit terkait; dan • Selama tahun 2022 Komite Nominasi dan Remunerasi telah melakukan rapat sebanyak 5 (lima) kali, Komite Audit telah melakukan rapat sebanyak 7 (tujuh) kali, dan Komite Pemantau Risiko telah melakukan rapat sebanyak 4 (empat) kali.	• The Committee's duties and responsibilities are to provide independent and professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners; • Carrying out other duties related to the duties of the Board of Commissioners; • Through meetings mechanism, the Committees and other related Units discussed various matters and the results were then outlined in minutes of meetings for following up by each related unit; and • Throughout 2022, the Nomination and Remuneration Committee held 5 (five) meetings, Audit Committee held 7 (seven) meetings, and the Risk Monitoring Committee held 4 (four) meetings.
	Governance Outcome:	Governance Outcome:
	• Masing-masing Komite, senantiasa meningkatkan peran aktifnya dalam menindaklanjuti hal-hal yang dibahas dalam rapat Komite; • Setiap hasil rapat dituangkan dalam risalah rapat oleh pengurus Komite, termasuk pengungkapan apabila ada perbedaan pendapat (<i>dissenting opinions</i>) dan didokumentasikan dengan baik; dan • Komite-komite telah menjalankan fungsinya sesuai dengan koridor dan mekanisme yang telah ditetapkan dalam pedoman tugas dan tanggung jawabnya namun belum sepenuhnya efektif terutama dalam keadaan luar biasa yaitu pandemi Covid-19.	• Each Committee continued to enhance its active role in following up issues discussed in the Committee's meetings; • Each meeting result was set forth in minutes of meeting by the Committee's administrator, including disclosure in case of any dissenting opinions and they were appropriately documented; and • The Committees have carried out their functions in accordance with the corridor and mechanism established in their duties and responsibilities guidelines, however they were not fully effective, especially during extraordinary condition, which was during Covid-19 pandemic.

Penanganan Benturan Kepentingan
Management of Conflict of Interest

Nilai Score	1	
Analisis Analysis	Governance Structure: - Bank telah memiliki kebijakan dan prosedur dalam penyelesaian benturan kepentingan; dan - Kebijakan telah mengatur secara rinci masing-masing elemen yang mengatur proses, mekanisme serta personil yang berhak bertindak dalam penyelesaiannya.	Governance Structure: - The Bank has policies and procedures in place to resolve conflict of interest; and - The policy has regulated in detail each element governing the processes, mechanisms, and personnel who are eligible to act in resolving the conflict of interest.
	Governance Process:	Governance Process:
	Mengutamakan tindakan pencegahan dan selalu meningkatkan budaya pembelajaran dan budaya kepatuhan dalam pelaksanaan tugas dan tanggung jawab, dengan tetap menjunjung tinggi profesionalisme.	Prioritizing prevention measures and consistently improving learning culture and compliance culture in performing duties and responsibilities, by upholding professionalism.
	Governance Outcome:	Governance Outcome:
	Tidak terdapat benturan kepentingan yang dapat merugikan atau mengurangi keuntungan bagi Bank.	There was no conflict of interest that was harmful or reducing the Bank's profit.

Penerapan Fungsi Kepatuhan
Implementation of Compliance Function

Nilai Score	2	
Analisis Analisis	Governance Structure:	Governance Structure:
	- Satuan Kerja Kepatuhan independen terhadap Unit Kerja Operasional; dan - Proses pengangkatan, pemberhentian dan/atau pengunduran diri Direktur yang membawahi fungsi kepatuhan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau regulator lainnya.	- The Compliance Unit is independent of the Operational Unit; and - The process of appointment, dismissal, and/or resignation of a Director in charge of compliance function has complied with the provisions of Financial Services Authority and/or other regulators.
	Governance Process:	Governance Process:
	- Dalam pelaksanaan tugasnya, Direktur yang membawahi fungsi kepatuhan telah memastikan kepatuhan Bank terhadap ketentuan yang berlaku, serta memantau dan menjaga agar kegiatan usaha Bank tidak menyimpang; - Satuan Kerja Kepatuhan terus menerus melakukan tinjauan ulang serta mengkinikan kebijakan dan prosedur kegiatan operasional Bank sehingga sesuai dengan ketentuan yang berlaku; - Menindaklanjuti seluruh komitmen perbaikan audit yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan lembaga otoritas lain yang berwenang; dan - Menetapkan langkah-langkah konstruktif dalam mencegah atau memitigasi terhadap beberapa risiko yang timbul.	- In carrying out duties, the Director in charge of compliance function ensures the Bank's compliance with the applicable regulations and monitors and prevents the Bank's business activities from deviation; - The Compliance Unit constantly reviews and updates the policies and procedures of the Bank's operational activities in order to comply with the prevailing regulations; - Following up all audit improvement commitments made by the Bank to the Financial Services Authority and other authoritative institutions; and - Establishing constructive measures to prevent or mitigate several occurring risks.
	Governance Outcome:	Governance Outcome:
	- Bank telah melaporkan terkait tugas dan tanggung jawab Direktur yang membawahi fungsi kepatuhan sesuai dengan kebijakan regulator dan jangka waktu yang telah ditetapkan; dan - Bank telah menerapkan prinsip GCG di seluruh unit kerja dan senantiasa fokus terkait dampak atas pelanggaran yang mungkin terjadi, sehingga terus menerus membangun budaya kepatuhan pada masing-masing unit kerja.	- The Bank has reported duties and responsibilities of the Director in charge of compliance function in accordance with the policies and time frame stipulated by the regulator; and - The Bank has implemented GCG principles in all work units and constantly focusing on the impact of any possible violations, and therefore, continuously build the compliance culture in each work unit.

Penerapan Fungsi Audit Internal
Implementation of Internal Audit Function

Nilai Score	2	
Analisis Analisis	Governance Structure:	Governance Structure:
	- Struktur yang dibentuk berdasarkan kebijakan berlaku dan independen terhadap unit kerja lain; dan - Telah memiliki Pedoman Audit Internal dan Piagam Internal Audit yang mengacu pada Standar Fungsi Pelaksanaan Audit Intern Bank.	- The structure is established based on prevailing policies and is independent of other work units; and - Has Internal Audit Guidelines and Internal Audit Charter in place, which refer to the Standard of the Bank's Internal Audit Implementation Function.
	Governance Process:	Governance Process:
	- Pelaksanaan fungsi Audit Internal Bank telah berjalan sesuai rencana dan memenuhi pedoman internal sesuai dengan standar minimum yang telah ditetapkan dalam Standar Fungsi Pelaksanaan Audit Intern Bank dan Satuan Kerja Audit Internal telah menjalankan fungsinya secara independen dan objektif; - Satuan Kerja Audit Internal telah melaporkan hasil audit dan memonitor tindak lanjut penyelesaiannya; dan - Pelaksanaan kontrol atas transaksi harian dari hari ke hari dilakukan oleh <i>Internal Control</i> dan memonitor tindak lanjut penyelesaiannya dengan segera.	- The implementation of the Bank's Internal Audit Function has run according to the plan and meets the internal guidelines according to the minimum standards specified in Bank's Internal Audit Implementation Function, and Internal Audit Work Unit has performed its functions independently and objectively; - Internal Audit Work Unit has reported the audit results and monitored the follow-up of the settlement; and - Controlling daily transactions by day-to-day, which are carried out by Internal Control, and monitoring the follow-up of the settlement immediately.
	Governance Outcome:	Governance Outcome:
	- Laporan telah disampaikan kepada pihak terkait dan dimonitor secara berkala tindak lanjutnya; dan - Hasil pemeriksaan dilakukan berdasarkan <i>Risk Based Audit</i>.	- Report was submitted to the relevant party and the follow up was monitored periodically; and - Audit was conducted based on Risk Based Audit.

Fungsi Audit Eksternal Implementation of External Audit Function

Nilai Score	2	
Analisis Analysis	Governance Structure: Penugasan audit kepada akuntan publik telah memenuhi persyaratan yang telah ditetapkan.	Governance Structure: The assignment of audit to public accountants has met the specified requirements.
	Governance Process: • Penunjukan akuntan publik telah melalui mekanisme yang diatur dalam kebijakan; • Penunjukan akuntan publik dan kantor akuntan publik telah sesuai dengan rekomendasi dari Komite Audit melalui Dewan Komisaris yang telah mendapat wewenang dari RUPS; • Akuntan publik telah melakukan audit secara independen dan profesional; dan • Akuntan publik telah melaporkan hasil auditnya sesuai dengan waktu dan menyampaikannya kepada pihak-pihak penerima laporan hasil audit.	Governance Process: • The appointment of a public accountant has followed the mechanism set forth in the policy; • Appointment of public accountant and public accounting firm has complied with Audit Committee's recommendations through the Board of Commissioners, which has been authorized by the GMS; • Public accountant has conducted audit independently and professionally; and • Public accountant has reported the audit results within specified time and submitted it to the recipients of the audit report.
	Governance Outcome: • Pelaksanaan audit oleh akuntan publik senantiasa bertindak objektif dan independen serta sesuai dan telah memenuhi persyaratan terhadap ketentuan yang berlaku; dan • Hasil audit dan <i>management letter</i> telah disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan oleh kantor akuntan publik yang ditunjuk.	Governance Outcome: • Audit conducted by the public accountant has always been objective and independent, and is in accordance with and has complied with the applicable terms and conditions; and • Audit results and management letter have been submitted in a timely manner to the Financial Services Authority by the appointed public accounting firm.

Penerapan Manajemen Risiko, termasuk Sistem Pengendalian Internal Implementation of Risk Management, including Internal Control System

Nilai Score	2	
Analisis Analysis	Governance Structure: • Bank telah memiliki struktur yang memadai dalam mendukung penerapan manajemen risiko dan pengendalian internal; dan • Bank telah memiliki kebijakan sebagai pedoman dalam pelaksanaan tugas-tugas Komite.	Governance Structure: • The Bank has an adequate structure in place to support the implementation of risk management and internal control; and • The Bank has a policy in place as a guideline in carrying out the duties of the Committee.
	Governance Process: • Dewan Komisaris dan Direksi telah mengevaluasi dan menyetujui kebijakan yang digunakan sebagai pedoman dalam penerapan manajemen risiko maupun pengendalian internal; dan • Mengembangkan dan membangun budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.	Governance Process: • The Board of Commissioners and Board of Directors have evaluated and approved the policy to be used as a guideline in implementing risk management and internal control; and • Developing and building risk management culture including risk awareness at all organizational levels.
	Governance Outcome: • Penerapan fungsi manajemen risiko dan pengendalian internal Bank telah sesuai dengan tujuan, kebijakan, ukuran dan kompleksitas usaha, serta risiko yang dihadapi Bank; dan • Bank tidak melakukan aktivitas bisnis yang melampaui kemampuan permodalannya.	Governance Outcome: • The implementation of the Bank's risk management and internal control functions are already in accordance with the Bank's business objectives, policies, size, and complexity, as well as the risks faced by the Bank; and • The Bank does not conduct business activities that exceed its capital capacity.

Aspek Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*) Provision of Funds to Related Party and Provision of Large Exposure

Nilai Score	2	
Analisis Analysis	Governance Structure: Bank telah memiliki kebijakan, sistem, dan prosedur tertulis yang memadai untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar.	Governance Structure: The Bank has adequate written policies, system, and procedures to provide fund to relevant parties and for provision of large exposure.
	Governance Process: • Bank secara berkala mengevaluasi dan mengkinikan kebijakan, sistem, dan prosedur; • Proses penyediaan dana kepada pihak terkait dan penyediaan dana besar dipantau dan dikaji oleh beberapa unit kerja, termasuk unit yang membawahi kepatuhan; dan • Penyediaan dana besar termasuk pelaksanaan restrukturisasi telah menerapkan prinsip kehati-hatian. Perbaikan kualitas kredit yang berpotensi meningkatkan <i>non-performing loan</i> serta peningkatan pengawasan kualitas kredit terus dilakukan.	Governance Process: • The Bank periodically evaluates and updates procedures, systems, and procedures; • The process of providing fund to relevant parties and providing large exposures is monitored and assessed by several work units, including the unit in charge of compliance; and • Provision of large exposures including restructuring has implements the principle of prudence. Improvement of the quality of potentially non-performing loans and monitor on credit quality will continue to be tightened.

	Governance Outcome: Pada tahun 2022, tidak terdapat pelanggaran pelampauan batas maksimum pemberian kredit.	Governance Outcome: In 2022, there were no violations of exceeding legal lending limit.

Transparansi Kondisi Keuangan dan Non-Keuangan Bank, Laporan Pelaksanaan GCG, dan Pelaporan Internal Transparency of the Bank's Financial and Non-Financial Condition, GCG Implementation Report, and Internal Reporting

Nilai Score	1	
Analisis Analisis	Governance Structure: - Bank memiliki kebijakan dan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan dan non-keuangan; dan - Bank telah menyusun Laporan Pelaksanaan GCG pada setiap semester dan akhir tahun buku dengan cakupan sesuai ketentuan yang berlaku.	Governance Structure: - The Bank has policies and procedures on procedures for implementing transparency in financial and non-financial conditions; and - The Bank has prepared GCG Implementation Report of which the content and coverage are in accordance with the applicable regulations.
	Governance Process: - Bank menyusun dan menyajikan laporan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan; dan - Bank telah menyusun Laporan Pelaksanaan GCG dengan isi dan cakupan sesuai dengan ketentuan yang berlaku.	Governance Process: - The Bank prepares and presents the reports in the manner, type, and coverage stipulated in Bank Indonesia and/or Financial Services Authority Regulation on the Transparency of Financial Condition; and - The Bank has prepared GCG Implementation Report of which the content and coverage are in accordance with the applicable regulations.
	Governance Outcome: Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan kepada publik melalui situs web Bank. Informasi keuangan dan non keuangan disampaikan tepat waktu, lengkap, dan akurat.	Governance Outcome: The Bank has published its financial and non-financial information transparently to the public through the Bank's website. Financial and non-financial information was submitted in a timely, complete, and accurate manner.

Aspek Rencana Strategis Bank The Bank's Strategic Plan

Nilai Score	2	
Analisis Analisis	Governance Structure: Rencana strategis Bank telah disusun dalam Rencana Bisnis Bank sesuai dengan Visi dan Misi Bank.	Governance Structure: The Bank's strategic plans have been outlined in the Bank's Business Plan according to the Bank's Vision and Mission.
	Governance Process: - Rencana Bisnis Bank disusun secara realistis dengan memperhatikan faktor eksternal maupun internal, prinsip kehati-hatian serta disesuaikan dengan Visi dan Misi Bank; - Direksi telah mengomunikasikan Rencana Bisnis Bank dengan elemen-elemen terkait; - Direksi telah melaksanakan Rencana Bisnis Bank secara cukup baik; dan - Rencana Bisnis Bank telah dikomunikasikan di dalam rapat-rapat Direksi dan Dewan Komisaris.	Governance Process: - The Bank's Business Plan is prepared realistically by considering the external and internal factors, prudential principles, and adjustments to the Bank's Vision and Mission; - The Board of Directors has communicated the Bank's Business Plan with the relevant elements; - The Board of Directors has implemented Bank's Business Plan adequately; and - The Bank's business plans have been communicated during with the Board of Directors and Board of Commissioners.
	Governance Outcome: - Rencana Bisnis Bank telah disusun oleh Direksi dan disetujui oleh Dewan Komisaris; - Rencana Bisnis Bank menjadi acuan dalam melaksanakan tindakan-tindakan strategis Bank, misalnya penutupan kantor cabang dalam rangka efisiensi dan penerbitan surat berharga negara; - Pencapaian kinerja tahun 2022 baik, namun masih terdapat inkonsistensi proses penyediaan dana, sehingga kualitas kredit berpotensi mengganggu kinerja rentabilitas dan permodalan Bank. Pencapaian dan kondisi yang terjadi telah dikomunikasikan dalam rapat-rapat serta fokus kepada penerapan strategi yang telah diambil Direksi dengan arahan/nasehat Dewan Komisaris; - Kredit korporasi masih mendominasi bisnis Bank, namun demikian Bank terus berupaya untuk mencapai langkah-langkah strategis menjadi bisnis ritel dalam masa pandemi dengan tetap menjalankan prinsip kehati-hatian dalam rangka menekan risiko Bank; dan - Kondisi realisasi bisnis telah dikomunikasikan Direksi kepada Pemegang Saham, sehingga terjalin komunikasi yang kondusif dan telah merumuskan beberapa langkah untuk perbaikan secara berkesinambungan.	Governance Outcome: - The Bank's Business Plan was prepared by the Board of Directors and approved by the Commissioners; - The Bank's Business Plan becomes references in implementing the Bank's strategic actions, such as closing branch offices for the purpose of efficiency and issuing marketable securities; - The achievement of 2022 performance was satisfactory. However, there were still inconsistencies in the process of fund provisions, resulting in the loan quality to be potentially disrupting the performance of the Bank's rentability and capital. The achievements and conditions occurred were communicated during meetings, and was focused on the implementation of strategies taken by the Board of Directors under the direction or advice of the Board of Commissioners; - Corporate loans remained dominating the Bank's business. However, the Bank continues on striving to achieve strategic measures to become a retail business during pandemic whilst remain to employ the prudential principle in order to suppress the Bank's risks; and - The condition of business realization was communicated by the Board of Directors to the Shareholders, so to build conducive communication and several measures were formulated for a sustainable improvement.

Rekomendasi dan Tindak Lanjut Penilaian GCG

Bank telah memenuhi penerapan prinsip-prinsip tata kelola secara umum, meskipun terdapat beberapa kelemahan yang teridentifikasi pada aspek tata kelola. Berdasarkan hasil penilaian sendiri implementasi GCG tahun 2022, terdapat beberapa rekomendasi yang perlu ditindaklanjuti yang ditunjukkan sebagai berikut.

Recommendation and Follow-Up on GCG Assessment

The Bank has complied with the implementation of governance principles in general, although there are some identified weaknesses in the governance aspect. Based on the 2022 GCG implementation self-assessment results, there are several recommendations that need to be followed up, as shown below.

Rekomendasi Recommendation	Tindak Lanjut Follow-up
Melakukan tinjauan kembali pedoman penyusunan <i>makro risk assessment</i> dan indikator penilaian dalam penentuan audit <i>rating</i> yang digunakan dalam penyusunan Rencana Kerja dan Anggaran Tahunan. Reviewing the guidelines for preparing macro risk assessment and assessment indicators in determining the audit rating used in the preparation of the Annual Work Plan and Budget.	Bank telah melakukan tinjauan ulang pedoman penyusunan <i>makro risk assessment</i> dan indikator penilaian dalam penentuan audit <i>rating</i> yang digunakan dalam penyusunan Rencana Kerja dan Anggaran Tahunan. The Bank has reviewed the guidelines for preparing the macro risk assessment and assessment indicators in determining the audit rating used in the preparation of the Annual Work Plan and Budget.
Terdapat rangkap jabatan atas fungsi <i>internal control</i> di beberapa kantor cabang yang perlu dilakukan penilaian terhadap efektivitas pelaksanaan fungsi <i>internal control</i> tersebut dan kebutuhan karyawan apabila diperlukan. There are concurrent positions for the internal control function in several branch offices where it is necessary to evaluate the effectiveness of the internal control function implementation and the employees' needs if necessary.	Bank telah melakukan penilaian efektivitas pelaksanaan fungsi <i>internal control</i> pada tanggal 1 Desember 2022. The Bank assessed the effectiveness of the internal control function implementation on 1 December 2022.
Melakukan tinjauan kembali atas standar operasional prosedur dan implementasi indikator keberhasilan dalam laporan hasil pemeriksaan yang dilakukan secara bulanan. Reviewing the standard operating procedures and implementation of success indicators in the monthly inspection reports.	Bank telah mengkinikan standar operasional prosedur <i>internal control</i> pada tanggal 29 Desember 2022. The Bank updated the standard operating procedures for internal control on 29 December 2022.
Melakukan tinjauan kembali penetapan koordinator Tim <i>Business Command Center</i> serta anggotanya dengan mempertimbangkan kompleksitas dan proses bisnis di Bank. Reviewing the determination of the Business Command Center Team coordinator and its members by considering the complexity and business processes at the Bank.	Bank telah mengkinikan standar operasional prosedur <i>Business Command Center</i> dan penetapan koordinator Tim <i>Business Command Center</i> serta anggotanya dengan mempertimbangkan kompleksitas dan proses bisnis di Bank. The Bank has updated the standard operational procedures for the Business Command Center and appointed the Business Command Center Team coordinator and its members by considering the complexity and business processes at the Bank.
Melakukan tinjauan kembali atas standar operasional prosedur belum diatur mengenai proses identifikasi untuk penyelesaian Anggungan yang Diambil Alih, antara lain dijual, lelang, cari investor sebagaimana praktek yang telah dilakukan Bank selama ini. Reviewing the standard operating procedures that have not been regulated regarding the identification process for the settlement of Foreclosed Collateral, including sale, auction, search for investors in accordance with the practice carried out by the Bank so far.	Bank telah mengkinikan standar operasional prosedur penanganan kredit bermasalah pada tanggal 30 November 2022. The Bank updated the standard operating procedure for handling problem loans on 30 November 2022.
Menambah atau menyusun kebijakan atau standar operasional prosedur yang mengatur hal-hal terkait dengan aktivitas penanganan kredit bermasalah (Anggungan yang Diambil Alih, Cessie), selengkapannya sebagaimana masing-masing temuan terkait. Adding or compiling policies or standard operating procedures governing matters related to non-performing loan handling activities (Foreclosed Collateral, Cessie), in full as each of the related findings.	Bank telah mengkinikan standar operasional prosedur penanganan kredit bermasalah pada tanggal 30 November 2022. The Bank updated the standard operating procedure for handling problem loans on 30 November 2022.
Merevisi uraian tugas Kepala Divisi Satuan Kerja Audit Internal sesuai dengan ketentuan. Revising the job description of the Head of the Internal Audit Work Unit Division in accordance with the provisions.	Bank telah merevisi uraian tugas Kepala Divisi Satuan Kerja Audit Internal. The Bank has revised the job description of the Head of the Internal Audit Work Unit Division.
Pemenuhan posisi <i>vacant</i> pada unit kerja, antara lain <i>Compliance Officer</i> (Divisi Kepatuhan), <i>Risk Management Enterprise Department Head</i> (SKMR), selengkapannya sebagaimana masing-masing temuan terkait. Fulfillment of vacant positions in work units, including Compliance Officer (Compliance Division), Risk Management Enterprise Department Head (SKMR), in complete as each of the related finding.	Saat ini, posisi jabatan <i>Compliance Officer</i> telah terpenuhi sesuai Surat Penerimaan <i>Human Capital Management</i> No. 010/HCM/9/2022 tanggal 21 September 2022. Currently, the position of Compliance Officer has been fulfilled according to the Human Capital Management Acceptance Letter No. 010/HCM/9/2022 dated 21 September 2022.

Peningkatan Kualitas Implementasi GCG dan Benchmarking

Bank berupaya untuk senantiasa menyempurnakan penerapan GCG yang telah dilakukan sebelumnya agar dapat menciptakan budaya dan nilai tambah yang berkelanjutan bagi Pemegang Saham dan pemangku kepentingan. Dalam meningkatkan kualitas implementasi GCG, Bank menindaklanjuti rekomendasi hasil penilaian sendiri GCG serta menindaklanjuti temuan dan rekomendasi audit, baik audit internal maupun audit eksternal, seperti kantor akuntan publik, Bank Indonesia, dan Otoritas Jasa Keuangan. Adapun upaya untuk meningkatkan kualitas implementasi GCG berdasarkan peningkatan kualitas dari standar yang telah dicapai, Bank melakukan *benchmarking* kepada bank-bank lainnya yang memiliki kategori dan level yang sama atau lebih tinggi. Melalui proses *benchmarking* tersebut, Bank dapat memperoleh gambaran tentang praktik terbaik implementasi GCG di industri perbankan.

Improving the Quality of GCG Implementation and the Benchmarking

The Bank constantly improves its GCG implementation to create a culture and sustainable added value for Shareholders and stakeholders. In improving the GCG implementation quality, the Bank follows up on recommendations from the GCG self-assessment results and follows up on audit findings and recommendations, either held by internal or external audits, such as public accounting firm, Bank Indonesia, and Financial Services Authority. The Bank pursues efforts to improve the GCG implementation quality based on the improved quality of standards achieved and conducts benchmarking with other banks that have the same or higher category and level. Through benchmarking process, the Bank can obtain an overview of GCG implementation best practices in the banking industry.

RAPAT UMUM PEMEGANG SAHAM General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) adalah organ utama Bank yang memegang kekuasaan tertinggi dan memiliki segala kewenangan yang tidak dapat didelegasikan atau diserahkan kepada Direksi dan Dewan Komisaris. Selain itu, RUPS juga berfungsi sebagai forum pertanggung jawaban kepengurusan Direksi dan Komisaris atas hasil kinerjanya dalam kurun waktu yang telah ditentukan dalam batas-batas yang diatur dalam Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan/atau Anggaran Dasar Bank. Melalui RUPS, Pemegang Saham dapat mempergunakan haknya, mengemukakan pendapat dan memberikan suaranya dalam proses pengambilan keputusan penting secara setara.

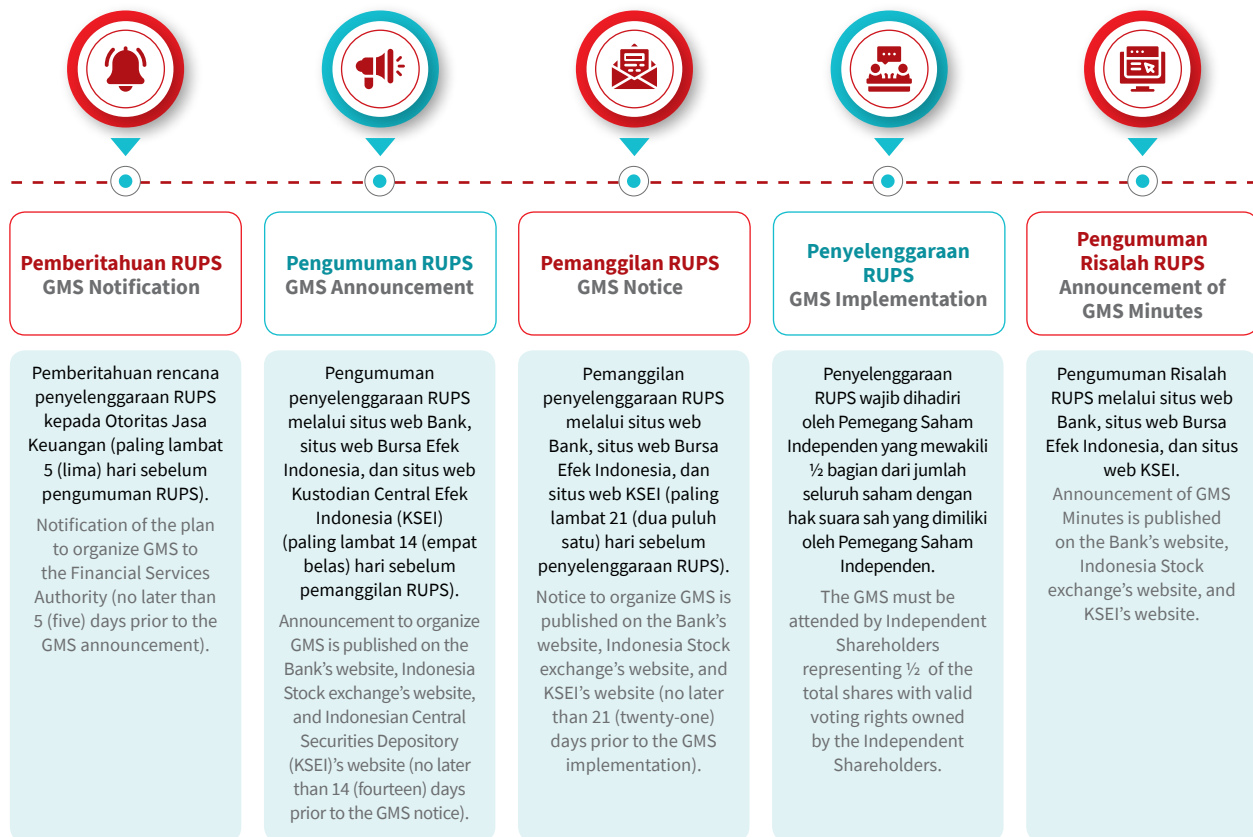
The General Meeting of Shareholders (GMS) is the Bank's main organ holding the highest authority and has all authorities that cannot be delegated or handed over to the Board of Directors and Board of Commissioners. In addition, the GMS functions as a forum for accountability for the management of the Board of Directors and Board of Commissioners for their performance results within the specified timeframe and limits stipulated in Law No. 40 of 2007 on Limited Liability Companies and/or the Bank's Articles of Association. Through the GMS, Shareholders can exercise their rights, express opinions, and vote equally in important decision-making process.

Mekanisme Pelaksanaan RUPS

RUPS terbagi menjadi 2 (dua) yaitu, RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan wajib dilaksanakan paling lambat 6 (enam) bulan setelah tahun buku berakhir. Sedangkan, RUPS Luar Biasa dapat diadakan setiap kali apabila dianggap perlu oleh Direksi atas permintaan tertulis dari Dewan Komisaris atau dari Pemegang Saham. Tahapan penyelenggaraan RUPS Bank Victoria mengacu pada Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, sebagaimana diungkapkan pada bagan berikut.

GMS Mechanism

GMS is divided into 2 (two), which are Annual GMS and Extraordinary GMS. The Annual GMS must be held no later than 6 (six) months after the fiscal year ends. While, an Extraordinary GMS can be held whenever deemed necessary by the Board of Directors at a written request from the Board of Commissioners or from Shareholders. The stages of organizing Bank Victoria's GMS refer to the Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies, as disclosed in the following chart.



Informasi mengenai Keputusan RUPS Tahun 2022

Sepanjang tahun 2022, Bank Victoria telah menyelenggarakan 1 (satu) kali RUPS Tahunan yang diselenggarakan pada tanggal 3 Juni 2022 dan 2 (dua) kali RUPS Luar Biasa pada tanggal 10 Agustus 2022 dan 19 Oktober 2022.

RUPS TAHUNAN 3 JUNI 2022

Annual GMS 3 June 2022

Hari/Tanggal Day/Date	Jumat, 3 Juni 2022 Friday, 3 June 2022
Waktu Time	09:44 – 11:08 WIB
Tempat Place	Graha BIP, Function Hall Lt. 11 / 11th floor Jl. Jendral Gatot Subroto Kav. 23 Jakarta Selatan, 12930
Pemegang Saham Shareholders	RUPS dihadiri oleh Pemegang Saham yang mewakili 8.378.494.256 saham atau 79,89% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank. The GMS was attended by Shareholders representing 8,378,494,256 shares or 79.89% of all shares with valid voting rights issued by the Bank.
Penunjuk Pihak Independen dalam RUPS Tahunan Appointment of Independent Party at the Annual GMS	Bank telah menunjuk pihak independen, yaitu Biro Administrasi Efek dan Notaris untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Bank has appointed independent parties, namely the Share Registrar Bureau and Notary to count and/or validate votes.

GMS Implementation in 2022

Throughout 2022, Bank Victoria held 1 (one) Annual GMS on 3 June 2022 and 2 (two) Extraordinary GMS on 10 August 2022 and 19 October 2022.

HASIL KEPUTUSAN RUPS TAHUNAN 3 JUNI 2022

Resolutions of Annual GMS 3 June 2022

Mata Acara 1 / Agenda – Item 1:

Persetujuan Laporan Tahunan Perseroan dan pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, Laporan Tugas Pengawasan Dewan Komisaris serta memberikan pelunasan dan pembebasan tanggungjawab sepenuhnya (*acquit et de charger*) kepada anggota Direksi dan Dewan Komisaris Perseroan.

Approval of the Company's Annual Report and ratification of the Company's Financial Statements for the fiscal year ended 31 December 2021, the Board of Commissioners' Supervisory Report, and granting full release and discharge of responsibility (*acquit et de charger*) to members of the Board of Directors and Board of Commissioners of the Company.

Keputusan Resolution	1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan; dan 2. Menyetujui serta mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja dengan <i>partner</i> penanggung jawab Yovita dengan opini audit tanpa modifikasi dalam semua hal yang material sesuai dengan Laporan Auditor Independen No. 00575/2.1032/au.1/07/0242-1/1/III/2022 tanggal 31 Maret 2022 dengan demikian membebaskan anggota Direksi dan Dewan Komisaris Perseroan dari tanggung jawab dan segala tanggungan (<i>acquit et de charge</i>) atas tindakan pengurus dan pengawasan yang Direksi dan Dewan Komisaris jalankan selama tahun buku 2021, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan Laporan Laba Rugi Perseroan tahun buku 2021.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 2 / Agenda - Item 2:

Penetapan besarnya honorarium anggota Dewan Komisaris dan penetapan pembagian tugas dan wewenang anggota Direksi serta besarnya gaji dan tunjangan para anggota Direksi Perseroan.

Determination of honorarium amount for members of the Board of Commissioners and determination of the division of duties and authorities of members of the Board of Directors and the amount of salary and allowances for members of the Board of Directors of the Company.

Keputusan Resolution	1. Memberikan kuasa dan wewenang kepada PT Victoria Investama Tbk selaku Pemegang Saham 39,37% saham dalam Perseroan untuk menetapkan besarnya honorarium anggota Dewan Komisaris tahun 2022; serta 2. Menyetujui pelimpahan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya gaji dan tunjangan para anggota Direksi tahun 2022.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 3 / Agenda - Item 3:

Penunjukan akuntan publik independen terdaftar yang akan melakukan audit atas Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2022.

Appointment of registered independent public accountant to audit the Company's Financial Statements for the fiscal year ended 31 December 2022.

Keputusan Resolution	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk akuntan publik independen dari kantor akuntan publik independen yang terdaftar di Otoritas Jasa Keuangan sehubungan dengan Dewan Komisaris masih dalam proses penentuan akuntan publik yang akan mengaudit buku Perseroan dengan kriteria: 1. Akuntan publik dan kantor akuntan publik wajib terdaftar pada Otoritas Jasa Keuangan; 2. Akuntan publik dan kantor akuntan publik merupakan salah satu dari anggota <i>big four</i> dan akuntan publik dan kantor akuntan publik merupakan pihak yang Independen dan profesional untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku 2022 dengan memperhatikan rekomendasi dari Komite Audit. Melimpahkan kewenangan kepada Dewan Komisaris untuk menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan kantor akuntan publik dimaksud.

	Granted authority to the Board of Commissioners to appoint an independent public accountant from an independent public accounting firm registered with the Financial Services Authority, in relation to the ongoing process by the Board of Commissioners to determine the public accountant that will audit the Bank's books under the following criteria: 1. The public accountant and the public accounting firm must be registered with the Financial Services Authority; 2. The public accountant and the public accounting firm is a member of the big four, and the public accountant and the public accounting firm are independent and professional parties to audit the Company's Financial Statements for the 2022 fiscal year with due observance of recommendations from the Audit Committee. Granted authority to the Board of Commissioners to determine the honorarium amount and other requirements in relation to appointment of such public accounting firm.
Realisasi Realization	Telah direalisasikan sepenuhnya dengan menunjuk Kantor Akuntan Publik Purwantono, Sungkoro & Surja (<i>member of Ernst & Young</i>) dengan honorarium sebesar Rp2.320.000.000,-. Fully realized by appointing Public Accounting Firm Purwantono, Sungkoro & Surja (<i>member of Ernst & Young</i>) with a honorarium of Rp2,320,000,000.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 4 / Agenda - Item 4:
Persetujuan pengangkatan dan pengunduran diri Direksi dan Dewan Komisaris Perseroan.
Approval of appointment and resignation of the Board of Directors and Board of Commissioners of the Company.

Keputusan Resolution	1. Menyetujui pengangkatan Direksi dan Dewan Komisaris yang baru, terhitung sejak ditutupnya RUPS Tahunan sampai dengan penutupan RUPS Tahunan Perseroan yang diadakan pada tahun 2025, susunan anggota Direksi dan Dewan Komisaris Perseroan menjadi sebagai berikut. Dewan Komisaris <table> <tr> <td>Komisaris Utama Independen</td><td>: Zaenal Abidin, PhD</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Gunawan Tenggarahardja</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Adhi Brahmantya</td></tr> </table> Direksi <table> <tr> <td>Direktur Utama</td><td>: Achmad Friscantono</td></tr> <tr> <td>Wakil Direktur Utama</td><td>: Rusli</td></tr> <tr> <td>Direktur</td><td>: Lembing</td></tr> <tr> <td>Direktur</td><td>: Debora Wahjutirto Tanoyo</td></tr> <tr> <td>Direktur Kepatuhan dan Manajemen Risiko</td><td>: Tamunan</td></tr> </table> 2. Menyetujui mengangkat Achmad Friscantono selaku Direktur Utama, Zaenal Abidin, PhD selaku Komisaris Utama Independen dan Adhi Brahmantya selaku Komisaris/Komisaris Independen berlaku efektif terhitung sejak diperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatuhan (<i>fit & proper test</i>) serta memenuhi peraturan perundang-undangan yang berlaku; 3. Menyetujui memberhentikan dengan hormat Oliver Simorangkir sebagai Komisaris Utama terhitung sejak Zaenal Abidin, PhD dan Adhi Brahmantya telah mendapat persetujuan dari Otoritas Jasa Keuangan dengan memperhatikan peraturan perbankan yang berlaku; dan 4. Memberikan kuasa kepada Direksi Perseroan untuk menyatakan kembali keputusan rapat dalam akta tersendiri mengenai perubahan pengurus Perseroan, termasuk pula untuk memberitahukan/melaporkan kepada instansi yang berwenang dan mendaftarkan serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan peraturan yang berlaku. 1. Approved the appointment of new Board of Directors and Board of Commissioners, as of the closing of the Annual GMS until the closing of the Annual GMS to be held in 2025, the composition of the Board of Directors and Board of Commissioners is as follows. Board of Commissioners <table> <tr> <td>Independent President Commissioner</td><td>: Zaenal Abidin, PhD</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Gunawan Tenggarahardja</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Adhi Brahmantya</td></tr> </table> Board of Directors <table> <tr> <td>President Director</td><td>: Achmad Friscantono</td></tr> <tr> <td>Deputy President Director</td><td>: Rusli</td></tr> <tr> <td>Director</td><td>: Lembing</td></tr> <tr> <td>Director</td><td>: Debora Wahjutirto Tanoyo</td></tr> <tr> <td>Director of Compliance and Risk Management</td><td>: Tamunan</td></tr> </table> 2. Approved the appointment of Achmad Friscantono as President Director, Zaenal Abidin, PhD, as Independent President Commissioner, and Adhi Brahmantya as Commissioner/Independent Commissioner, effective as of obtaining approval from the Financial Services Authority for the fit & proper test and complying with the applicable laws and regulations; 3. Approved the honorable discharge of Oliver Simorangkir as President Commissioner after Zaenal Abidin, PhD, and Adhi Brahmantya receive approval from the Financial Services Authority with due observance of the applicable banking regulations; and 4. Granted power to the Board of Directors to restate the meeting resolutions in a separate deed regarding changes to the management of the Company, including notifying/reporting to competent authority and registering and taking all necessary actions in this regard in accordance with the applicable regulations.	Komisaris Utama Independen	: Zaenal Abidin, PhD	Komisaris/Komisaris Independen	: Gunawan Tenggarahardja	Komisaris/Komisaris Independen	: Adhi Brahmantya	Direktur Utama	: Achmad Friscantono	Wakil Direktur Utama	: Rusli	Direktur	: Lembing	Direktur	: Debora Wahjutirto Tanoyo	Direktur Kepatuhan dan Manajemen Risiko	: Tamunan	Independent President Commissioner	: Zaenal Abidin, PhD	Commissioner/Independent Commissioner	: Gunawan Tenggarahardja	Commissioner/Independent Commissioner	: Adhi Brahmantya	President Director	: Achmad Friscantono	Deputy President Director	: Rusli	Director	: Lembing	Director	: Debora Wahjutirto Tanoyo	Director of Compliance and Risk Management	: Tamunan
Komisaris Utama Independen	: Zaenal Abidin, PhD																																
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Director	: Debora Wahjutirto Tanoyo																																
Director of Compliance and Risk Management	: Tamunan																																
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.																																
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.																																

Mata Acara 5 / Agenda – Item 5:
Persetujuan peningkatan modal dasar Perseroan.
Approval of increasing the authorized capital of the Company.

Keputusan Resolution	1. Menyetujui peningkatan modal dasar dari semula sebesar Rp1.400.000.000.000,- yang terbagi atas 14.000.000.000 saham, menjadi sebesar Rp4.100.000.000.000,- yang terbagi atas 41.000.000.000 saham masing-masing dengan nilai nominal Rp100,-, dengan demikian merubah Pasal 4 ayat 1 Anggaran Dasar Perseroan; serta 2. Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan dalam akta tersendiri dihadapan Notaris sehubungan dengan perubahan Pasal 4 ayat 1 Anggaran Dasar Perseroan tersebut dan selanjutnya menyampaikan permohonan persetujuan atas perubahan Pasal 4 ayat 1 Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, mengajukan dan menandatangani semua permohonan dan dokumen lainnya dan untuk melaksanakan segala tindakan yang mungkin diperlukan sesuai dengan peraturan perundangan yang berlaku. 1. Approved an increase in the authorized capital from Rp1,400,000,000,000, which was divided into 14,000,000,000 shares, to Rp4,100,000,000,000, which was divided into 41,000,000,000 shares, each with a nominal value of Rp100.00, and thereby, amending Article 4 paragraph 1 of the Company's Articles of Association; and 2. Granted power to the Board of Directors with substitution right to state in a separate deed before a Notary in regard of the amendment to Article 4 paragraph 1 of the Company's Articles of Association, and then, submit an application for approval of the amendment to Article 4 paragraph 1 of the Company's Articles of Association to the Minister of Law and Human Rights of the Republic Indonesia, submit and sign all applications and other documents and to perform all actions that may be required in accordance with the applicable laws and regulations.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 6 / Agenda – Item 6:
Persetujuan atas Penambahan Modal Perseroan dengan memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dan perubahan Anggaran Dasar Perseroan.
Approval of the Company's Capital Increase by granting Pre-emptive Rights (PMHMETD) and amendments to the Company's Articles of Association.

Keputusan Resolution	1. Memberikan persetujuan kepada Perseroan untuk melakukan pengeluaran saham dengan memberikan hak memesan efek terlebih dahulu (HMETD) dalam jumlah sebanyak-banyaknya 7.042.253.521 saham dengan nilai nominal sebesar Rp100,- per saham melalui Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI (PMHMETD VI), dengan demikian mengubah Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan; 2. Menyetujui memberikan kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan dengan PMHMETD VI dengan memenuhi syarat-syarat yang ditentukan dalam peraturan perundang-undangan yang berlaku termasuk peraturan pasar modal, termasuk tetapi tidak terbatas pada: a. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PMHMETD VI dan harga pelaksanaan dalam rangka PMHMETD VI dengan persetujuan Dewan Komisaris; b. Menandatangani dokumen-dokumen yang diperlukan termasuk akta-akta notaris dan dokumen pernyataan pendaftaran kepada Otoritas Jasa Keuangan; c. Menentukan tanggal Daftar Pemegang Saham (DPS) yang berhak atas HMETD VI; d. Menentukan jadwal PMHMETD VI; e. Menentukan rasio-rasio Pemegang Saham yang berhak atas HMETD; f. Memastikan mengenai penggunaan dana hasil PMHMETD VI; dan g. Menentukan ada atau tidak adanya pembeli siaga, serta menentukan syarat dan ketentuan perjanjian antara Perseroan dengan pembeli siaga, jika akan ada pembeli siaga; 3. Menyetujui memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menyatakan peningkatan modal ditempatkan dan disetor yaitu perubahan Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan setelah PMHMETD VI selesai dilaksanakan dan selanjutnya menyampaikan pemberitahuan atas perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia untuk memperoleh surat penerimaan pemberitahuan perubahan Anggaran Dasar Perseroan, untuk membuat perubahan dan/atau tambahan dalam bentuk yang bagaimanapun juga yang diperlukan untuk maksud tersebut, mengajukan dan menandatangani semua permohonan dan dokumen lainnya dan untuk melaksanakan tindakan lain yang mungkin diperlukan. 1. Approved the Company to issue shares by granting preemptive rights (HMETD) in a maximum number of 7,042,253,521 shares with a nominal value of Rp100 per share through Capital Increase with Preemptive Rights VI (PMHMETD VI), and thereby, amending Article 4 paragraph 2 and paragraph 3 of the Company's Articles of Association; 2. Approved to authorize the Board of Directors to take all necessary actions in regard of PMHMETD VI by fulfilling the requirements specified in the applicable laws and regulations including capital market regulations, including but not limited to: a. Determining the certain number of shares issued in the context of PMHMETD VI and the exercise price in the framework of PMHMETD VI with the approval of the Board of Commissioners; b. Signing necessary documents including notarial deeds and registration statement documents with the Financial Services Authority; c. Determining the date of Shareholders Register (DPS) entitled to HMETD VI; d. Determining PMHMETD VI schedule; e. Determining the ratios of Shareholders entitled to Preemptive Rights; f. Ensuring the use of proceeds from PMHMETD VI; and g. Determining whether or not there will be standby buyers, as well as determining the terms and conditions of the agreement between the Company and standby buyers, if there will be standby buyers; 3. Approved the granting of authority to the Company's Board of Commissioners to declare an increase in issued and paid-up capital, namely changes to Article 4 paragraph 2 and paragraph 3 of the Company's Articles of Association after PMHMETD VI was completed and subsequently delivered notification of changes to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic Indonesia to obtain a letter of receipt of notification of changes to the Company's Articles of Association, to make changes and/or additions in any form necessary for this purpose, submit and sign all requests and other documents and to carry out other actions that may be required.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

RUPS LUAR BIASA 10 AGUSTUS 2022
Extraordinary GMS 10 August 2022

Hari/Tanggal Day/Date	Rabu, 10 Agustus 2022 Wednesday, 10 August 2022
Waktu Time	09:44 – 11:08 WIB
Tempat Place	Graha BIP, Function Hall Lt. 11 / 11th floor Jl. Jendral Gatot Subroto Kav. 23 Jakarta Selatan, 12930
Pemegang Saham Shareholders	RUPS dihadiri oleh Pemegang Saham yang mewakili 9.161.200.954 saham atau 87,36% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank. The GMS was attended by Shareholders representing 9,161,200,954 shares or 87.36% of all shares with valid voting rights issued by the Bank.
Penunjukkan Pihak Independen dalam RUPS Luar Biasa Appointment of Independent Party at the Annual GMS	Bank telah menunjuk pihak independen, yaitu Biro Administrasi Efek dan Notaris untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Bank has appointed an independent party, namely the Share Registrar Bureau and Notary to count and/or validate votes.

HASIL KEPUTUSAN RUPS LUAR BIASA 10 AGUSTUS 2022
Resolutions of Extraordinary GMS 10 August 2022

Mata Acara 1 / Agenda – Item 1: Perubahan Pasal 3 Anggaran Dasar Perseroan. Amendment to Article 3 of the Company's Articles of Association.	
Keputusan Resolution	- Menyetujui perubahan Pasal 3 Anggaran Dasar Perseroan dengan tanpa mengubah maksud dan tujuan Perseroan. Untuk selanjutnya Pasal 3 Anggaran Dasar Perseroan menjadi berbunyi sebagaimana ditayangkan dalam slide dan dilampirkan dalam berita acara Rapat dan merupakan bagian yang tidak terpisahkan dari berita acara Rapat; serta - Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang berkaitan dengan keputusan mata acara rapat termasuk mengurus persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan ketentuan Peraturan Perundang-undangan yang berlaku. - Approve the amendments to Article 3 of the Company's Articles of Association without amending the purposes and objectives of the Company. Henceforth, Article 3 of the Company's Articles of Association reads as shown on the slide and is attached to the minutes of Meeting and forms an integral part of the minutes of the Meeting; and - Approved to grant power and authority to the Board of Directors with substitution right to take all actions related to the resolutions of the meeting agenda including to administer approval and/or receipt of notification of amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia and to take all actions necessary in this regard in accordance with the provisions of the applicable laws and regulations.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.
Mata Acara 2 / Agenda – Item 2: Persetujuan rencana tindak pengembangan bisnis Bank melalui peningkatan modal inti, kolaborasi dengan <i>partner</i> strategis atau aksi korporasi lainnya. Approval of the Bank's business development action plan through increasing core capital, collaboration with strategic partners or other corporate actions.	
Keputusan Resolution	- Menyetujui untuk memberi kuasa dan wewenang kepada Direksi Perseroan untuk melakukan penyusunan rencana tindak untuk kemudian disampaikan kepada Otoritas Jasa Keuangan dengan memperhatikan peraturan perundang-undangan yang berlaku; serta - Menyetujui untuk memberikan kuasa dan wewenang kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan dengan keputusan tersebut. - Approved to grant power and authority to the Board of Directors to prepare an action plan and then submit it to the Financial Services Authority with due observance of the applicable laws and regulations; and - Approved to grant power and authority to the Board of Directors to take all necessary actions in regard of this resolution.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 3 / Agenda – Item 3:
Penambahan susunan pengurus Perseroan.
Addition to the composition of the Company's management.

Keputusan Resolution	1. Menyetujui mengangkat Sia Leng Ho selaku Komisaris berlaku efektif terhitung sejak diperolehnya persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) serta memenuhi peraturan perundang-undangan yang berlaku sampai dengan penutupan RUPS Tahunan Perseroan yang diadakan pada tahun 2025. Dengan demikian susunan Dewan Komisaris Perseroan adalah sebagai berikut. Dewan Komisaris <table> <tr> <td>Komisaris Utama/Komisaris Independen</td><td>: Oliver Simorangkir*</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Zaenal Abidin, PhD**</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Gunawan Tenggarahardja</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Adhi Brahmantya***</td></tr> <tr> <td>Komisaris/Komisaris Independen</td><td>: Sia Leng Ho***</td></tr> </table> Sedangkan susunan Direksi tidak mengalami perubahan sebagai berikut. Direksi <table> <tr> <td>Direktur Utama</td><td>: Achmad Friscantono***</td></tr> <tr> <td>Wakil Direktur Utama</td><td>: Rusli</td></tr> <tr> <td>Direktur</td><td>: Lembing</td></tr> <tr> <td>Direktur</td><td>: Debora Wahjutirto Tanoyo</td></tr> <tr> <td>Direktur Kepatuhan dan Manajemen Risiko</td><td>: Tamunan</td></tr> </table> 2. Menyetujui untuk memberi kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan kembali keputusan rapat ini dalam akta notaris tersendiri mengenai perubahan pengurus Perseroan, termasuk pula untuk memberitahukan/melaporkan kepada instansi yang berwenang, mendaftarkan serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan peraturan yang berlaku. 1. Approved the appointment of Sia Leng Ho as Commissioner effective as of obtaining approval from the Financial Services Authority for the fit and proper test and complying with the applicable laws and regulations until the closing of the Company's Annual GMS held on 2025. Thus, the composition of the Board of Commissioners is as follows. Board of Commissioners <table> <tr> <td>President Commissioner/Independent Commissioner</td><td>: Oliver Simorangkir*</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Zaenal Abidin, PhD**</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Gunawan Tenggarahardja</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Adhi Brahmantya***</td></tr> <tr> <td>Commissioner/Independent Commissioner</td><td>: Sia Leng Ho***</td></tr> </table> While the composition of the Board of Directors has not changed as follows. Board of Directors <table> <tr> <td>President Director</td><td>: Achmad Friscantono***</td></tr> <tr> <td>Deputy President Director</td><td>: Rusli</td></tr> <tr> <td>Director</td><td>: Lembing</td></tr> <tr> <td>Director</td><td>: Debora Wahjutirto Tanoyo</td></tr> <tr> <td>Director of Compliance and Risk Management</td><td>: Tamunan</td></tr> </table> 2. Approved to grant power to the Board of Directors with substitution right to restate this meeting resolutions in a separate notarial deed regarding changes in the management of the Company, including to notify/report to the competent authority, to register and take all necessary actions in this regard in accordance with the applicable regulations.	Komisaris Utama/Komisaris Independen	: Oliver Simorangkir*	Komisaris/Komisaris Independen	: Zaenal Abidin, PhD**	Komisaris/Komisaris Independen	: Gunawan Tenggarahardja	Komisaris/Komisaris Independen	: Adhi Brahmantya***	Komisaris/Komisaris Independen	: Sia Leng Ho***	Direktur Utama	: Achmad Friscantono***	Wakil Direktur Utama	: Rusli	Direktur	: Lembing	Direktur	: Debora Wahjutirto Tanoyo	Direktur Kepatuhan dan Manajemen Risiko	: Tamunan	President Commissioner/Independent Commissioner	: Oliver Simorangkir*	Commissioner/Independent Commissioner	: Zaenal Abidin, PhD**	Commissioner/Independent Commissioner	: Gunawan Tenggarahardja	Commissioner/Independent Commissioner	: Adhi Brahmantya***	Commissioner/Independent Commissioner	: Sia Leng Ho***	President Director	: Achmad Friscantono***	Deputy President Director	: Rusli	Director	: Lembing	Director	: Debora Wahjutirto Tanoyo	Director of Compliance and Risk Management	: Tamunan
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Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.																																								
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.																																								

* Oliver Simorangkir selaku Komisaris Utama Perseroan dengan masa jabatan sampai dengan pengangkatan Zaenal Abidin, PhD sebagai Komisaris Utama Independen berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan;

** Zaenal Abidin, PhD sebagai Komisaris Utama Independen Perseroan berlaku efektif yaitu setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan;

*** Adhi Brahmantya sebagai Komisaris/Komisaris Independen Perseroan, Sia Leng Ho sebagai Komisaris/Komisaris Independen, dan Achmad Friscantono sebagai Direktur Utama Perseroan berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan.

* Oliver Simorangkir as President Commissioner with a term of office up to the appointment of Zaenal Abidin, PhD, as Independent President Commissioner is effective after obtaining approval from the Financial Services Authority for the fit and proper test;

** Zaenal Abidin, PhD as Independent President Commissioner is effective after obtaining approval from the Financial Services Authority for the fit and proper test;

*** Adhi Brahmantya as the Company's Commissioner/Independent Commissioner, Sia Leng Ho as the Company's Commissioner/Independent Commissioner, and Achmad Friscantono as the President Director are effective after obtaining approval from the Financial Services Authority on the fit and proper test.

RUPS LUAR BIASA 19 OKTOBER 2022

Extraordinary GMS 19 October 2022

Hari/Tanggal Day/Date	Rabu, 19 Oktober 2022 Wednesday, 19 October 2022
Waktu Time	09:57 – 10:18 WIB
Tempat Place	Graha BIP, Function Hall Lt. 11 / 11th floor Jl. Jendral Gatot Subroto Kav. 23 Jakarta Selatan, 12930
Pemegang Saham Shareholders	RUPS dihadiri oleh Pemegang Saham yang mewakili 9.500.688.679 saham atau 72,85% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank. The GMS was attended by Shareholders representing 9,500,688,679 shares or 72.85% of all shares with valid voting rights issued by the Bank.
Penunjukkan Pihak Independen dalam RUPS Luar Biasa Appointment of Independent Party at the Annual GMS	Bank telah menunjuk pihak independen, yaitu Biro Administrasi Efek dan Notaris untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Bank has appointed independent parties, namely the Share Registrar Bureau and Notary to count and/or validate votes.

HASIL KEPUTUSAN RUPS LUAR BIASA 19 OKTOBER 2022

Resolutions of Extraordinary GMS 19 October 2022

Mata Acara 1 / Agenda – Item 1: Persetujuan atas rencana pelaksanaan Penambahan Modal Perseroan dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 32/2015, bersamaan dengan penerbitan waran, berikut dengan pemberian kuasa dan wewenang kepada Direksi Perseroan untuk menetapkan jumlah saham yang ditawarkan dalam PMHMETD, menetapkan harga pelaksanaan PMHMETD, melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku, dan melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD. Approval of the plan to implement the Company's Capital Increase with Pre-emptive Rights (PMHMETD) as referred to in the Financial Services Authority Regulation No. 32/2015, together with the issuance of warrants, along with the granting of power and authority to the Board of Directors of the Company to determine the number of shares offered in the PMHMETD, to determine the exercise price for PMHMETD, to take all necessary actions in executing PMHMETD by observing the applicable laws and regulations, and to increase the issued and paid-up capital after executing PMHMETD.	
Keputusan Resolution	- Menyetujui Penambahan Modal dan Hak Memesan Efek Terlebih Dahulu (PMHMETD VII) sebanyak-banyaknya 5.000.000.000 saham dengan nilai minimal Rp100,- per saham, yang disertai dengan penerbitan Waran Seri VII sebanyak-banyaknya 4.564.208.070 Waran Seri VII; dan - Menyetujui untuk memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: - Menetapkan jumlah saham yang ditawarkan dalam PMHMETD VII serta jumlah Waran Seri VII; - Menetapkan harga pelaksanaan PMHMETD VII dan harga pelaksanaan Waran Seri VII; - Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dan penerbitan Waran Seri VII dengan memperhatikan peraturan perundang-undangan yang berlaku; serta - Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD pelaksanaan Waran Seri VII sehingga mengubah Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan. - Approved the Capital Increase with Pre-emptive Rights (PMHMETD VII) for a maximum of 5,000,000,000 shares with a minimum value of Rp100 per share, with the issuance of Series VII Warrants for a maximum of 4,564,208,070 Series VII Warrants; and - Approved to grant power and authority to the Board of Directors to: - Determine the number of shares offered in PMHMETD VII and the number of Series VII Warrants; - Determine the exercise price for PMHMETD VII and the exercise price for Series VII Warrant; - Take all necessary actions in executing PMHMETD and issuing Series VII Warrants with due observance of the applicable laws and regulations; and - Increase the issued and paid-up capital after executing PMHMETD and Series VII Warrant, which thereby, amending Article 4 paragraph 2 and paragraph 3 of the Company's Articles of Association.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

Mata Acara 2 / Agenda – Item 2:
Persetujuan penetapan Direksi dan Dewan Komisaris Perseroan.
Approval of the appointment of the Board of Directors and Board of Commissioners of the Company.

Keputusan Resolution	1. Menyetujui untuk memberhentikan dengan hormat Oliver Simorangkir dari jabatannya sebagai Komisaris Utama terhitung sejak ditutupnya rapat ini; dan 2. Menyetujui penetapan Direksi dan Dewan Komisaris Perseroan untuk masa jabatan sampai dengan penutupan RUPS Tahunan yang akan diselenggarakan pada tahun 2025, sebagai berikut. Dewan Komisaris Komisaris Utama Independen : Zaenal Abidin, Phd Komisaris Independen : Gunawan Tenggarahardja Komisaris : Sia Leng Ho* Direksi Direktur Utama : Achmad Friscantono Wakil Direktur Utama : Rusli Direktur : Lembing Direktur : Debora Wahjutirto Tanoyo Direktur Kepatuhan dan Manajemen Risiko : Tamunan 1. Approved to honorably dismiss Oliver Simorangkir from his position as President Commissioner as of the closing of this meeting; and 2. Approved the appointment of the Board of Directors and Board of Commissioners for terms of office until the closing of the Annual GMS to be held in 2025 as follows. Board of Commissioners Independent President Commissioner : Zaenal Abidin, Phd Independent Commissioner : Gunawan Tenggarahardja Commissioner : Sia Leng Ho* Board of Directors President Director : Achmad Friscantono Deputy President Director : Rusli Director : Lembing Director : Debora Wahjutirto Tanoyo Director of Compliance and Risk Management : Tamunan
Realisasi Realization	Keputusan RUPS tersebut telah dilaksanakan sepenuhnya oleh Bank Victoria di tahun yang sama. Namun, sesuai dengan Keputusan anggota Dewan Komisaris Otoritas Jasa Keuangan No. SR-185/PB.12/2022 tanggal 19 Agustus 2022. Adhi Brahmantya mengundurkan diri dari calon Komisaris/Komisaris Independen Bank Victoria. Such GMS resolutions were fully implemented by Bank Victoria in the same year. However, in accordance with the Decree of the members of Financial Services Authority Board of Commissioners No. SR-185/PB.12/2022 dated 19 August 2022. Adhi Brahmantya resigned from the candidate for the Commissioner/Independent Commissioner of Bank Victoria.
Pengambilan Suara Voting	Musyawarah mufakat. Amicable resolution.

* Pengangkatan sebagai Komisaris berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan.

* Appointment as the Commissioner is effective after obtaining approval from the Financial Services Authority on the fit and proper test.

Informasi dan Realisasi mengenai Keputusan RUPS Tahunan 2021

Sepanjang tahun 2021, Bank Victoria telah menyelenggarakan 1 (satu) kali RUPS Tahunan yang diselenggarakan pada tanggal 25 Juni 2021 dan 1 (satu) kali RUPS Luar Biasa pada tanggal 30 November 2021 di Graha BIP, Function Hall Lt. 11, Jl. Jendral Gatot Subroto Kav. 23, Jakarta Selatan, 12930.

Keputusan rapat dilakukan dengan cara musyawarah untuk mufakat, apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara. Bank Victoria menunjuk pihak independen untuk RUPS Tahunan dan RUPS Luar Biasa yaitu Biro Administrasi Efek dan Notaris dalam melakukan perhitungan suara.

Information and Realization of the 2021 Annual GMS Resolutions

Throughout 2021, Bank Victoria held 1 (one) Annual GMS on 25 June 2021 and 1 (one) Extraordinary GMS on 30 November 2021 at Graha BIP, Function Hall, 11th floor, Jl. Jendral Gatot Subroto Kav. 23, Jakarta Selatan, 12930.

Meeting's resolutions are held by way of deliberation to reach consensus, in the event deliberation to reach the consensus is not reached, then voting is conducted. Bank Victoria appoints independent parties for the Annual GMS and Extraordinary GMS, namely the Share Registrar Bureau and Notary to calculate the votes.

Hingga akhir Desember 2022, seluruh keputusan RUPS Tahunan 2021 telah selesai direalisasikan. Selanjutnya, hasil keputusan RUPS Tahunan 2021 diuraikan sebagai berikut.

Hasil Keputusan RUPS Tahunan 25 Juni 2021

1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, termasuk Laporan Direksi dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan;
2. Menyetujui serta mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan dengan *partner* penanggung jawab Jimmy Pangestu, SE dengan opini audit secara wajar dalam semua hal yang material sesuai dengan Laporan Auditor Independen No. 008844/2.1025/AU.1/07/1124-2/1/IV/2021 tanggal 30 April 2021 dengan demikian membebaskan anggota Dewan Komisaris dan Direksi Perseroan dari tanggung jawab dan segala tanggungan (*acquit et de charge*) atas tindakan pengurusan dan pengawasan yang Dewan Komisaris dan Direksi yang dijalankan selama tahun buku 2020, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan Laporan Laba Rugi Perseroan pada tahun buku 2020;
3. Menyetujui memberi kuasa dan wewenang kepada PT Victoria Investama Tbk selaku Pemegang Saham dalam Perseroan untuk menetapkan besarnya honorarium anggota Dewan Komisaris untuk tahun 2021;
4. Menyetujui pelimpahan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya gaji dan tunjangan anggota Direksi untuk tahun 2021;
5. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk akuntan publik independen dari kantor akuntan publik independen yang terdaftar di Otoritas Jasa Keuangan sehubungan Dewan Komisaris masih dalam proses penentuan akuntan publik yang akan mengaudit buku Bank dengan kriteria:
 - a. Akuntan publik dan kantor akuntan publik wajib terdaftar pada Otoritas Jasa Keuangan;
 - b. Kantor akuntan publik merupakan salah satu anggota dari *big four* dan akuntan publik;
 - c. Kantor akuntan publik merupakan pihak yang independen dan profesional untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku 2021 dengan memperhatikan rekomendasi dari Komite Audit.

Melimpahkan kewenangan kepada Dewan Komisaris untuk menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan kantor akuntan publik dimaksud.

Until the end of December 2022, all resolutions of the 2021 Annual GMS had been completed. The results of the 2021 Annual GMS resolutions are described as follows.

Results of Annual GMS Resolutions dated 25 June 2021

1. Approved the Company's Annual Report for the fiscal year ended 31 December 2020, including the Board of Directors' Report and Supervisory Report of the Board of Commissioners;
2. Approved and validated the Financial Statements for the fiscal year ended 31 December 2020, which was audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partners with the partner in charge Jimmy Pengestu, SE, with audit opinion of fair in all material respects according to the Independent Auditor Report No. 008844/2.1025/AU.1/07/1124-2/1/IV/2021 dated 30 April 2021, which thereby, giving the members of the Board of Commissioners and Board of Directors of the Bank a full release and discharge (*acquit et discharge*) from all responsibilities and liabilities for the management and supervision actions carried out by the Board of Commissioners and the Board of Directors during the 2020 fiscal year, provided that their actions are set out in the Company's Balance Sheet and Profit and Loss Statement the 2020 fiscal year;
3. Approved to grant power and authority to PT Victoria Investama Tbk, as the Company's Shareholders to determine the honorarium amount for members of Board of Commissioners for 2021;
4. Approved the transfer of power to the Board of Commissioners to determine the amount of salary and allowances for members of Board of Directors for 2021;
5. Granted authority to the Bank's Board of Commissioners to appoint an independent public accountant from the independent Public Accounting Firms registered with the Financial Services Authority, in relation to the ongoing process of determining an Independent Public Accountant that will audit the Bank's books under the following criteria:
 - a. Public accountant and public accounting firm must be registered with the Financial Services Authority;
 - b. The public accounting firm must be a member of the big four accounting firms;
 - c. Public accounting firm is an independent and professional party to audit the Company's Financial Statements for the 2021 fiscal year with due observance of recommendations from the Audit Committee.

Granted authority to Board of Commissioners to determine the honorarium amount and other requirements in relation to appointment of such public accounting firm.

6. Memberikan kuasa kepada Dewan komisaris untuk merealisasikan dan menyatakan dalam akta notaris mengenai peningkatan modal ditempatkan dan disetor dengan jumlah sebanyak-banyaknya 10% dari modal ditempatkan dan disetor penuh dalam Perseroan, untuk jangka waktu 1 tahun terhitung sejak RUPS ini dalam Akta Notaris. Dengan demikian, merubah Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan dan untuk menyatakan kembali keputusan berkenaan dengan perubahan Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan tersebut dalam Akta Notaris dan selanjutnya mengajukan permohonan pemberitahuan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta mengumumkan dalam Berita Negara Republik Indonesia sesuai dengan peraturan perundang-undangan.

Hasil Keputusan RUPS Luar Biasa 30 November 2021

1. Menyetujui Penambahan Modal yang dikecualikan dari memberikan HMETD Perseroan dengan jumlah sebanyak-banyaknya sebesar 10% dari modal ditempatkan dan disetor penuh dalam Perseroan, yaitu sebanyak-banyaknya 953.815.298 saham dengan memperhatikan peraturan perundang-undangan yang berlaku termasuk peraturan di bidang pasar modal.
2. Menyetujui Perubahan Pasal 4 ayat 2 dan 3 Anggaran Dasar Perseroan sehubungan dengan penambahan modal yang dikecualikan dari memberikan HMETD sebagaimana telah diputuskan dalam mata acara rapat pertama; dan
3. Menyetujui memberikan kuasa kepada Dewan Komisaris untuk merealisasikan dan menyatakan dalam akta notaris tersendiri mengenai peningkatan modal ditempatkan dan disetor dengan jumlah sebanyak-banyaknya sebesar 10% dari modal ditempatkan dan disetor penuh dalam Perseroan, yaitu sebanyak-banyaknya 953.815.298 saham, untuk jangka waktu 1 (satu) tahun terhitung sejak rapat dalam akta notaris sehubungan dengan penambahan modal yang dikecualikan dari HMETD sebagaimana telah diputuskan dalam mata acara rapat pertama dan selanjutnya mengajukan permohonan pemberitahuan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, serta mengumumkan dalam Berita Negara Republik Indonesia sesuai dengan peraturan perundang-undangan.

6. Granted power to the Board of Commissioners to realize and set out in a notarial deed regarding capital increase subscribed and paid-up in the amount of maximum 10% from the capital fully subscribed and paid-up in the Company, for a period of 1 year effective from the GMS date, in a Notarial Deed. As such amending Article 4 paragraph 2 and paragraph 3 of the Company's Articles of Association and to restate the resolution related to the amendment to Article 4 paragraph 2 and paragraph 3 of the Company's Articles of Association in Notarial Deed and thereafter file a notification request to the Minister of Law and Human Rights of The Republic of Indonesia, and to promulgate in the Official Gazette of the Republic of Indonesia in accordance with the laws and regulations.

Results of Extraordinary GMS Resolutions dated 30 November 2021

1. Approved the Capital Increase exempted from having to grant HMETD with a total of maximum 10% from the fully subscribed and paid in capital in the Company, which is at a maximum of 953,815,298 shares with due observance of the prevailing laws and regulations including stock exchange regulations.
2. Approved the Amendment to Article 4 paragraph 2 and 3 of the Company's Articles of Association related to capital increase exempted from having to grant HMETD as resolved in the first item of the meeting agenda;
3. Approved and granted power to the Board of Directors to realize and set out in a separate notarial deed regarding capital increase subscribed and paid-up in the amount of maximum 10.00% from the capital fully subscribed and paid up in the Company, which is at a maximum of 953,815,298 shares, for a period of 1 (one) year effective from the GMS date, in a Notarial Deed, with relation to the capital increase exempted from having to grant HMETD, as resolved in the first item of the meeting agenda and thereafter apply for a notification request to the Minister of Law and Human Rights of the Republic of Indonesia, and to promulgate in the Official Gazette of the Republic of Indonesia in accordance with the laws and regulations.

DEWAN KOMISARIS **Board of Commissioners**

Dewan Komisaris bertanggung jawab dalam memastikan tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi serta melakukan evaluasi terhadap kebijakan tata kelola Bank. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui mekanisme RUPS, sehingga Dewan Komisaris mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya dalam RUPS. Pengangkatan anggota Dewan Komisaris dinyatakan efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan melalui prosedur *fit and proper test*.

Pedoman Dewan Komisaris

Bank Victoria telah memiliki pedoman kerja untuk Dewan Komisaris yang tertuang dalam *Board of Commissioners Charter* (*BOC Charter*) yang telah dimutakhirkan melalui Surat Keputusan Dewan Komisaris No. 001/SK-KOM/01/20 tanggal 10 Januari 2020.

Tugas dan Tanggung Jawab Dewan Komisaris

Sesuai dengan *BOC Charter*, tugas dan tanggung jawab Dewan Komisaris diuraikan sebagai berikut.

1. Menetapkan tugas dan wewenang setiap anggota Direksi sebagaimana isi Anggaran Dasar;
2. Memberikan pengesahan tentang arah kebijakan, strategi usaha dari Rencana Bisnis Bank, baik rencana jangka pendek (program kerja tahunan), jangka menengah, maupun jangka panjang yang wajib dilaporkan kepada Otoritas Jasa Keuangan;
3. Melakukan pengawasan atas pelaksanaan maupun pencapaian rencana bisnis;
4. Memberikan keputusan tertulis disertai dengan alasan-alasan atas transaksi-transaksi yang diusulkan yang melampaui batas wewenang Direksi;
5. Menyetujui dan mengevaluasi kebijakan manajemen risiko serta mengevaluasi pertanggungjawaban pelaksanaan manajemen risiko;
6. Menyelenggarakan rapat internal Dewan Komisaris, sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, sesuai dengan ketentuan GCG;
7. Menghadiri rapat gabungan dengan Direksi untuk membahas perkembangan dari Laporan Kinerja Direksi minimal 1 (satu) kali dalam 4 (empat) bulan;
8. Membuat laporan Dewan Komisaris kepada Otoritas Jasa Keuangan pada setiap akhir semester perial pengelolaan dan kinerja Bank, termasuk pencapaian target-target rencana bisnis tahunan yang wajib disampaikan dalam batas waktu 2 (dua) bulan setelah bulan laporan;

The Board of Commissioners is responsible for ensuring good governance in every business activity of the Bank at all ranks or organizational levels, and evaluating the Bank's governance policies. The Board of Commissioners' members are appointed and dismissed through the GMS mechanism, and therefore, the Board of Commissioners is accountable for its duties and responsibilities in the GMS. The appointment of the Board of Commissioners' members is declared effective after obtaining approval from the Financial Services Authority through the fit and proper test procedure.

Board of Commissioners Charter

Bank Victoria has a work guideline for the Board of Commissioners as contained in the Board of Commissioners Charter (BOC Charter), which has been updated under the Board of Commissioners' Decision Letter No. 001/SK-KOM/01/20 dated 10 January 2020.

Duties and Responsibilities of the Board of Commissioners

According to the BOC Charter, the Board of Commissioners' duties and responsibilities are described as follows.

1. To determine duties and authority of each member of Board of Directors as stipulated in the Articles of Association;
2. To approve the policy direction, business strategy of the Bank's Business Plan, either short-term (annual work plan), medium-term, and long-term plans, which must be reported to the Financial Services Authority;
3. To supervise the implementation and achievement of the business plan;
4. Providing a written decision accompanied by reasons for the proposed transactions that exceed the limits of the Board of Directors' authority;
5. To approve and evaluate the risk management policy and evaluate the accountability of risk management implementation;
6. To conduct internal meetings of the Board of Commissioners, at least 4 (four) times a year, in accordance with the provisions of GCG;
7. To attend a joint meeting with the Board of Directors to discuss progress of the Board of Directors Performance Report at least 1 (once) in 4 (four) months;
8. To make a report of the Board of Commissioners to the Financial Services Authority at the end of each semester on the Bank's management and performance, including the achievement of the annual business plan targets that must be submitted within 2 (two) months after the reporting month;

9. Menyampaikan laporan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari sejak ditemukan:
 - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan/atau
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank;
 10. Menyusun *Key Performance Indicators* (KPI) Dewan Komisaris;
 11. Melakukan evaluasi kinerja Dewan Komisaris berdasarkan KPI Dewan Komisaris dengan sistem penilaian sendiri atau sistem lain untuk kemudian diputuskan dalam rapat Dewan Komisaris;
 12. Memberikan tanggapan dan rekomendasi mengenai penetapan KPI Direksi pada setiap awal tahun kerja; serta
 13. Melakukan evaluasi atas kinerja Direksi berdasarkan KPI Direksi dan memberikan tanggapan kepada Direksi, selanjutnya menyampaikan rekomendasi kepada RUPS.
9. To submit report to the Financial Services Authority no later than 7 (seven) business days after any of the following matter is found:
 - a. Violation of laws and regulations in finance and banking sectors; and/or
 - b. Condition or assumed condition that may endanger the Bank's business continuity;
 10. To develop *Key Performance Indicators* (KPI) of the Board of Commissioners;
 11. To value the performance of the Board of Commissioners based on KPI of Board of Commissioners by self-assessment system or other system to be determined in the Board of Commissioners' meeting;
 12. To provide responses and recommendations on KPI establishment for Board of Directors at the beginning of each business year; and
 13. To evaluate the Board of Directors' performance based on the Board of Directors' KPI and respond to the Board of Directors, then submit the recommendation to the GMS.

Ruang Lingkup Pekerjaan dan Tanggung Jawab Masing-Masing Anggota Dewan Komisaris

Berdasarkan Surat Keputusan Dewan Komisaris No. 003/SK-KOM/02/22 tanggal 9 November 2022 tentang Pembagian Tugas dan Tanggung Jawab Anggota Board of Commissioners Bank Victoria sebagai berikut.

Scope of Work and Responsibilities of Each Member of the Board of Commissioners

Based on the Board of Commissioners' Decision Letter No. 003/SK-KOM/02/22 dated 9 November 2022, the Distribution of Duties and Responsibilities of the Board of Commissioners' Members of Bank Victoria are as follows.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Zaenal Abidin, PhD*	Komisaris Utama Independen Independent President Commissioner	1. Melakukan koordinasi dan memberikan pengarahannya kepada anggota Dewan Komisaris;
Oliver Simorangkir**	Komisaris Utama President Commissioner	2. Mengoordinasikan pengawasan yang dilakukan oleh anggota Dewan Komisaris sesuai dengan bidangnya masing-masing; 3. Bertanggung jawab untuk sewaktu-waktu diperlukan, menyelenggarakan, dan memimpin: a. Rapat internal Dewan Komisaris; dan b. Rapat gabungan Dewan Komisaris dan Direksi guna membahas dan mengevaluasi perkembangan laporan kinerja Direksi; 4. Bertanggung jawab untuk melakukan pengawasan kegiatan pada bidang-bidang: a. <i>Good Corporate Governance</i>; b. <i>Compliance & System Procedure</i>; c. <i>Risk Management/Integrated</i>; d. <i>Tata Kelola Terintegrasi Corporate Governance</i>; dan e. <i>SKAI & Anti Fraud</i>; 5. Bertanggung jawab untuk melakukan pengawasan kegiatan bidang Internal Audit;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		- Being responsible at any time needed, organizing, and leading: - Board of Commissioners internal meeting; and - Joint meetings of the Board of Commissioners and Board of Directors to discuss and evaluate the progress of the Board of Directors' performance reports; - Responsible for supervising activities in the following areas: - Good Corporate Governance; - Compliance & System Procedures; - Risk Management/Integrated; - Integrated Corporate Governance; and - SKAI & Anti Fraud; - Responsible for supervising activities in Internal Audit areas; - Giving other duties to the Board of Commissioners' members; - Creating a draft of memorandum to the Board of Directors relating to the field supervision and development; - Taking over the duties of other Commissioners in the event the person concerned is absent; and - Leading joint meetings between the Board of Directors and Board of Commissioners.
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	- Bertanggung jawab untuk melakukan pengawasan kegiatan bidang-bidang: - Perkreditan; - Information Technology (IT); - Human Capital Management & General Affair; - Corporate Legal; dan - Credit Legal; - Bersama dengan Komisaris Utama dan Komisaris lainnya membahas permasalahan-permasalahan bidang yang berada di bawah pengawasannya; - Membantu mempersiapkan penyusunan laporan bagi Otoritas Jasa Keuangan pada setiap akhir semester, khususnya mengenai bidang-bidang yang berada di bawah pengawasannya; - Membuat konsep memorandum kepada Direksi berkaitan dengan pengawasan dan pembinaan bidangnya; serta - Mewakili tugas Komisaris Utama dan Komisaris lainnya, apabila yang bersangkutan berhalangan. - Responsible for supervising activities in the following areas: - Credit; - Information Technology (IT); - Human Capital Management & General Affair; - Corporate Legal; and - Credit Legal; - Together with the President Commissioner and other Commissioners discuss issues in the areas under their supervision; - Assisting the preparation of reports for the Financial Services Authority at the end of each semester, particularly regarding the fields under their supervision; - Creating a draft of memorandum to the Board of Directors relating to the field supervision and development; and - Representing the duties of the President Commissioner and other Commissioners, in the event the person concerned cannot attend the meeting.
Sia Leng Ho*	Komisaris Commissioner	- Bertanggung jawab untuk melakukan pengawasan kegiatan bidang-bidang: - Retail Banking, Branch Banking Network & Performance; - Finance & Accounting; - Operations; - Loan Operations; dan - Treasury & International Banking; - Bersama dengan Komisaris Utama dan Komisaris lainnya, membahas permasalahan-permasalahan bidang yang berada di bawah pengawasannya; - Membantu mempersiapkan penyusunan laporan bagi Otoritas Jasa Keuangan pada setiap akhir semester, khususnya mengenai bidang-bidang yang berada di bawah pengawasannya;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		4. Membuat konsep memorandum kepada Direksi berkaitan dengan pengawasan dan pembinaan bidangnya; serta 5. Mewakili tugas Komisaris Utama dan Komisaris lainnya, apabila yang bersangkutan berhalangan. 1. Responsible for supervising activities in the following areas: a. Retail Banking, Branch Banking Network & Performance; b. Finance & Accounting; c. Operations; d. Loan Operations; and e. Treasury & International Banking; 2. Together with the President Commissioner and other Commissioners discuss issues in the areas under their supervision; 3. Assisting the preparation of reports for the Financial Services Authority at the end of each semester, particularly regarding the fields under their supervision; 4. Creating a draft of memorandum to the Board of Directors relating to the field supervision and development; and 5. Representing the duties of the President Commissioner and other Commissioners, in the event the person concerned cannot attend the meeting.

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

Jumlah, Komposisi, Kriteria, dan Independensi Dewan Komisaris

Jumlah dan Komposisi

Keanggotaan Dewan Komisaris Bank Victoria merujuk pada BOC Charter, yang mensyaratkan bahwa jumlah Dewan Komisaris paling sedikit 3 (tiga) orang termasuk Komisaris Independen, yang terdiri dari 1 (satu) orang Komisaris Utama dan 2 (dua) orang Komisaris atau lebih dengan masa jabatan adalah 3 (tiga) tahun sejak diangkat dalam RUPS dengan tidak mengurangi hak RUPS untuk memberhentikan Dewan Komisaris sewaktu-waktu dengan memperhatikan ketentuan Anggaran Dasar.

Selama tahun 2022, telah terjadi beberapa kali perubahan komposisi Dewan Komisaris Bank Victoria yang diuraikan sebagai berikut.

Periode 1 Januari 2022 – 3 Juni 2022

Komposisi anggota Dewan Komisaris Bank Victoria periode 1 Januari 2022 – 3 Juni 2022 sebanyak 3 (tiga) orang. Adapun komposisi dan dasar hukum penunjukan Dewan Komisaris dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Oliver Simorangkir	Komisaris Utama President Commissioner	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolutions dated 10 May 2019 (2019-2022).
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).
Zaenal Abidin, PhD	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).

Number, Composition, Criteria, and Independence of the Board of Commissioners

Number and Composition

The membership of Bank Victoria's Board of Commissioners refers to the BOC Charter, which requires that the number of the Board of Commissioners' members is at least 3 (three) members including Independent Commissioner, consisting of 1 (one) President Commissioner and 2 (two) Commissioners or more with a term of office of 3 (three) years since the appointment at the GMS without prejudice to the GMS rights to dismiss the Board of Commissioners at any time with due observance of the provisions of the Articles of Association.

In 2022, there were several changes to Bank Victoria's Board of Commissioners' composition as follows.

Period of 1 January 2022 – 3 June 2022

The composition of Bank Victoria's Board of Commissioners for the period of 1 January 2022 – 3 June 2022 consisted of 3 (three) members. The composition and legal basis of appointment of the Board of Commissioners can be seen in the following table.

Periode 3 Juni 2022 – 10 Agustus 2022

Berdasarkan keputusan RUPS Tahunan tanggal 3 Juni 2022, menyetujui pengangkatan Dewan Komisaris yang baru, terhitung sejak ditutupnya RUPS Tahunan sampai dengan penutupan RUPS Tahunan Bank yang diadakan pada tahun 2025, sehingga Dewan Komisaris Bank Victoria periode 3 Juni 2022–10 Agustus 2022 sebanyak 3 (tiga) orang. Adapun komposisi dan dasar hukum penunjukan Dewan Komisaris dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengakatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Zaenal Abidin, PhD	Komisaris Utama Independen Independent President Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).

Periode 10 Agustus 2022 – 19 Oktober 2022

Berdasarkan keputusan RUPS Tahunan tanggal 10 Agustus 2022, menyetujui pengangkatan Dewan Komisaris yang baru, terhitung sejak ditutupnya RUPS Tahunan sampai dengan penutupan RUPS Tahunan Bank yang diadakan pada tahun 2025, sehingga Dewan Komisaris Bank Victoria periode 10 Agustus 2022 - 19 Oktober 2022 sebanyak 4 (empat) orang. Adapun komposisi dan dasar hukum penunjukan Dewan Komisaris dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengakatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Zaenal Abidin, PhD	Komisaris Utama Independen Independent President Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Sia Leng Ho	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Luar Biasa tanggal 10 Agustus 2022 (2022-2025). Extraordinary GMS Resolutions dated 10 August 2022 (2022-2025).
Adhi Brahmantya	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).

Periode 19 Oktober 2022– Sekarang

Berdasarkan keputusan RUPS Luar Biasa tanggal 19 Oktober 2022 menyetujui perubahan susunan Dewan Komisaris Perseroan sehingga Dewan Komisaris Bank Victoria periode 19 Oktober 2022 – sekarang sebanyak 3 (tiga) orang. Adapun komposisi dan dasar hukum penunjukan Dewan Komisaris dapat dilihat pada tabel berikut.

Period of 3 June 2022 – 10 August 2022

The Annual GMS resolutions dated 3 June 2022 approved the appointment of a new member of the Board of Commissioners, starting from the closing of the Annual GMS until the closing of the Bank's Annual GMS to be held in 2025, and therefore, Bank Victoria's Board of Commissioners for the period of 3 June 2022 – 10 August 2022 consisted of 3 (three) members. The composition and legal basis of appointment of the Board of Commissioners can be seen in the following table.

Period of 10 August 2022 – 19 October 2022

Based on the Annual GMS Resolutions dated 10 August 2022, the appointment of a new member of Board of Commissioners was approved, starting from the closing of the Annual GMS until the closing of the Bank's Annual GMS to be held in 2025, and therefore, the Board of Commissioners of Bank Victoria for the period of 10 August 2022 - 19 October 2022 consisted of 4 (four) members. The composition and legal basis of appointment of the Board of Commissioners can be seen in the following table.

Period of 19 October 2022– Present

Based on the Extraordinary GMS Resolutions dated 19 October 2022, changes to the Board of Commissioners' composition was approved, and therefore, the Board of Commissioners of Bank Victoria for the period of 19 October 2022 - now consists of 3 (three) members. The composition and legal basis of appointment of the Board of Commissioners can be seen in the following table.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Zaenal Abidin, PhD	Komisaris Utama Independen Independent President Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Sia Leng Ho	Komisaris Commissioner	Keputusan RUPS Luar Biasa tanggal 10 Agustus 2022 (2022-2025). Extraordinary GMS Resolutions dated 10 August 2022 (2022-2025).

Kriteria

Seluruh anggota Dewan Komisaris Bank Victoria pada tahun 2022 telah memenuhi persyaratan yang berlaku seperti yang telah diatur di dalam Piagam Dewan Komisaris, yaitu:

- Persyaratan Formal
 - Cakap melakukan perbuatan hukum;
 - Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - Tidak pernah dinyatakan pailit;
 - Tidak pernah menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu bank dinyatakan pailit;
 - Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; serta
 - Tidak pernah menjadi anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS Tahunan;
 - Pertanggungjawabannya sebagai anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris kepada RUPS; dan
 - Pernah menyebabkan Bank yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan.
- Persyaratan Material
 - Mempunyai akhlak, moral, dan integritas yang baik;
 - Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 - Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan untuk menjalankan tugasnya.
- Persyaratan lainnya
 - Anggota Dewan Komisaris tidak diperkenankan merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada lembaga keuangan (bank atau non-bank) dan pada lebih dari 1 (satu) perusahaan bukan lembaga keuangan baik yang berkedudukan di dalam negeri atau luar negeri;

Criteria

All members of Bank Victoria's Board of Commissioners in 2022 fulfilled the applicable requirements as stipulated in the Board of Commissioners Charter as follows:

- Formal Requirements
 - Capable in performing legal actions;
 - Within 5 (five) years before appointment and during the term of office:
 - Never been declared bankrupt;
 - Never become a member of Board of Commissioners who is found guilty of causing a bank to be declared bankrupt;
 - Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
 - Never been a member of Board of Commissioners who during the term of office:
 - Has ever not convening an Annual GMS;
 - Has ever had his/her accountability as the member of Board of Commissioners rejected by the GMS or has ever been absent in giving his/her accountability as the member of Board of Commissioners to the GMS; and
 - Has ever caused a Bank that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation to submit its Annual Report and/or Financial Statements to the Financial Services Authority.
- Material Requirements
 - Have good character, morals, and integrity;
 - Has a commitment to comply with the laws and regulations; and
 - Has knowledge and/or expertise in the field required to perform the duties.
- Other requirements
 - Members of the Board of Commissioners are not allowed to concurrently hold position as a member of Board of Directors, member of Board of Commissioners, or Executive Officer in other financial institutions (bank or non-bank) and in more than 1 (one) non-financial institutions, either in Indonesia or overseas;

- b. Anggota Dewan Komisaris tidak termasuk rangkap jabatan apabila menjabat sebagai Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) Entitas Anak Bank yang dikendalikan oleh Bank (konsolidasi); dan
- c. Komisaris non-independen tidak termasuk rangkap jabatan dalam menjalankan tugas fungsional dari Pemegang Saham yang berbentuk badan hukum pada kelompok usaha Bank.

Independensi

Seluruh anggota Dewan Komisaris Bank Victoria menjunjung tinggi aspek independensi dan bersikap profesional. Dewan Komisaris bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Bank serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan, khususnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, menyebutkan bahwa calon anggota Dewan Komisaris wajib memperoleh persetujuan (melalui *fit and proper test*) dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Berikut informasi pelaksanaan *fit and proper test* Dewan Komisaris.

- b. Members of the Board of Commissioners do not hold concurrent position if holding a position as the Board of Directors, members of Board of Commissioners, or Executive Officer performing the supervision function in 1 (one) of the Bank's subsidiary controlled by the Bank (consolidated); and
- c. Non-independent Commissioner does not hold a concurrent position in performing its functional duty from a legal entity Shareholder in the Banking business group.

Independence

All members of Bank Victoria's Board of Commissioners uphold the independence aspect and behave professionally. The Board of Commissioners works objectively to contribute to the Bank's progress and keeps personal interests or conflicts of interest at bay, particularly in supervising and providing advice to the Board of Directors.

Fit and Proper Test for the Board of Commissioners

The Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Primary Party of Financial Services Institution states that candidates for Board of Commissioners' members must obtain approval (through a fit and proper test) from the Financial Services Authority before performing their actions, duties, and functions as the Board of Commissioners. The information of the Board of Commissioners' fit and proper test is as follows.

Nama Name	Jabatan Position	Keterangan Remark	Pelaksana Organizer	Hasil Result	Tanggal Efektif Effective Date
Zaenal Abidin, PhD*	Komisaris Utama Independen Independent President Commissioner	Komisaris Utama Independen Independent President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	28 Oktober 2022 28 October 2022
		Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Bank Indonesia	Lulus Pass	27 September 2012
Oliver Simorangkir**	Komisaris Utama President Commissioner	Komisaris Utama President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	15 September 2015
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/ Independent Commissioner	Komisaris Commissioner	Bank Indonesia	Lulus Pass	22 April 2003
		Komisaris Independen Independent Commissioner	Bank Indonesia	Lulus Pass	13 September 2003
Sia Leng Ho*	Komisaris Commissioner	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	28 Oktober 2022 28 October 2022

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

Program Orientasi bagi Anggota Dewan Komisaris Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Dewan Komisaris

Program Orientasi bagi Anggota Dewan Komisaris Baru Diangkat

Bank Victoria memiliki program orientasi dan pengenalan bagi anggota Dewan Komisaris baru diangkat. Program ini bertujuan untuk memberikan pemahaman tentang visi, misi, dan nilai Bank Victoria, kode etik, struktur organisasi, bidang usaha, pedoman dan tata tertib kerja Dewan Komisaris serta peraturan-peraturan perbankan. Program orientasi bagi anggota Dewan Komisaris baru diangkat Bank Victoria dilakukan sebagai berikut.

1. Untuk anggota Dewan Komisaris yang baru diangkat, wajib diberikan program pengenalan mengenai kondisi Bank secara umum;
2. Penanggungjawab atas program pengenalan tersebut adalah Sekretaris Perusahaan atau siapapun yang menjalankan fungsi sebagai Sekretaris Perusahaan;
3. Peningkatan kapabilitas dinilai penting agar Dewan Komisaris dapat selalu memperbarui informasi tentang perkembangan terkini dari bisnis Bank dan peraturan perundang-undangan yang berlaku dan sebagai bentuk antisipasi atas masalah yang timbul dikemudian hari bagi keberlangsungan dan kemajuan Bank;
4. Program orientasi bagi Komisaris baru diangkat meliputi dan tidak terbatas pada hal-hal berikut ini:
 - a. Pemberian Informasi yang terdapat pada situs laman Bank;
 - b. Pengenalan tentang seluruh sistem dan prosedur yang terdapat pada intranet Bank Victoria;
 - c. Berkunjung ke kantor cabang-kantor cabang terutama kantor cabang besar; dan
 - d. Menginformasikan hal-hal yang terdapat di dalam Laporan Tahunan.

Orientation Program for Newly Appointed Members of Board of Commissioners and Training and/or Development Programs for Board of Commissioners

Orientation Program for Newly Appointed Members of Board of Commissioners

Bank Victoria has an orientation and introduction program for newly appointed members of the Board of Commissioners. This program aims to provide an understanding of Bank Victoria's vision, mission, and values, code of conduct, organizational structure, line of business, charters and conduct for the Board of Commissioners, and banking regulations. The orientation program for newly appointed members of Bank Victoria's Board of Commissioners is as follows.

1. For newly appointed members of the Board of Commissioners, an orientation program regarding the Bank's condition in general must be provided;
2. Person in charge of this orientation program is the Corporate Secretary, or anyone who performs such function as a Corporate Secretary;
3. Competency development is deemed important so that the Board of Commissioners can always update the information on the latest developments on the Bank's business and the applicable laws and regulations, and as a form of anticipation of problems arising in the future that can affect the Bank's sustainability and progress;
4. The orientation program for newly appointed Commissioner includes and is not limited to the following matters:
 - a. Provision of information contained on the Bank's website;
 - b. Introduction to all systems and procedures contained in the intranet of Bank Victoria;
 - c. Visiting branch offices, especially large branch offices; and
 - d. To inform them on all matters contained in the Annual Report.

Pada tahun 2022, Sekretaris Perusahaan telah melaksanakan program orientasi kepada Sia Leng Ho selaku Komisaris, yang baru efektif menjabat sejak tanggal 28 Oktober 2022.

In 2022, the Corporate Secretary conducted an orientation program for Sia Leng Ho as Commissioner, who has just served effectively since 28 October 2022.

Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris

Bank Victoria berkomitmen untuk melaksanakan program pelatihan dan/atau peningkatan bagi seluruh anggota Dewan Komisaris guna menunjang pelaksanaan fungsi pengawasan Dewan Komisaris. Komitmen tersebut tercermin dari pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Dewan Komisaris pada tahun 2022.

Board of Commissioners' Training and/or Competency Development Programs

Bank Victoria is committed to providing training and/or development programs for all Board of Commissioners' members to support the Board of Commissioners' supervisory function. This commitment is reflected in the training and/or development programs attended by each member of the Board of Commissioners in 2022.

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
Zaenal Abidin, PhD*	Komisaris Utama Independen Independent President Commissioner	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate innovation Consulting	Maret 2022 March 222
		Sertifikasi Certification	Recognition Current Competency Asesor Kompetensi Lembaga Sertifikasi Profesi Pasar Modal Recognition Current Competency Assessors for Capital Market Professional Certification Institute Competency	Lembaga Sertifikasi Profesi Pasar Modal Capital Market Profession Certification Institute	Juni 2022 June 2022
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
Oliver Simorangkir**	Komisaris Utama President Commissioner	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B. Arief Bank's Internal and Armand B. Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate innovation Consulting	Maret 2022 March 222
		Training Inhouse In-house Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/ Independent Commissioner	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate innovation Consulting	Maret 2022 March 222
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
Sia Leng Ho*	Komisaris Commissioner	Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota

Independent Commissioner

Independent Commissioner is a member of the Board of Commissioners who does not have any financial, management, shareholding, and/or family relationship with members of Board

Dewan Komisaris lain dan/atau Pemegang Saham Pengendali, atau hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, komposisi Komisaris Independen minimal 50% dari jumlah keseluruhan anggota Dewan komisaris. Komposisi Komisaris Independen Bank Victoria telah sesuai dengan peraturan perundang-undangan yang berlaku.

of Directors or other members of Board of Commissioners, and/or Controlling Shareholders, or any relationship with the Bank, which might affect the relevant person's capacity to act independently. According to the Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks, the Independent Commissioner's composition is at least 50% of the total number of Board of Commissioner's members. The composition of Bank Victoria's Independent Commissioner has complied with the applicable laws and regulations.

Per 31 Desember 2022, Bank Victoria memiliki 2 (dua) Komisaris Independen dari total 3 (tiga) anggota Dewan Komisaris atau setara dengan 66,67%.

As of 31 December 2022, Bank Victoria has 2 (two) Independent Commissioners out of a total of 3 (three) members of the Board of Commissioners or equivalent to 66.67%.

Persyaratan Komisaris Independen

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, persyaratan Komisaris Independen Bank sebagai berikut.

1. Tidak memiliki hubungan keuangan dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham Pengendali, yakni tidak menerima penghasilan, bantuan keuangan, atau pinjaman dari:
 - a. Anggota Direksi dan/atau anggota Dewan Komisaris Bank;
 - b. Perusahaan yang Pemegang Saham Pengendalinya adalah anggota Direksi dan/atau anggota Dewan Komisaris Bank; dan/atau
 - c. Pemegang Saham Pengendali Bank.
2. Tidak memiliki hubungan kepengurusan dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham Pengendali, yakni tidak menduduki jabatan sebagai:
 - a. Anggota Direksi atau anggota Dewan Komisaris pada perusahaan yang anggota Dewan Komisarisnya menjadi anggota Direksi dan/atau anggota Dewan Komisaris Bank;
 - b. Anggota Direksi atau anggota Dewan Komisaris pada perusahaan yang Pemegang Saham Pengendalinya adalah anggota Direksi dan/atau anggota Dewan Komisaris Bank; dan/atau
 - c. Anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada perusahaan Pemegang Saham Pengendali Bank.
3. Tidak memiliki hubungan kepemilikan dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham Pengendali, yakni tidak menjadi Pemegang Saham pada:
 - a. Perusahaan yang secara bersama-sama dimiliki oleh anggota Direksi, anggota Dewan Komisaris, dan/atau Pemegang Saham Pengendali Bank, sehingga bersama-sama menjadi Pemegang Saham Pengendali pada perusahaan tersebut; dan/atau
 - b. Perusahaan Pemegang Saham Pengendali Bank.
4. Tidak memiliki hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham

Requirements for Independent Commissioner

Pursuant to Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks, requirements to be the Bank's Independent Commissioner are as follows.

1. Not having financial relationship with member of Board of Directors, other members of Board of Commissioners, and/ or Controlling Shareholders, which means not receiving income, financial aid, or loans from:
 - a. Members of Board of Directors and/or members of Board of Commissioners of the Bank;
 - b. Company in which the Controlling Shareholders are members of Board of Directors and/or members of Board of Commissioners of the Bank; and/or
 - c. The Bank's Controlling Shareholders.
2. Not having management relationship with member of Board of Directors, other members of Board of Commissioners, and/or Controlling Shareholders, which means not having positions as:
 - a. A member of Board of Directors or a member of Board of Commissioners in a company in which the members of Board of Commissioners become members of Board of Directors and/or members of Board of Commissioners of the Bank;
 - b. A member of Board of Directors or a member of Board of Commissioners in a company in which the Controlling Shareholders are members of Board of Directors and/or members of Board of Commissioners of the Bank; and/or
 - c. A member of Board of Directors, a member of Board of Commissioners, or an Executive Officer of the Controlling Shareholders' Company of the Bank.
3. Not having ownership relationship with members of Board of Directors, other members of Board of Commissioners, and/or Controlling Shareholders, which means not a Shareholder of:
 - a. A company jointly owned by members of Board of Directors, members of Board of Commissioners, and/ or Controlling Shareholders of the Bank, and as a consequence, become a joint Controlling Shareholders of such company; and/or
 - b. A company that is the Bank's Controlling Shareholders.
4. Not having family relationship with members of Board of Directors, other members of Board of Commissioners,

Pengendali, yakni tidak memiliki hubungan keluarga sampai dengan derajat kedua, baik hubungan vertikal maupun hubungan horizontal, termasuk mertua, menantu, dan ipar.

5. Tidak memiliki hubungan dengan bank yang dapat memengaruhi kemampuan untuk bertindak independen, yakni tidak memiliki hubungan dalam bentuk:
 - a. Kepemilikan saham Bank dengan jumlah kepemilikan lebih dari 5% dari modal disetor Bank; dan/atau
 - b. Menerima atau memberi penghasilan, bantuan keuangan, atau pinjaman dari atau kepada Bank yang menyebabkan pihak yang memberi penghasilan, bantuan keuangan atau pinjaman memiliki kemampuan untuk memengaruhi (*controlling influence*) pihak yang menerima penghasilan, bantuan keuangan atau pinjaman, seperti:
 - 1) Pihak terafiliasi; dan/atau
 - 2) Transaksi keuangan dengan Bank yang dapat memengaruhi kelangsungan usaha Bank dan/atau pihak yang melakukan transaksi keuangan.
6. Mantan anggota Direksi Bank atau mantan Pejabat Eksekutif Bank atau pihak yang mempunyai hubungan dengan Bank, yang dapat memengaruhi kemampuan untuk bertindak independen, tidak dapat menjadi Komisaris Independen pada Bank, sebelum menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun. Ketentuan masa tunggu tersebut tidak berlaku bagi mantan anggota Direksi atau mantan Pejabat Eksekutif yang memiliki tugas hanya melakukan fungsi pengawasan paling sedikit 1 (satu) tahun.

Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen, dalam hal:

1. Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan
2. Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan.

and/or Controlling Shareholders, which means not having family relationship up to the second degree, either vertical or horizontal relationships, including parent in-laws, son/daughter in-laws, and brother/sister in-laws.

5. Not having relationship with any bank that may affect the ability to act independently, which means not having relationship in the forms of:
 - a. Shareholding of the Bank with more than 5% ownership of the paid-up capital of the Bank; and/or
 - b. Receiving or giving income, financial aid, or loans from or to the Bank that causes the party giving the income, financial aid, or loans that has a controlling influence to the party receiving the income, financial aid, or loans such as:
 - 1) Affiliated parties; and/or
 - 2) Financial transactions with the Bank that may affect the Bank's business continuity and/or the party making the financial transaction.
6. Former member of the Board of Directors or former Executive Officer of the Bank or any party affiliated with the Bank, who may affect the ability to act independently, may not become an Independent Commissioner at the Bank, before a cooling off period of at least 1 (one) year. The stipulation of such waiting period does not apply to former member of Board of Directors or former Executive Officers who has the duty of performing supervisory functions for at least 1 (one) year.

Independent Commissioner who has served for 2 (two) consecutive terms of office may be re-appointed in the subsequent period as an Independent Commissioner. In the event that:

1. The Board of Commissioners' meeting is of an opinion that the Independent Commissioner can still act independently; and
2. The Independent Commissioner declares his/her independency in the GMS.

PERNYATAAN INDEPENDENSI MASING-MASING KOMISARIS INDEPENDEN Statement of Independency from Each Independent Commissioner

Aspek Independensi Independency Aspect	Zaenal Abidin, PhD	Gunawan Tenggarahardja
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Bank pada periode berikutnya. Not being employed nor having the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for reappointment as the Bank's Independent Commissioner in the next period.	√	√
Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank. Not possessing any shares in the Bank, either directly or indirectly.	√	√
Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi atau Pemegang Saham Utama Bank. Not having affiliation relationship with the Bank, members of Board of Commissioners, members of Board of Directors, or the Bank's Main Shareholders.	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank tersebut. Not having business relationship, either directly or indirectly, that are related to the Bank's business activities.	√	√

Pernyataan Independensi Komisaris Independen

Terdapat 2 (dua) Komisaris Independen yang telah diangkat kembali setelah menjabat, yaitu Zaenal Abidin, PhD selama 5 (lima) periode masa jabatan dan Gunawan Tenggarahardja selama 7 (tujuh) periode masa jabatan. Seluruh Komisaris Independen tersebut telah memberikan pernyataan mengenai independensinya sebelum diangkat kembali dalam RUPS.

Statement of Independency from Independent Commissioners

There are 2 (two) Independent Commissioners who were re-appointed upon expiry of their position, i.e. Zaenal Abidin, PhD for 5 (five) terms of office and Gunawan Tenggarahardja for 7 (seven) terms of office. All of the Independent Commissioners have given statements regarding their independence before being reappointed at the GMS.

SURAT PERNYATAAN INDEPENDEN PT BANK VICTORIA INTERNATIONAL TBK STATEMENT OF INDEPENDENCY OF PT BANK VICTORIA INTERNATIONAL TBK

Saya yang bertanda tangan di bawah ini/ I, the undersigned :
 Nama :
 Name :
 Tempat/tanggal lahir :
 Place/date of birth :
 Alamat domisili (copy KTP/SIM terlampir) :
 Domicile address (copy of residential ID card/
 driving license attached) :
 Nomor telepon rumah :
 House phone number :
 Jabatan :
 Position :
 Nama perusahaan :
 Company name :
 Nomor telepon perusahaan :
 Company phone number :

Dengan ini menyatakan bahwa saya/ Hereby stating that I :

1. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi kemampuan saya untuk bertindak Independen sebagaimana diatur dalam ketentuan Pelaksanaan *Good Corporate Governance* bagi Bank Umum.

Do not have any financial relationship, management relationship, shareholding, and/or family relationship with other members of Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationship with the Bank, which may affect my ability to act independently as stipulated in the provisions of Good Corporate Governance Implementation for Commercial Banks.

2. Apabila di kemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 (satu) di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

In the event that in the future I am found to have the relationships as referred to in item 1 (one) above, then I am willing to give up my position as an Independent Commissioner and I am willing to be replaced.

(.....)

Zaenal Abidin, PhD

(.....)

Gunawan Tenggarahardja

Kepemilikan Saham Dewan Komisaris

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola bagi Bank Umum, Dewan Komisaris Bank harus mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada Bank Victoria maupun pada bank lainnya, lembaga keuangan non-bank, serta perusahaan lain, yang berkedudukan di dalam ataupun di luar negeri. Sepanjang tahun 2022, seluruh anggota Dewan Komisaris Bank tidak memiliki saham pada Bank Victoria. Dengan demikian, Dewan Komisaris Bank telah memenuhi ketentuan tersebut.

Board of Commissioners' Shareholding

Based on the Financial Services Authority Regulation No. 55/POJK.03 of 2016 on Implementation of Governance for Commercial Banks, the Bank's Board of Commissioners must disclose share ownership that reaches 5% or more, in Bank Victoria and in other banks, in non-bank financial institution, and in other companies, domiciled inside or outside the country. Throughout 2022, all members of the Bank's Board of Commissioners did not own any shares in Bank Victoria. Thus, the Board of Commissioners of the Bank has complied with these provisions.

Rapat Dewan Komisaris

Board of Commissioners' Meetings

KEBIJAKAN DAN PELAKSANAAN RAPAT DEWAN KOMISARIS

Board of Commissioners' Meetings Policy and Implementation

 Kebijakan dan Pelaksanaan Rapat Dewan Komisaris Diatur dalam BOC Charter Board of Commissioners' Meetings Policy and Implementation Regulated in the BOC Charter	 Rapat Internal Dewan Komisaris Internal Meeting of Board of Commissioners
	Diadakan secara berkala minimal 4 (empat) kali dalam 1 (satu) tahun. Held regularly at least 4 (four) times in 1 (one) year.
	 Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors
	Diadakan minimal 1 (satu) kali dalam 2 (dua) bulan. Held at least 1 (one) time in 2 (two) months.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik minimal 2 (dua) kali dalam 1 (satu) tahun, dan apabila anggota Dewan Komisaris tidak dapat hadir dalam rapat Dewan Komisaris secara fisik, maka Dewan Komisaris dapat menghadiri rapat melalui teknologi <i>teleconference</i>. Meeting must be attended by all members of the Board of Commissioners in person at least 2 (two) times in 1 (one) year, and if members of the Board of Commissioners cannot attend the Board of Commissioners' meeting in person, such members can attend the meeting via teleconference technology.

Frekuensi Kehadiran dan Agenda Rapat Dewan Komisaris

Tingkat kehadiran Dewan Komisaris dalam rapat-rapat tersebut diuraikan sebagai berikut.

Board of Commissioners' Frequency of Attendance and Meeting Agenda

The Board of Commissioners' meeting attendance rate is as follows.

Tanggal Date	Agenda	Peserta Rapat Meeting Participants			
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*
16 Februari 2022 16 February 2022	1. Pencapaian booking kredit Januari 2022; dan 2. Kinerja dana pihak ketiga (DPK) dan <i>current account saving account</i> (CASA). 1. Booking of loans achievement January 2022; and 2. Performance of third party deposits (DPK) and current account saving accounts (CASA).	√	√	√	-
27 Mei 2022 27 May 2022	Arahan hasil penelaahan tren pertumbuhan kinerja usaha dan pencapaian target Rencana Bisnis Bank triwulan I 2022. Directions of review results on business performance growth trends and achievement of Bank Business Plan targets for quarter I 2022.	√	√	√	-
31 Agustus 2022 31 August 2022	Laporan Profil Risiko dan Laporan Kepatuhan Semester I 2022. Risk Profile Report and Compliance Report Semester I 2022.	√	√	√	-
9 November 2022	Perubahan anggota Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Changes in the composition of Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.	√	-	√	√
18 November 2022	1. Pokok-pokok pelaksanaan Audit Internal; 2. Penyampaian Rencana Bisnis Bank (RBB) tahun 2023; dan 3. <i>Exit meeting</i> dengan Otoritas Jasa Keuangan. 1. Principles of Internal Audit implementation; 2. Submission of the 2023 Bank Business Plan (RBB); and 3. Exit meeting with the Financial Services Authority.	√	-	√	√
9 Desember 2022 9 December 2022	1. Prosedur persetujuan dan wewenang Dewan Komisaris terkait pemberian kredit; dan 2. Rencana kerja Dewan Komisaris tahun 2023. 1. Board of Commissioners' approval procedures and authorities regarding credit granting; and 2. The Board of Commissioners' 2023 Work Plan.	√	-	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants			
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*
Total Kehadiran dalam Rapat Total Meeting Attendance		6	3	6	3
Total Rapat Total Meetings		6	3	6	3
Tingkat Kehadiran (%) Attendance Rate (%)		100.00	100.00	100.00	100.00

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

FREKUENSI KEHADIRAN DAN AGENDA RAPAT GABUNGAN DENGAN DIREKSI

Frequency of Attendance and Meeting Agenda of Joint Meetings with the Board of Directors

Tanggal Date	Agenda	Peserta Rapat Meeting Participants									
		Dewan Komisaris Board of Commissioners				Direksi Board of Directors					
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*	Achmad Frisantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
19 Januari 2022 19 January 2022	1. Realisasi kinerja keuangan posisi 31 Desember 2021 dibandingkan dengan RBB revisi Desember 2021; 2. Progres perkembangan restrukturisasi kredit terdampak Covid-19; 3. Progres penyelesaian <i>deferred interest</i> ; 4. Realisasi target <i>action plan</i> terhadap komitmen kepada Otoritas Jasa Keuangan; 5. Simulasi (<i>forecast</i>) tingkat kesehatan Bank Semester II tahun 2021; dan 6. Perbedaan temuan audit. 1. Realization of financial performance for 31 December 2021 position compared to the revised RBB for December 2021; 2. Progress on loan restructuring development affected by the Covid-19; 3. Deferred interest settlement progress; 4. Realization of action plan targets for commitments to the Financial Services Authority; 5. Simulation (forecast) of the Bank soundness level in Semester II 2021; and 6. Differences in audit findings.	√	√	√	-	-	√	√	√	√	√
16 Februari 2022 16 February 2022	1. Kinerja keuangan Januari 2022; 2. Realisasi pencairan kredit Januari 2022 dan target Februari 2022; 3. Realisasi pencapaian DPK dan CASA Januari 2022 dan target Februari 2022; 4. Rencana penyelesaian kredit restrukturisasi Covid-19 dan <i>deferred interest</i> posisi akhir Januari 2022; 5. Realisasi pencapaian target <i>Non Performing Loan</i> (NPL), Aset yang Diambil Alih (AYDA), dan <i>Write Off</i> (WO) Januari 2022 dan strategi target penyelesaian NPL, AYDA, dan WO Februari 2022; dan 6. <i>Update progress change management office</i> .	√	√	√	-	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants									
		Dewan Komisaris Board of Commissioners				Direksi Board of Directors					
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*	Achmad Friscantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
	1. Financial performance in January 2022; 2. Realization of booking of loans in January 2022 and targets for February 2022; 3. Realization of DPK and CASA achievements in January 2022 and targets for February 2022; 4. Plan for settlements of the Covid-19 loan restructuring and deferred interest for the position at the end of January 2022; 5. Realization of target achievement of Non-Performing Loan (NPL), Foreclosed Assets (AYDA), and Write-Off (WO) for January 2022 and strategies on settlement target of NPL, AYDA, and WO for February 2022; and 6. Updates on progress of change management office.										
16 Maret 2022 16 March 2022	1. Kinerja keuangan Februari 2022; 2. <i>Trend outstanding</i> kredit mulai Desember 2021 sampai Februari 2022 dibandingkan dengan RBB Februari 2022 serta target (<i>pipeline</i>) Maret 2022; 3. <i>Trend outstanding</i> DPK dan CASA mulai Desember 2021 sampai Februari 2022 dibandingkan RBB 2022 dan target CASA Maret 2022 disertai strategi untuk mencapai CASA; 4. <i>Trend outstanding</i> kredit restrukturisasi mulai Desember 2021 sampai Februari 2022 sesuai kriteria baru serta strategi penyelesaiannya; 5. <i>Trend outstanding Deferred Interest</i> mulai Desember 2021 sampai Februari 2022 disertai dengan strategi penagihan; 6. <i>Trend outstanding</i> NPL, AYDA, dan WO mulai Desember 2021 sampai Februari 2022 disertai strategi untuk mencapai target NPL turun 50%, AYDA turun 60%, dan WO turun 50% pada Desember 2022.	√	√	√	-	-	√	√	√	√	√
	1. Financial Performance in February 2022; 2. Loan outstanding trend from December 2021 to February 2022 compared to the February 2022 RBB and the March 2022 target (pipeline); 3. The trend of outstanding DPK and CASA from December 2021 to February 2022 compared to the 2022 RBB and the March 2022 CASA target along with strategies to achieve CASA; 4. Trend on outstanding loans restructuring from December 2021 to February 2022 according to the new criteria and settlement strategy; 5. Trend on outstanding Deferred Interest from December 2021 to February 2022 accompanied by a collection strategy; 6. Trend on outstanding NPL, AYDA, and WO from December 2021 to February 2022 accompanied by a strategy to achieve the target for NPL to fall 50%, AYDA to fall 60%, and WO to fall 50% in December 2022.										
20 April 2022	1. Kinerja keuangan Maret 2022; 2. <i>Trend outstanding</i> kredit Maret 2022 dibandingkan dengan kredit Februari 2022 dan RBB Maret 2022; 3. Realisasi target (<i>pipeline</i> yang diberikan kepada cabang); 4. <i>Trend outstanding differed interest</i> Maret 2022 dibandingkan Maret RBB 2022 dan target CASA Maret 2022 disertai strategi untuk mencapai CASA; 5. <i>Trend penyelesaian outstanding</i> restrukturisasi kredit Maret 2022. (dikelompokkan menurut kemampuan membayar debitur, prospek usaha, dan kondisi keuangan debitur);	√	√	√	-	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants									
		Dewan Komisaris Board of Commissioners				Direksi Board of Directors					
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*	Achmad Friscantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
	6. <i>Trend outstanding</i> NPL, AYDA, dan WO Maret 2022 disertai strategi untuk mencapai target NPL turun 50%, AYDA turun 60%, dan WO turun 50% pada Desember 2022; dan 7. Pembaruan tingkat kesehatan bank. 1. Financial performance in March 2022; 2. March 2022 outstanding loans trend compared to February 2022 loans and March 2022 RBB; 3. Realization of targets (pipeline given to branches); 4. Trend of outstanding differed interest in March 2022 compared to the March 2022 RBB and March 2022 CASA target along with strategies to achieve CASA; 5. Trend on settlement of outstanding loan restructuring in March 2022. (grouped according to debtor's ability to pay, business prospects, and debtor's financial condition); 6. Trend on outstanding NPL, AYDA, and WO in March 2022 accompanied by a strategy to achieve the target for NPL to decrease 50%, AYDA to decrease 60%, and WO to decrease 50% in December 2022; and 7. Updates on bank's soundness level.										
18 Mei 2022 18 May 2022	1. Kinerja keuangan April 2022; 2. <i>Trend outstanding</i> kredit april 2022 dibandingkan dengan kredit Maret 2022 dan RBB April 2022; 3. <i>Trend outstanding</i> DPK dan CASA April 2022 dibandingkan dengan DPK Maret 2022 dan RBB April 2022; 4. <i>Trend outstanding</i> restrukturisasi kredit april 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi Maret 2022 (dikelompokkan menurut kemampuan membayar debitur, prospek usaha, dan kondisi keuangan debitur); 5. <i>Trend outstanding</i> NPL, AYDA, dan WO April 2022 disertai strategi untuk mencapai target NPL-gross turun sama dengan atau dibawah 5% pada Juni 2022, AYDA turun 60%, dan WO turun 50% pada Desember 2022; 6. Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan. 1. Financial performance in April 2022; 2. April 2022 outstanding loans trend compared to March 2022 loans April 2022 RBB; 3. April 2022 DPK and CASA outstanding trend compared to March 2022 DPK and April 2022 RBB; 4. April 2022 outstanding loan restructuring trend compared to March 2022 outstanding restructuring (grouped according to debtor's ability to pay, business prospects, and debtor's financial condition); 5. Trend on outstanding NPL, AYDA, and WO for April 2022 accompanied by a strategy to achieve the NPL-gross target to fall to or below 5% in June 2022, AYDA fell 60%, and WO fell 50% in December 2022; 6. Progress (settlement status) of commitment to the findings of the Financial Services Authority audit results.	√	√	√	-	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants									
		Dewan Komisaris Board of Commissioners				Direksi Board of Directors					
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*	Achmad Frisantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
22 Juni 2022 22 June 2022	1. Kinerja keuangan Mei 2022; 2. <i>Trend outstanding</i> kredit Mei 2022 dibandingkan dengan RBB Mei 2022; 3. <i>Trend outstanding</i> DPK dan CASA Mei 2022 dibandingkan RBB Mei 2022; 4. <i>Trend</i> penyesuaian <i>outstanding</i> restrukturisasi kredit Mei 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi April 2022; 5. <i>Trend outstanding</i> NPL, AYDA, dan WO April 2022 disertai strategi untuk mencapai target NPL-gross turun sama dengan atau dibawah 5% pada Juni 2022, AYDA turun 60%, dan WO turun 50% pada Desember 2022; dan 6. Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan.	√	√	√	-	-	-	√	√	√	√
20 Juli 2022 20 July 2022	1. Kinerja keuangan Juni 2022; 2. <i>Trend outstanding</i> kredit Juni 2022 dibandingkan dengan RBB Juni 2022; 3. <i>Trend outstanding</i> DPK dan CASA Juni 2022 dibandingkan RBB Juni 2022; 4. <i>Trend</i> penyelesaian <i>outstanding</i> restrukturisasi kredit Juni 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi Mei 2022; 5. <i>Trend outstanding</i> NPL, AYDA, dan WO April 2022 disertai strategi untuk mencapai target NPL-gross turun sama dengan atau dibawah 5% pada Juni 2022, AYDA turun 60%, dan WO turun 50% pada Desember 2022; 6. Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan.	√	√	√	-	-	-	√	√	√	√
	1. Financial performance in May 2022; 2. Trend of May 2022 outstanding loans compared to May 2022 RBB; 3. Trend of outstanding DPK and CASA in May 2022 compared to RBB in May 2022; 4. Trend of adjustment to outstanding loan restructuring in May 2022 compared to outstanding restructuring in April 2022; 5. Trend on outstanding NPL, AYDA, and WO for April 2022 accompanied by a strategy to achieve the NPL-gross target to fall to or below 5% in June 2022, AYDA fell 60%, and WO fell 50% in December 2022; and 6. Progress (settlement status) of commitment to the findings of the Financial Services Authority audit results.										
	1. Financial performance in June 2022; 2. Trend of June 2022 outstanding loans compared to June 2022 RBB; 3. Trend of outstanding DPK and CASA in June 2022 compared to RBB in June 2022; 4. Trend of settlement to outstanding loan restructuring in June 2022 compared to outstanding restructuring in May 2022; 5. Trend on outstanding NPL, AYDA, and WO for April 2022 accompanied by a strategy to achieve the NPL-gross target to fall to or below 5% in June 2022, AYDA fell 60%, and WO fell 50% in December 2022; 6. Progress (settlement status) of commitment to the findings of the Financial Services Authority audit results.										

Tanggal Date	Agenda	Peserta Rapat Meeting Participants									
		Dewan Komisaris Board of Commissioners				Direksi Board of Directors					
		Zaenal Abidin, PhD*	Oliver Simorangkir**	Gunawan Tenggarahardja	Sia Leng Ho*	Achmad Friscantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
9 September 2022	1. Kinerja keuangan dan pertumbuhan DPK; 2. <i>Trend outstanding</i> kredit, <i>monitoring</i> dan penyelesaian restrukturisasi; 3. <i>Trend outstanding</i> NPL, AYDA, dan WO April 2022 disertai strategi untuk mencapai target NPL-gross turun sama dengan atau dibawah 5% pada Juni 2022, AYDA turun 60%, dan WO turun 50% pada Desember 2022; dan 4. Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT). 1. Financial performance and DPK growth; 2. Trend on outstanding loans, restructuring monitoring and settlement; 3. Trend on outstanding NPL, AYDA, and WO for April 2022 accompanied by a strategy to achieve the NPL-gross target to fall to or below 5% in June 2022, AYDA fell 60%, and WO fell 50% in December 2022; and 4. Anti-Money Laundering and Prevention of Terrorism Funding (APU PPT).	√	√	√	-	-	-	√	√	√	√
16 September 2022	1. <i>Super Apps Banking</i> ; dan 2. <i>Deferred tax assets</i> pada perhitungan Kewajiban Penyediaan Modal Minimum (KPMM). 1. Super Apps Banking; and 2. Deferred tax assets in the calculation of the Capital Adequacy Requirement (CAR).	√	√	√	-	-	-	√	√	√	√
26 Oktober 2022 26 October 2022	1. Kinerja keuangan; 2. <i>Asset recovery</i> ; dan 3. <i>Marketing plan</i> . 1. Financial performance; 2. Asset recovery; and 3. Marketing plan.	√	-	-	√	√	-	√	√	√	√
23 November 2022	1. Rencana penyusunan RBB; dan 2. Penelaahan Dewan Komisaris. 1. RBB drafting plan; and 2. Review on the Board of Commissioners.	√	-	√	√	√	-	√	√	√	√
28 Desember 2022 28 December 2022	Kinerja keuangan November 2022 dan proyeksi Desember 2022. November 2022 financial performance and December 2022 projections.	√	-	√	√	√	-	√	√	√	√
Total Kehadiran dalam Rapat Total Meeting Attendance		12	9	11	3	3	5	12	12	12	12
Total Rapat Total Meetings		12	9	12	3	3	5	12	12	12	12
Tingkat Kehadiran (%) Attendance Rate (%)		100.00	100.00	91.67	100.00	100.00	100.00	100.00	100.00	100.00	100.00

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

*** Efektif menjabat sejak tanggal 19 Oktober 2022.

**** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

*** Effectively serving since 19 October 2022.

**** Effectively not serving since 3 June 2022.

FREKUENSI KEHADIRAN DALAM RUPS TAHUNAN DAN LUAR BIASA
Frequency of Attendance at the Annual and Extraordinary GMS

Nama Name	Jabatan Position	Rapat Tahunan 3 Juni 2022 Annual Meeting 3 June 2022		Rapat Luar Biasa 10 November 2022 Extraordinary Meeting 10 November 2022		Rapat Luar Biasa 19 Oktober 2022 Extraordinary Meeting 19 October 2022	
		Hadir Present	Tidak Hadir Absent	Hadir Present	Tidak Hadir Absent	Hadir Present	Tidak Hadir Absent
Zaenal Abidin, PhD*	Komisaris Utama Independen Independent President Commissioner	√	-	√	-	√	-
Oliver Simorangkir**	Komisaris Utama President Commissioner	√	-	√	-	√	-
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	√	-	√	-	√	-
Sia Leng Ho*	Komisaris Commissioner	-	√	-	√	-	√

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

Persetujuan dan Rekomendasi Dewan Komisaris

Sepanjang tahun 2022, Dewan Komisaris telah mengeluarkan persetujuan dan rekomendasi sebagai upaya perbaikan kinerja Bank, antar lain:

Board of Commissioners' Approvals and Recommendations

Throughout 2022, the Board of Commissioners gave approvals and recommendations as efforts to improve the Bank's performance, among others:

No. Surat Letter No.	Tanggal Date	Keputusan Decision
001/KOM-DIR/01/22	19 Januari 2022 19 January 2022	Arahan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Manado Posisi September 2021. Directions of Internal Audit Work Unit Audit Result in Manado Main Branch Office at September 2021 position.
002/KOM-DIR/01/22	19 Januari 2022 19 January 2022	Arahan Hasil Pemeriksaan Satuan Kerja Audit Internal untuk Divisi Kredit SME posisi November 2021. Direction of Internal Audit Work Unit Audit Results for the SME Loan Division for the November 2021 position.
001/KOM-DIR/02/22	2 Februari 2022 2 February 2022	Arahan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Unit Kinerja <i>Performance, Liabilities, & Wealth Product</i> posisi Oktober 2021. Directions on the Audit Result on the Internal Audit Work Unit in Performance, Liabilities, & Wealth Product Performance Unit for the October 2021 position.
002/KOM-DIR/02/22	2 Februari 2022 2 February 2022	Arahan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Bali posisi September 2021. Directions of Internal Audit Work Unit Audit Result in Bali Main Branch Office at September 2021 position.
003/KOM-DIR/02/22	18 Februari 2022 18 February 2022	Arahan atas Penelaahan Laporan Pokok-pokok Pelaksanaan <i>Audit Internal Integrated</i> Grup Keuangan Victoria Triwulan IV 2021 PT Bank Victoria International Tbk. Directions for Reviewing the Main Report on Implementation of the Integrated Internal Audit of Victoria Financial Group Quarter IV 2021 of PT Bank Victoria International Tbk.
004/KOM-DIR/02/22	25 Februari 2022 25 February 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi <i>Risk Manajemen/ Integrated</i> Posisi September 2021 dan Divisi <i>Loan & Trade Operations</i> Posisi November 2021. Direction of Review Results on Internal Audit Work Unit on Risk Management/Integrated Division for September 2021 position and Loan & Trade Operations Division for November 2021 position.
001/KOM-DIR/03/22	18 Maret 2022 18 March 2022	Arahan Hasil Evaluasi Kinerja Divisi Satuan Kerja Audit Internal Tahun 2021. Directions for the 2021 Performance Evaluation Results of the Internal Audit Work Unit Division.
002/KOM-DIR/03/22	18 Maret 2022 18 March 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Unit Kerja <i>Credit Legal</i> Posisi Desember 2021. Directions of Review Result of the Internal Audit Work Unit on the Credit Legal Work Unit for December 2021 position.
003/KOM-DIR/03/22	18 Maret 2022 18 March 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi <i>Special Asset Management (SAM)</i> Posisi Desember 2021. Directions of Review Result on the Internal Audit Work Unit Report in the Special Asset Management (SAM) Division for December 2021 position.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
001/KOM-DIR/04/22	20 April 2022	Arahan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Surabaya Posisi Januari 2022. Directions of Internal Audit Work Unit Audit Result in Surabaya Main Branch Office at January 2022 positions.
003/KOM-DIR/04/22	27 April 2022	Arahan Hasil Pemeriksaan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Kantor Cabang Utama Cideng Posisi Januari 2022. Direction of Examination Results Report on Internal Audit Work Unit Examination Results at the Cideng Main Branch Office for January 2022 position.
001/KOM-DIR/05/22	11 Mei 2022 11 May 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi <i>Treasury</i> , Divisi <i>International Banking</i> , dan Unit Kerja <i>Settlement & Remittance</i> Posisi Januari 2022. Directions of Review Result on Internal Audit Work Unit Audit Result for the Treasury Division, International Banking Division, and Settlement & Remittance Work Unit for the January 2022 position.
002/KOM-DIR/05/22	18 Mei 2022 18 May 2022	Arahan atas Penelaahan Laporan Pokok-pokok Pelaksanaan <i>Audit Internal Integrated</i> Grup Keuangan Victoria Triwulan I 2022 PT Bank Victoria International Tbk. Directions for Reviewing the Main Report on Implementation of the Integrated Internal Audit of Victoria Financial Group Quarter I 2022 of PT Bank Victoria International Tbk.
003/KOM-DIR/05/2022	27 Mei 2022 27 May 2022	Arahan Hasil Penelaahan <i>Trend</i> Pertumbuhan Kinerja Usaha dan Pencapaian Target Rencana Bisnis Bank Triwulan I 2022 PT Bank Victoria International Tbk. Directions for Review Results on Business Performance Growth Trends and Target Achievement of the Bank's Business Plan for the Quarter I 2022 of PT Bank Victoria International Tbk.
001/KOM-DIR/06/2022	17 Juni 2022 17 June 2022	Pengembangan Sistem Aplikasi <i>Risk Register</i> dan Pelaporan Profil Risiko. Development of Risk Register Application System and Risk Profile Reporting.
002/KOM-DIR/06/22	22 Juni 2022 22 June 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Fatmawati Posisi Maret 2022. Directions of Review Result on the Internal Audit Work Unit Audit Result for the Fatmawati Main Branch Office for March 2022 position.
003/KOM-DIR/06/2022	24 Juni 2022 24 June 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Kantor Cabang Utama BIP Posisi Maret 2022. Direction of Review Result on Internal Audit Work Unit Audit Result at the BIP Main Branch Office for March 2022 position.
004/KOM-DIR/06/2022	29 Juni 2022 29 June 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Unit Kerja <i>General Affair</i> Posisi April 2022. Directions of Review Result of the Internal Audit Work Unit Inspection Results Report on the General Affair Work Unit for the April 2022 position.
001/KOM-DIR/07/2022	13 Juli 2022 13 July 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi Kredit Korporasi Posisi Maret 2022. Direction of Review Result on Internal Audit Work Unit Audit Results in the Corporate Credit Division for March 2022 position.
002/KOM-DIR/07/2022	15 Juli 2022 15 July 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi Kredit Komersial Posisi Maret 2022. Direction of Review Result on Internal Audit Work Unit Audit Result in the Commercial Credit Division for March 2022 position.
001/KOM-DIR/08/2022	5 Agustus 2022 5 August 2022	Arahan Hasil Penelaahan <i>Trend</i> Pertumbuhan Kinerja Usaha dan Pencapaian Target Rencana Bisnis Bank Triwulan II 2022 PT Bank Victoria International Tbk. Directions of review results on Business Performance Growth Trends and Target Achievement of the Bank's Business Plan for the Quarter II 2022 of PT Bank Victoria International Tbk.
002/KOM-DIR/08/2022	19 Agustus 2022 19 August 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi <i>Human Capital Management</i> Posisi Juni 2022. Direction of Review Result on Internal Audit Work Unit Audit Results on Human Capital Management Division for June 2022 position.
003/KOM-DIR/08/22	31 Agustus 2022 31 August 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Kelapa Gading Posisi Juni 2022. Directions of review results on the Internal Audit Work Unit Audit Results of the Kelapa Gading Main Branch Office for the June 2022 position.
001/KOM-DIR/09/22	7 September 2022	Arahan Hasil Penelaahan Laporan Profil Risiko dan Laporan Kepatuhan Semester I 2022. Directions on Review Results of the Risk Profile Report and Compliance Report Semester I 2022.
002/KOM-DIR/09/22	7 September 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Senayan Posisi Juni 2022. Directions of review results on Internal Audit Work Unit Audit Results at Senayan Main Branch Office for the June 2022 position.
003/KOM-DIR/09/22	9 September 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi Kredit SME Posisi Juni 2022. Direction of review results on Internal Audit Work Unit Examination Results Report in the SME Credit Division for June 2022 position.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
004/KOM-DIR/09/22	14 September 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada <i>Linkage Banking Division (Multifinance)</i> . Direction of Review Results on Report on Internal Audit Work Unit audit result on at the Linkage Banking Division (Multifinance).
005/KOM-DIR/09/22	21 September 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi Kredit Konsumer Posisi Juni 2022. Direction of review results on Internal Audit Work Unit Audit Result on Consumer Credit Division for June 2022 position.
006/KOM-DIR/09/2022	23 September 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Semarang Posisi Juli 2022. Directions of review results on Internal Audit Work Unit Audit Results at Semarang Main Branch Office for the July 2022 position.
001/KOM-DIR/10/2022	12 Oktober 2022 12 October 2022	Arahan Hasil Penelaahan <i>Trend</i> Pertumbuhan Kinerja Usaha dan Pencapaian Target Rencana Bisnis Bank Triwulan III 2022 PT Bank Victoria International Tbk. Directions for Review Results on Business Performance Growth Trends and Target Achievement of the Bank's Business Plan for the Quarter III 2022 of PT Bank Victoria International Tbk.
002/KOM-DIR/10/2022	21 Oktober 2022 21 October 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi IT (<i>Core Banking</i>) Posisi Agustus 2022. Directions for the Review of the Internal Audit Work Unit Inspection Results Report in the IT Division (Core Banking) for the August 2022 position.
003/KOM-DIR/10/2022	24 Oktober 2022 24 October 2022	Penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP) untuk Jasa Asuransi atas Laporan Keuangan PT Bank Victoria International Tbk Tahun Buku 2022. Appointment of a Public Accounting Firm (KAP) and/or Public Accountant (AP) for Insurance Services for the Financial Statements of PT Bank Victoria International Tbk for the Fiscal Year 2022.
004/KOM-DIR/10/2022	26 Oktober 2022 26 October 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Bandung Posisi Agustus 2022. Directions of review results on the Audit Results Report on the Internal Audit Work Unit at the Bandung Main Branch Office for the August 2022 position.
001/KOM-DIR/11/2022	9 November 2022	Arahan Hasil Penelaahan Laporan Pokok-pokok Pelaksanaan Audit Internal <i>Integrated</i> Grup Keuangan Victoria Triwulan III 2022. Directions for Review Results of the Main Report on Implementation of the Internal Audit of the Victorian Financial Group Integrated Quarter III 2022.
002/KOM-DIR/11/22	11 November 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal pada Divisi <i>Risk Management/Integrated</i> Posisi Agustus 2022. Direction of Review of Internal Audit Work Unit Audit Results in the Risk Management/Integrated Division for the August 2022 position.
003/KOM-DIR/11/2022	16 November 2022	Arahan Hasil Penelaahan Laporan Profil Risiko Triwulan III 2022. Directions of Review Results on Risk Profile Report Quarter III 2022.
004/KOM-DIR/11/2022	16 November 2022	Arahan Hasil Penelaahan Laporan Kepatuhan Triwulan III 2022. Directions of Review Results on Compliance Report Quarter III 2022.
001/KOM-DIR/12/2022	14 Desember 2022 14 December 2022	Jadwal Rapat Dewan Komisaris Tahun 2023. Board of Commissioners Meeting Schedule for 2023.
002/KOM-DIR/12/2022	16 Desember 2022 16 December 2022	Arahan Hasil Penelaahan Laporan Hasil Pemeriksaan Satuan Kerja Audit Internal Kantor Cabang Utama Makasar – Operasional dan Kredit Posisi September 2022. Directions for the Review Result on Internal Audit Work Unit Audit Results of the Makassar Main Branch Office for the September 2022 position.

Sertifikasi Manajemen Risiko Dewan Komisaris

Berdasarkan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Bank adalah dengan dimilikinya sertifikasi manajemen risiko. Terkait hal tersebut, Dewan Komisaris Bank Victoria telah mengikuti sertifikasi manajemen risiko sebagai berikut.

Board of Commissioners' Risk Management Certification

Based on Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of Bank management is to have risk management certification. As such, Bank Victoria's Board of Commissioners has attended the risk management certification as follows.

Nama Name	Jabatan Position	Level	Waktu Time	Masa Berlaku Validity Period	Penyelenggara Organizer
Zaenal Abidin, PhD*	Komisaris Utama Independen Independent President Commissioner	2	30 September 2021	5 September 2025	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Oliver Simorangkir**	Komisaris Utama President Commissioner	5	30 September 2021	5 September 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	5	30 September 2021	5 September 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Sia Leng Ho*	Komisaris Commissioner	5	27 Maret 2024 27 March 2024	27 Maret 2024 27 March 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution

* Efektif menjabat sejak tanggal 28 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 28 Oktober 2022.

* Effectively serving since 28 October 2022.

** Effectively not serving since 28 October 2022.

Penilaian Kinerja Dewan Komisaris

Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris

Penilaian terhadap kinerja Dewan Komisaris dilakukan secara rutin setiap tahun dibantu oleh Komite Nominasi dan Remunerasi melalui sistem penilaian sendiri dan *peer evaluation*. Pelaksanaan penilaian sendiri Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum. Sedangkan, penilaian *peer evaluation* dilakukan oleh setiap anggota Dewan Komisaris terhadap anggota Dewan Komisaris lainnya berdasarkan bidang pengawasan dan pekerjaan masing-masing Dewan Komisaris. Selanjutnya, hasil penilaian Dewan Komisaris disampaikan melalui Komite Nominasi dan Remunerasi kepada Pemegang Saham sebelum pelaksanaan RUPS Tahunan.

Pihak yang Melakukan Penilaian Kinerja Dewan Komisaris

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris diuraikan sebagai berikut.

Board of Commissioners' Performance Assessment

Procedures for the Board of Commissioners' Performance Assessment

The Board of Commissioners' performance is assessed regularly every year, assisted by the Nomination and Remuneration Committee through self-assessment system and peer evaluation. The Board of Commissioners' self-assessment refers to the Financial Services Authority regulation on Implementation of Governance for Commercial Banks. Whereas, peer evaluation is conducted by each member of the Board of Commissioners against other members of the Board of Commissioners based on the respective supervision areas and work of the Board of Commissioners. The Board of Commissioners' assessment results are then submitted through the Nomination and Remuneration Committee to Shareholders prior to the implementation of the Annual GMS.

Party Assessing the Board of Commissioners' Performance

The party assessing the Board of Commissioners' performance is described as follows.

 Pihak yang Melakukan Penilaian Kinerja Dewan Komisaris Party Assessing the Board of Commissioners' Performance	
Penilaian Sendiri Self-Assessment	Penilaian sendiri Dewan Komisaris dikoordinir oleh Divisi <i>Compliance & System Procedure</i> dan dilaporkan kepada Dewan Komisaris melalui Komite Nominasi dan Remunerasi. The Board of Commissioners' self-assessment is coordinated by the Compliance & System Procedure Division and reported to the Board of Commissioners through the Nomination and Remuneration Committee.
Peer Evaluation	Pelaksanaan penilaian <i>peer evaluation</i> dilakukan oleh setiap anggota Dewan Komisaris terhadap anggota Dewan Komisaris lainnya. The peer evaluation assessment is conducted by each member of the Board of Commissioners against other members of the Board of Commissioners.

Kriteria Penilaian Kinerja Dewan Komisaris

Kriteria penilaian terhadap kinerja Dewan Komisaris ditetapkan untuk menilai kinerja Dewan Komisaris baik secara kolegal maupun secara individu. Adapun Kriteria penilaian mencakup hal-hal sebagaimana berikut.

Criteria for Assessing the Board of Commissioners' Performance

The criteria for assessing the Board of Commissioners' performance are established to assess the Board of Commissioners' performance collegially and individually. The assessment criteria include the following matters.

 Kriteria Penilaian Kinerja Dewan Komisaris Criteria for Assessing the Board of Commissioners' Performance	
Penilaian Sendiri Self-Assessment	Kriteria terkait penilaian sendiri Dewan Komisaris mencakup 16 (enam belas) indikator <i>governance structure</i>, 17 (tujuh belas) indikator <i>governance process</i>, dan 6 (enam) indikator <i>governance outcome</i> sebagaimana diatur dalam Lampiran III Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Criteria related to the Board of Commissioners' self-assessment include 16 (sixteen) governance structure indicators, 17 (seventeen) governance process indicators, and 6 (six) governance outcome indicators as stipulated in Attachment III to the Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
Peer Evaluation	1. Kehadiran dalam rapat internal Dewan Komisaris, rapat gabungan Dewan Komisaris bersama Direksi, rapat Dewan Komisaris dengan Pemegang Saham; dan rapat Dewan Komisaris atau Komite dengan Unit Kerja Bank; 2. Integritas (misalnya benturan kepentingan yang muncul); 3. Pengetahuan dan pemahaman atas nilai-nilai misi, rencana jangka panjang Bank, dan refleksi pemahaman ini kepada isu-isu penting sepanjang tahun; 4. Kemampuan untuk menyampaikan, memberikan argumentasi, dan memberikan solusi mengenai isu-isu strategis Bank; 5. Kemampuan dalam mengikuti isu-isu dan tren yang berpengaruh terhadap Bank dan menggunakan informasi tersebut untuk menilai dan mengarahkan kinerja Bank, bukan hanya dari tahun ke tahun, akan tetapi juga dalam jangka panjang; serta 6. Hubungan anggota Dewan Komisaris dengan sesama anggota Dewan Komisaris lainnya, dengan Direksi, dan pihak-pihak lain yang diatur dalam Anggaran Dasar dan peraturan perundang-undangan. 1. Attendance at internal meetings of the Board of Commissioners, joint meetings of the Board of Commissioners and the Board of Directors, meetings between the Board of Commissioners and Shareholders; and meetings between the Board of Commissioners or Committee with the Bank's Work Units; 2. Integrity (for example conflicts of interest that arise); 3. Knowledge and understanding of the values of the mission, the Bank's long-term plan, and the reflection of this understanding on important issues throughout the year; 4. Ability to convey, provide arguments and solutions regarding the Bank's strategic issues; 5. Ability to follow issues and trends that affect the Bank and use this information to assess and direct the Bank's performance, not only from year to year, but also in the long-term; and 6. The relationship between member of the Board of Commissioners and fellow members of the Board of Commissioners, and the Board of Directors and other parties as regulated in the Articles of Association and laws and regulations.

Hasil Penilaian Kinerja Dewan Komisaris

Hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan. Informasi terkait hasil penilaian kinerja Dewan Komisaris pada tahun 2022 diuraikan sebagai berikut.

The Board of Commissioners' Performance Assessment Results

The Board of Commissioners' performance assessment results collegially and individually are an integral part of the compensation/incentive scheme for the Board of Commissioners and the basis for consideration for Shareholders to dismiss and/or reappoint the relevant member of the Board of Commissioners. Information on the Board of Commissioners' performance assessment results for 2022 is described as follows.

 Hasil Penilaian Kinerja Dewan Komisaris Board of Commissioners' Performance Assessment Results	
Penilaian Sendiri Self-Assessment	Pada tahun 2022, hasil penilaian sendiri Dewan Komisaris memperoleh nilai komposit "1 (satu)" dengan kategori "Sangat Baik". In 2022, the Board of Commissioners' self-assessment results obtained a composite score of "1 (one)" under the category of "Very Good".
Peer Evaluation	Pada tahun 2022, hasil penilaian <i>peer evaluation</i> pelaksanaan tugas Dewan Komisaris memperoleh nilai komposit "1 (satu)" dengan kategori "Sangat Baik". In 2022, the peer evaluation results of the implementation of Board of Commissioners' duties obtained a composite score of "1 (one)" under the category of "Very Good".

Penilaian Kinerja Komite Pendukung Dewan Komisaris

Prosedur Pelaksanaan Penilaian Kinerja Komite Pendukung Dewan Komisaris

Dewan Komisaris senantiasa melakukan pengawasan dan evaluasi secara berkala atas kinerja Komite-Komite di bawah Dewan Komisaris yang meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Penilaian tersebut dilakukan secara individual maupun secara kolektif setiap 1 (satu) tahun dengan menggunakan metode penilaian sendiri komite pendukung Dewan Komisaris dan penilaian kinerja oleh Dewan Komisaris.

Pihak yang Melakukan Penilaian Kinerja Komite Pendukung Dewan Komisaris

Pihak yang melakukan penilaian atas kinerja Komite Pendukung Dewan Komisaris diuraikan sebagai berikut.

 Pihak yang Melakukan Penilaian Kinerja Komite Pendukung Dewan Komisaris Party Assessing the Performance of the Board of Commissioners' Supporting Committees	
Penilaian Sendiri Self-Assessment	Penilaian dikoordinir oleh Divisi <i>Compliance & System Procedure</i> dan dilaporkan kepada Dewan Komisaris. The assessment is coordinated by the Compliance & System Procedure Division and reported to the Board of Commissioners.
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	Penilaian dilakukan oleh Dewan Komisaris. The assessment is conducted by the Board of Commissioners.

Kriteria Penilaian Kinerja Komite Pendukung Dewan Komisaris

Informasi terkait kriteria penilaian kinerja Komite Pendukung Dewan Komisaris diuraikan sebagai berikut.

 Kriteria Penilaian Kinerja Komite Pendukung Dewan Komisaris Criteria for Assessing the Performance of the Board of Commissioners' Supporting Committees	
Penilaian Sendiri Self-Assessment	Penilaian sendiri Komite di bawah Dewan Komisaris dalam implementasi GCG mencakup 10 (sepuluh) indikator <i>governance structure</i> , 7 (tujuh) indikator <i>governance process</i> , dan 2 (dua) indikator <i>governance outcome</i> sebagaimana diatur dalam Lampiran III Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. The self-assessment of Committees under the Board of Commissioners in GCG implementation includes 10 (ten) governance structure indicators, 7 (seven) governance process indicators, and 2 (two) governance outcome indicators as stipulated in Appendix III of the Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	Kriteria penilaian dibuat secara umum dan diuraikan dengan penjelasan secara kualitatif (penilaian tidak dalam angka/skala) yang mencakup: 1. Kehadiran dalam rapat Komite; 2. Penguasaan materi yang akan dibahas; 3. Kesiapan menyediakan waktu dan upaya dalam memenuhi tugas dan tanggung jawab sebagai anggota Komite; 4. Kesiapan berpartisipasi dalam kegiatan di luar kantor, seperti kunjungan ke unit bisnis; 5. Kualitas dan saran yang diberikan dalam rapat-rapat;

Performance Assessment of the Board of Commissioners' Supporting Committees

Procedures for Performance Assessment of the Board of Commissioners' Supporting Committees

The Board of Commissioners conducts regular monitoring and evaluation of the performance of Committees under the Board of Commissioners, which include the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. The assessment is carried out individually or collectively every 1 (one) year by using the self-assessment method for the Board of Commissioners' supporting committees and performance assessment by the Board of Commissioners.

Party Assessing the Performance of the Board of Commissioners' Supporting Committees

The party assessing the performance of the Board of Commissioners' Supporting Committee is described as follows.

Criteria for Assessing the Performance of the Board of Commissioners' Supporting Committees

Information regarding the performance assessment criteria for the Board of Commissioners' Supporting Committees is described as follows.

	Kriteria Penilaian Kinerja Komite Pendukung Dewan Komisaris Criteria for Assessing the Performance of the Board of Commissioners' Supporting Committees
	6. Terlaksananya pemantauan dan evaluasi, baik secara berkala maupun tahunan, atas hal-hal yang menjadi bidang tugas dan tanggung jawab masing-masing komite; 7. Pemantauan dan koreksi penyimpangan; serta 8. Terlaksananya pemantauan dan evaluasi terhadap divisi/unit yang terkait dengan bidang tugas dan tanggung jawab masing-masing komite. Assessment criteria are made in general and are described with qualitative explanation (ratings are not in numbers/scales) which include: 1. Attendance at Committee's meetings; 2. Mastery of the material to be discussed; 3. Willingness to provide time and efforts in fulfilling duties and responsibilities as a Committee member; 4. Willingness to participate in activities outside the office, such as visits to business units; 5. Quality and advice given in meetings; 6. Implementation of monitoring and evaluation, both periodically and annually, on matters that are the respective areas of duties and responsibilities of each Committee; 7. Monitoring and correction of deviation; and 8. Implementation of monitoring and evaluation of divisions/units related to the respective areas of duties and responsibilities of each committee.

Hasil Penilaian Kinerja Komite Pendukung Dewan Komisaris

Informasi terkait hasil penilaian kinerja Komite Pendukung Dewan Komisaris pada tahun 2022 diuraikan sebagai berikut.

Performance Assessment Results of the Board of Commissioners' Supporting Committees

Information regarding the performance assessment results of the Board of Commissioners' Supporting Committees for 2022 is described as follows.

	Hasil Penilaian Kinerja Dewan Komisaris Performance Assessment Results of the Board of Commissioners' Supporting Committees
Penilaian Sendiri Self-Assessment	Pada tahun 2022, hasil penilaian sendiri pelaksanaan tugas dan tanggung jawab Komite di bawah Dewan Komisaris berada pada kategori "Baik". In 2022, the self-assessment results of the implementation of duties and responsibilities of Committees under the Board of Commissioners were under the category of "Good".
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	Komite Audit Dewan Komisaris menilai kinerja Komite Audit di tahun 2022 telah efektif. Komite Audit telah melaksanakan tugas dan tanggung jawabnya dalam memantau dan mengevaluasi perencanaan dan pelaksanaan audit dan memonitoring tindak lanjut yang dilakukan Direksi atas pemenuhan komitmen hasil temuan pemeriksaan internal maupun eksternal. Komite Pemantau Risiko Dewan Komisaris menilai kinerja Komite Pemantau Risiko di tahun 2022 telah efektif. Komite Pemantau Risiko telah membantu Dewan Komisaris dalam mengevaluasi, mengkaji hal-hal yang berhubungan dengan risiko, serta memberikan arahan dan saran dalam pengembangan manajemen risiko di Bank. Komite Nominasi dan Remunerasi Dewan Komisaris menyimpulkan bahwa Komite Nominasi dan Remunerasi telah berhasil melakukan tugas dan tanggung jawabnya dengan baik di tahun 2022. Komite Nominasi dan Remunerasi telah membantu Dewan Komisaris dalam memberi usulan terkait sistem dan kebijakan remunerasi yang sesuai bagi Dewan Komisaris dan Direksi, serta telah memberikan rekomendasi calon anggota Dewan Komisaris dan/atau Direksi dan calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris. Audit Committee The Board of Commissioners considers that the Audit Committee's performance for 2022 has been effective. The Audit Committee has performed its duties and responsibilities in monitoring and evaluating the planning and implementation of audits and monitoring the follow-up actions taken by the Board of Directors on the fulfillment of commitments resulting from the internal and external audit findings. Risk Monitoring Committee The Board of Commissioners considers that the Risk Monitoring Committee's performance for 2022 has been effective. The Risk Monitoring Committee has assisted the Board of Commissioners in evaluating and reviewing matters related to risk, and providing direction and advice in developing risk management at the Bank. Nomination and Remuneration Committee The Board of Commissioners concludes that the Nomination and Remuneration Committee successfully and properly performed its duties and responsibilities in 2022. The Nomination and Remuneration Committee assisted the Board of Commissioners in providing recommendations regarding appropriate remuneration system and policy for the Board of Commissioners and Board of Directors, and provided recommendations regarding candidates for members of the Board of Commissioners and/or Board of Directors and independent party who may become a committee member to the Board of Commissioners.

DIREKSI

Board of Directors

Direksi adalah organ tata kelola Bank yang berperan sangat penting dalam menjalankan pengelolaan usaha Bank. Direksi menjalankan tugas secara bersama dan masing-masing sesuai pembedangannya, dengan tujuan mencapai Visi dan Misi Bank, serta meningkatkan nilai tambah bagi pemangku kepentingan dan memastikan keberlanjutan usaha.

Pedoman Direksi

Bank Victoria telah memiliki pedoman kerja untuk Direksi yang tertuang dalam *Board of Directors Charter (BOD Charter)* PT Bank Victoria International Tbk yang telah dimutakhirkan melalui Surat Keputusan Direksi No. 002/SK-DIR/05/19 tanggal 2 Mei 2019.

Tugas dan Tanggung Jawab Direksi

Sesuai dengan ketentuan dalam *BOD Charter*, Direksi mengemban tugas dan tanggung jawab sebagai berikut.

1. Melaksanakan fungsi kepengurusan Bank secara efektif dan efisien, serta mewakili Bank, baik di dalam maupun di luar pengadilan;
2. Melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan dan jenjang organisasi dengan tetap memperhatikan prinsip kehati-hatian dan kepatuhan terhadap ketentuan yang berlaku;
3. Menyusun strategi usaha dan arah kebijakan sesuai dengan Visi dan Misi Bank yang telah ditetapkan dengan Rencana Bisnis Bank, serta bertanggung jawab mengawasi dan melaksanakan dari waktu ke waktu dan menjamin partisipasi seluruh karyawan untuk ikut berperan sesuai dengan bidang dan kompetensi masing-masing;
4. Menyusun dan menetapkan struktur organisasi Bank beserta uraian tugas, wewenang dan tanggung jawab, serta mengelola sumber daya Bank secara optimal;
5. Mengungkapkan kepada seluruh karyawan kebijakan Bank yang bersifat strategis di bidang kepegawaian, termasuk meningkatkan pengetahuan dan penetapan remunerasi sesuai dengan kemampuan Bank dan lingkungan *peer group*, serta menciptakan jenjang karier yang baik dan terbuka dengan menerapkan *reward and punishment* (promosi, demosi, mutasi, dan pemutusan hubungan kerja);
6. Menerapkan tata tertib serta ketentuan tentang benturan kepentingan yang mengikat dan wajib ditaati, termasuk pengaturan tentang mekanisme pengambilan keputusan dan hak bagi anggota Direksi, jika di antara mereka memiliki pendapat yang berbeda, termasuk hak untuk menyampaikan pendapat kepada Dewan Komisaris dan Otoritas Pengawas Bank atas hal-hal yang dapat membahayakan Bank;

The Board of Directors is the Bank's governance organ with crucial role in managing the Bank's business. The Board of Directors performs the duties jointly and individually according to the respective field, aiming to achieve the Bank's Vision and Mission, to increase added value for stakeholders, and to ensure business continuity.

Board of Directors Charter

Bank Victoria already has a work guideline for the Board of Directors as contained in the Board of Directors Charter (BOD Charter) of PT Bank Victoria International Tbk, which has been updated under the Board of Directors' Decision Letter No. 002/SK-DIR/05/19 dated 2 May 2019.

Duties and Responsibilities of the Board of Directors

According to the *BOD Charter*, the Board of Directors has the following duties and responsibilities.

1. To conduct the Bank's management function in an effective and efficient manner, and represent the Bank both in and out of court;
2. To implement GCG principles in each of the Bank's business activities at all levels or ranks of the organization by observing the prudential principle and complying with the applicable provisions;
3. To formulate business strategies and policy direction in line with the Bank's Vision and Mission that are stipulated in the Banks' Business Plan, be responsible for supervising and implementing such from time to time, and ensure that all employees take part in accordance with their respective areas and competencies;
4. To prepare and establish the Bank's organizational structure including the job description, authority, and responsibilities as well as optimally manage the Bank's resources;
5. To disclose to all employees on the Bank's strategic policy in employment sector, including to improve knowledge and determine remuneration according to the Bank's capability and peer group environment, and establish a good and open career path by applying reward and punishment system (promotion, demotion, transfer, and termination of employment);
6. To apply the code of conduct and provisions of conflicts of interest, which are binding and must be adhered to, including to arrange the mechanism of decision making and the rights of the Board of Directors' members if they have dissenting opinions, including the right of expressing opinions to the Board of Commissioners and Bank's Supervisory Authority on any matters that can be detrimental to the Bank;

7. Memastikan kualitas serta akurasi laporan dan data keuangan yang disajikan untuk keperluan internal maupun eksternal, sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK), Pedoman Akuntansi Perbankan Indonesia (PAPI), International Accounting Standard (IAS), dan ketentuan lain yang berlaku dengan memberdayakan fungsi pengendalian internal secara efektif, termasuk peran Unit Kerja SKAI & *Anti Fraud*, Manajemen Risiko/Terintegrasi, dan Kepatuhan & Sistem Prosedur, serta *Anti-Money Laundering* sebagai *quality assurance*;
8. Memastikan bahwa temuan audit dan rekomendasi dari SKAI & *Anti Fraud* Bank, auditor eksternal, serta hasil pengawasan dan pemeriksaan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lainnya ditindaklanjuti dengan baik; dan
9. Mengungkapkan kepemilikan saham pada Bank Victoria maupun kepemilikan saham pada bank atau perusahaan lainnya, baik yang berkedudukan di dalam negeri ataupun di luar negeri, serta mengungkapkan keterkaitan hubungan keuangan, hubungan keluarga, dan keterkaitan lainnya dengan Pemegang Saham, anggota Dewan Komisaris, dan anggota Direksi.

7. To ensure the quality and accuracy of financial statements and data presented for internal and external purposes in accordance with the Statement of Financial Accounting Standards (PSAK), Indonesian Banking Accounting Guidelines (PAPI), International Accounting Standard (IAS), and other applicable provisions by effectively empowering the internal control function, including the role of SKAI & *Anti Fraud*, Risk Management/Integrated, and Compliance and UKPN/Integrated Work Units as the quality assurance;
8. To ensure that audit findings and recommendations made by the Bank's SKAI & *Anti Fraud*, external auditor, and the monitoring and audit results by the Financial Services Authority and/or the monitoring result of other authority are followed up properly; and
9. To disclose the shareholding at Bank Victoria and the shareholding in other banks or companies, both domiciled within and outside the country, and disclose the connections of financial relationship, family relationship, and other connections with the Shareholders, members of the Board of Commissioners, and members of the Board of Directors.

Ruang Lingkup Pekerjaan dan Tanggung Jawab Masing-Masing Anggota Direksi

Berdasarkan Surat Keputusan No. 001/SK-KOM/02/22 tanggal 23 Februari 2022 tentang Pembagian Tugas dan Wewenang Anggota *Board of Directors*, maka masing-masing anggota Direksi menjalankan tugas dan tanggung jawab sebagai berikut.

Scope of Work and Responsibility of Each Member of the Board of Directors

Based on the Decision Letter No. 001/SK-KOM/02/22 dated 23 February 2022 on the Distribution of Duties and Authorities for Members of the Board of Directors, each member of the Board of Directors carries out the following duties and responsibilities.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Achmad Friscantono* Ahmad Fajar**	Direktur Utama President Director	Koordinasi pengelolaan Bank Victoria yang membawahi Divisi: - SEVP of Change Management Office; - SKAI & <i>Anti Fraud</i>; - Corporate Legal; - Treasury; dan - Information Technology.
Rusli	Wakil Direktur Utama Deputy President Director	Wakil Direktur Utama yang membawahi Divisi: - SEVP of Operations & International Banking; - Operations & Internal Control Division; - International Banking Division; - Special Asset Management Division; - Credit Risk Review Division; - Human Capital Management & General Affair Division; dan - Credit Monitoring & Collection.
Lembing	Direktur Director	Direktur Bisnis yang membawahi Divisi: - SEVP of Corporate, Business Linkage & Consumer Banking; - Corporate Banking Division; - Commercial & SME Banking Division; - Business Linkage; dan - Consumer Banking.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Debora Wahjutirto Tanoyo	Direktur Director	Direktur Keuangan dan Loan Admin yang membawahi Divisi: - SEVP of Finance, Accounting & Management Information System; - Accounting Division; - Loan & Trade Operation Division; - Credit Legal Division. - Financing & Tax; - MIS Unit; dan - Branch Branching Network & Performance.
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Direktur Kepatuhan dan Manajemen Risiko yang membawahi Divisi: - Compliance & System Procedure Division; - Risk Management/Integrated Division; - Corporate Secretary Division; dan - Anti Money Laundering Unit.

* Efektif menjabat sejak tanggal 19 Oktober 2022.
 ** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 19 October 2022.
 ** Effectively not serving since 3 June 2022.

Jumlah, Komposisi, Kriteria, dan Independensi Direksi

Jumlah dan Komposisi

Keanggotaan Direksi Bank Victoria merujuk pada BOD Charter, yang mensyaratkan bahwa jumlah Direksi paling sedikit 3 (tiga) orang, yang terdiri dari 1 (satu) orang Direktur Utama dan 2 (dua) orang Direktur atau lebih. Apabila dipandang perlu, dapat diangkat seorang atau lebih sebagai Wakil Direktur Utama. Masa jabatan Direksi Bank adalah 3 (tiga) tahun sejak diangkat dalam RUPS dengan tidak mengurangi hak RUPS untuk memberhentikan Direksi sewaktu-waktu dengan memperhatikan ketentuan Anggaran Dasar Bank.

Selama tahun 2022, terdapat perubahan komposisi Direksi Bank Victoria yang diuraikan sebagai berikut.

Periode 1 Januari 2022 – 3 Juni 2022

Komposisi anggota Direksi Bank Victoria periode 1 Januari 2022–3 Juni 2022 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, 1 (satu) orang Wakil Direktur Utama, 2 (dua) orang Direktur, serta 1 (satu) orang Direktur Kepatuhan dan Manajemen Risiko. Adapun komposisi dan dasar hukum penunjukan Direksi dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Ahmad Fajar	Direktur Utama President Director	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).
Rusli	Wakil Direktur Utama Deputy President Director	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).
Lembing	Direktur Director	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).
Debora Wahjutirto Tanoyo	Direktur Director	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Keputusan RUPS Tahunan tanggal 10 Mei 2019 (2019-2022). Annual GMS Resolution dated 10 May 2019 (2019-2022).

Number, Composition, Criteria, and Independence of the Board of Commissioners

Number and Composition

The membership of Bank Victoria's Board of Directors refers to the BOD Charter, which requires that the number of the Board of Directors' members is at least 3 (three) members, consisting of 1 (one) President Director and 2 (two) Directors or more. If deemed necessary, one or more Deputy President Directors can be appointed. The term of office of the Bank's Board of Directors is 3 (three) years effective from the appointment in the GMS, without prejudice to the GMS rights to dismiss the Board of Directors at any time with due observance of the provisions of the Articles of Association.

In 2022, there were several changes to Bank Victoria's Board of Directors' composition as follows.

Period of 1 January 2022 – 3 June 2022

The composition of Bank Victoria's Board of Directors for the period of 1 January 2022 – 3 June 2022 consisted of 5 (five) members, consisting of 1 (one) President Director, 1 (one) Deputy President Director, 2 (two) Directors, and 1 (one) Director of Compliance and Risk Management. The composition and legal basis of appointment of the Board of Directors can be seen in the following table.

Periode 3 Juni 2022 – Sekarang

Berdasarkan keputusan RUPS Tahunan tanggal 3 Juni 2022, menyetujui pengangkatan Direksi Utama yang baru, terhitung sejak ditutupnya RUPS Tahunan sampai dengan penutupan RUPS Tahunan Bank yang diadakan pada tahun 2025. Dengan demikian, komposisi Direksi Bank Victoria dapat dilihat pada tabel berikut.

Nama Name	Jabatan Position	Dasar Hukum Pengakatan dan Masa Jabatan Legal Basis of Appointment and Term of Office
Achmad Friscantono	Direktur Utama President Director	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Rusli	Wakil Direktur Utama Deputy President Director	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Lembing	Direktur Director	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Debora Wahjutirto Tanoyo	Direktur Director	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Keputusan RUPS Tahunan tanggal 3 Juni 2022 (2022-2025). Annual GMS Resolution dated 3 June 2022 (2022-2025).

Kriteria

Seluruh anggota Direksi Bank Victoria pada tahun 2022 telah memenuhi persyaratan yang berlaku seperti yang telah diatur di dalam BOD *Charter*, yaitu:

- Persyaratan Formal
 - Cakap melakukan perbuatan hukum;
 - Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - Tidak pernah dinyatakan pailit;
 - Tidak pernah menjadi anggota Direksi yang dinyatakan bersalah menyebabkan suatu bank dinyatakan pailit;
 - Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
 - Tidak pernah menjadi anggota Direksi yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS Tahunan;
 - Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS; dan
 - Pernah menyebabkan Bank yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan.
- Persyaratan Material
 - Memiliki akhlak, moral, dan integritas yang baik;
 - Memiliki komitmen untuk mematuhi peraturan perundang-undangan; serta
 - Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan untuk menjalankan tugasnya.

Period of 3 June 2022 – Present

The Annual GMS resolutions dated 3 June 2022 approved the appointment of the new President Director, effective from the closing of the Annual GMS until the closing of the Bank's Annual GMS to be held in 2025. Therefore, the composition of Bank Victoria's Board of Directors can be seen in the following table.

Criteria

All members of Bank Victoria's Board of Directors in 2022 fulfilled the applicable requirements as stipulated in the BOD *Charter* as follows:

- Formal Requirements
 - Capable in performing legal actions;
 - Within 5 (five) years before appointment and during the term of office:
 - Never been declared bankrupt;
 - Never become a member of Board of Directors who is found guilty of causing a bank to be declared bankrupt;
 - Never been punished for committing a criminal act that is detrimental to the state finances and/or related to the financial sector;
 - Never been the member of Board of Directors who is during the term of office:
 - Has ever not convening an Annual GMS;
 - Has ever had his/her accountability as the member of Board of Directors rejected by the GMS or has ever been absent in giving his/ her accountability as the member of Board of Directors to the GMS; and
 - Has ever caused a Bank that obtains permit, approval, or registration from the Financial Services Authority not to fulfill its obligation in submitting its Annual Report and/or Financial Statements to the Financial Services Authority.
- Material Requirements
 - Has good character, morals, and integrity;
 - Has a commitment to comply with the laws and regulations; and
 - Has knowledge and/or expertise in the field required to perform the duties.

3. Persyaratan Lainnya

Anggota Direksi dilarang memegang jabatan rangkap, apabila jabatan rangkap tersebut bertentangan dengan peraturan perundang-undangan dan/atau apabila jabatan rangkap tersebut mungkin dapat menimbulkan benturan kepentingan.

Independensi

Seluruh anggota Direksi Bank Victoria menjunjung tinggi aspek independensi dan bersikap profesional. Direksi bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Bank serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan.

Penilaian Kemampuan dan Kepatutan Direksi

Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan menyebutkan bahwa calon anggota Direksi wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Direksi. Anggota Direksi yang telah lulus penilaian kemampuan dan kepatutan (*fit and proper*) tanpa catatan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan, mengindikasikan bahwa setiap anggota Direksi memiliki integritas, kompetensi dan reputasi keuangan yang memadai. Berikut informasi pelaksanaan *fit and proper test* Direksi Bank Victoria.

Nama Name	Jabatan Position	Pelaksana Organizer	Hasil Result	Tanggal Efektif Effective Date
Achmad Friscantono*	Direktur Utama President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	19 Oktober 2022 19 October 2022
Ahmad Fajar**	Direktur Utama President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	30 Oktober 2018 30 October 2018
Rusli	Wakil Direktur Utama Deputy President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	16 September 2016
Lembing	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	30 Oktober 2018 30 October 2018
Debora Wahjutiarto Tanoyo	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Pass	22 November 2018 22 November 2018
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Bank Indonesia	Lulus Pass	24 Maret 2009 24 March 2009

* Efektif menjabat sejak tanggal 19 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 19 October 2022.

** Effectively not serving since 3 June 2022.

Program Orientasi bagi Direksi Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Direksi

Program Orientasi bagi Direksi Baru Diangkat

Bank memiliki program orientasi kepada Direksi yang baru diangkat untuk memberikan pengetahuan mengenai Bank, sehingga mampu memahami tugas dan tanggung jawab sebagai Direksi dan proses bisnis Bank yang dilaksanakan oleh Direksi selain dapat bekerja

3. Other Requirements

The member of Board of Directors are not allowed to hold concurrent positions if they are contrary to the laws and regulations and/or if they possibly lead to the conflict of interest.

Independence

All members of Bank Victoria's Board of Directors uphold the independence aspect and behave professionally. The Board of Directors works objectively to contribute to the Bank's progress and keeps personal interests or conflicts of interest at bay.

Fit and Proper Test for the Board of Directors

The Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Primary Party of Financial Services Institution states that candidates for Board of Directors' members must obtain approval from the Financial Services Authority before performing their actions, duties, and functions as the Board of Directors. Members of the Board of Directors who have passed the fit and proper test without remarks and have obtained approval from the Financial Services Authority are indicated to have the integrity, competencies, and sufficient financial reputation. The information of the Bank Victoria's Board of Directors fit and proper test is as follows.

Orientation Program for Newly Appointed Members of Board of Directors and Training and/or Development Programs for Board of Directors

Orientation Program for Newly Appointed Members of Board of Directors

The Bank has an orientation program for newly appointed members of the Board of Directors to provide knowledge about the Bank in order to understand the duties and responsibilities as the Board of Directors and the Bank's business process conducted by the Board

selaras dengan Organ Bank lainnya. Program orientasi bagi anggota Direksi baru diangkat Bank Victoria dijelaskan sebagai berikut.

1. Untuk anggota Direksi yang baru diangkat, wajib diberikan program pengenalan mengenai kondisi Bank secara umum;
2. Penanggungjawab atas program pengenalan tersebut adalah Sekretaris Perusahaan atau siapapun yang menjalankan fungsi sebagai Sekretaris Perusahaan;
3. Peningkatan kapabilitas dinilai penting agar Direksi dapat selalu memperbarui informasi tentang perkembangan terkini dari bisnis Bank dan peraturan perundang-undangan yang berlaku dan sebagai bentuk antisipasi atas masalah yang timbul di kemudian hari bagi keberlangsungan dan kemajuan Bank; serta
4. Program pengenalan Direksi meliputi dan tidak terbatas pada hal-hal berikut ini.
 - a. Pemberian Informasi yang terdapat pada situs laman Bank;
 - b. Pengenalan tentang seluruh sistem dan prosedur yang terdapat pada Intranet Bank;
 - c. Membawa keliling ke cabang-cabang terutama cabang besar; dan
 - d. Menginformasikan Laporan Tahunan.

of Directors to work in harmony with the Bank's other organs. The orientation program for newly appointed members of Bank Victoria's Board of Directors is as follows.

1. For newly appointed members of the Board of Directors, an orientation program regarding the Company's condition in general must be provided;
2. Person in charge of this orientation program is the Corporate Secretary, or anyone who performs such function as a Corporate Secretary;
3. Competency development is deemed important so that the Board of Directors can always update the information on the latest developments on the Bank's business and the applicable laws and regulations, and as a form of anticipation of problems arising in the future that can affect the Bank's sustainability and progress; and
4. The orientation program for the new Board of Directors includes and is not limited to the following matters.
 - a. Provision of information contained on the Bank's website;
 - b. Introduction on all systems and procedures contained in the Bank's intranet;
 - c. To take them for a visit to branch offices, especially to large branch offices; and
 - d. Providing information on the Annual Report.

Pada tahun 2022, Sekretaris Perusahaan telah melaksanakan program orientasi kepada Achmad Friscantono selaku Direktur Utama, yang baru efektif menjabat sejak tanggal 19 Oktober 2022.

In 2022, the Corporate Secretary conducted an orientation program for Achmad Friscantono as the President Director, who has just served effectively since 19 October 2022.

Pelatihan dan/atau Peningkatan Direksi

Program pelatihan dan/atau peningkatan Direksi diperlukan agar anggota Direksi dapat senantiasa memperbarui informasi terkait perkembangan industri perbankan terkini dan pengetahuan lainnya terkait dengan pelaksanaan tugas pengawasan Direksi. Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Direksi dapat dilihat sebagai berikut.

Board of Directors' Training and/or Development Programs

The Board of Directors' training and/or development programs are necessary for the Board of Directors' members to update information related to the latest banking industry development and other knowledge relevant to the implementation of the Board of Directors' supervisory duties. Information on the training and/or development programs attended by each member of the Board of Directors is as follows.

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
Achmad Friscantono*	Direktur Utama President Director	Traning Certification	Persiapan Ujian Sertifikasi Manajemen Risiko Level 5 Preparation of Level 5 Risk Management Certification Exam	Talindo Edukasi Mandiri	Juni 2022 June 2022
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Sertifikasi Certification	Ujian Sertifikasi Manajemen Risiko Level 5 Level 5 Risk Management Certification Exam	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juni 2022 June 2022
		Training Inhouse In-house Training	Coaching and Evaluation Branch Performance Mid Year	Internal Bank Bank's Internal	Juli 2022 July 2022

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
Ahmad Fajar**	Direktur Utama President Director	<i>Training Public</i> Public Training	<i>Briding Asean Connectivity and Sustainability Through Digital Innovation</i>	Perhimpunan Bank Umum Nasional dan ASEAN Bankers Association of National Commercial Banks and ASEAN Bankers	November 2022
		<i>Training Inhouse</i> In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Seminar Public</i> Public Seminar	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan Strategy of Preparing Digital Talent to Support Digital Transformation in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		<i>Seminar Public</i> Public Seminar	<i>The Impact of Environment, Social, Governance on The Performance of Financial Services Industry</i>	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
Rusli	Wakil Direktur Utama Deputy President Director	<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Training Inhouse</i> In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Training Public</i> Public Training	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Training Inhouse</i> In-house Training	<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
		<i>Training Public</i> Public Training	<i>Navigating Modern Banking Operation in Changing World: During Geopolitical Tension</i>	Bank Indonesia	September 2022
		<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Otoritas Jasa keuangan Institute	Desember 2022 December 2022
Lembing	Direktur Director	<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Refreshment</i>	<i>Enlightenment of Risk Management</i>	Efektifpro	Februari 2022 February 2022
		<i>Training Inhouse</i> In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Training Public</i> Public Training	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
		Training Inhouse In-house Training	Coaching and Evaluation Branch Performance Mid Year	Internal Bank Bank's Internal	Juli 2022 July 2022
		Training Inhouse In-house Training	Forum Group Discussion: Innovation and Governance for Higher Level of Convenience Banking and Town Hall 2022	Internal Bank Bank's Internal	Juli 2022 July 2022
		Training Inhouse In-house Training	Soliditas Team: Kinerja dan Target Solid Team: Performance and Target	Internal Bank Bank's Internal	Juli 2022 July 2022
		Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
Debora Wahjutirto Tanoyo	Direktur Director	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Refreshment	Enlightenment of Risk Management	Efektifpro	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	Coaching and Evaluation Branch Performance Mid Year	Internal Bank Bank's Internal	Juli 2022 July 2022
		Training Inhouse In-house Training	Forum Group Discussion: Innovation and Governance for Higher Level of Convenience Banking and Town Hall 2022	Internal Bank Bank's Internal	Juli 2022 July 2022
		Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
		Training Inhouse In-house Training	Recover and Stronger	Internal Bank Bank's Internal	Desember 2022 December 2022
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Seminar Public Public Seminar	The Impact of Environment, Social and Corporate Governance on The Performance of Financial Services Industry	Otoritas Jasa Keuangan Institute	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Seminar Public Public Seminar	Memahami Risiko Hukum dan Kepatuhan pada Perusahaan Understanding Legal and Compliance Risks in the Company	Hukum Online dan Ivan Almaida Baely & Firmansyah Law Firm (IABF) Group Online Law and Ivan Almaida Baely & Firmansyah Law Firm (IABF) Group	Februari 2022 February 2022
		Seminar Public Public Seminar	Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance	Bursa Efek Indonesia Indonesia Stock Exchange	Februari 2022 February 2022
		Seminar Public Public Seminar	Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		Seminar Public Public Seminar	Business and Human Rights, Women Rights, Child Rights	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
		<i>Seminar Public</i> Public Seminar	<i>Corruption, Bribery, Illicit Financial Flow, Transparency</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		<i>Seminar Public</i> Public Seminar	Kesiapan Industri Jasa Keuangan Syariah dalam Mendukung <i>Sustainable Finance</i> Readiness of the Islamic Financial Services Industry in Supporting Sustainable Finance	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		<i>Seminar Public</i> Public Seminar	<i>Transformative Governance</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		<i>Seminar Public</i> Public Seminar	Konsinyering Peluang dan Tantangan Transformasi Digital Sektor Keuangan dan Pembiayaan Hijau (<i>Green Financing</i>) sebagai Penggerak Ekonomi Baru dalam Rangka Mempercepat Pemulihan Ekonomi Consignment Opportunities and Challenges for the Digital Transformation of the Financial Sector and Green Financing as a New Economic Driver to Accelerate Economic Recovery	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		<i>Training Inhouse</i> In-house Training	Strategi dan Tantangan <i>Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Seminar Public</i> Public Seminar	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Training Inhouse</i> In-house Training	<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
		<i>Seminar Public</i> Public Seminar	Mitigasi Risiko Pencucian Uang di Era Digital Mitigating Money Laundering Risk in the Digital Age	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Juli 2022 July 2022
		<i>Seminar Public</i> Public Seminar	Tata Kelola Korporat di Indonesia serta Perkembangannya Selama 10 Tahun Terakhir Corporate Governance in Indonesia and Its Development in the Past 10 Years	Indonesia Institute for Corporate Directorship	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	Panduan Mengukur <i>Quantitative Impact</i> dalam Rangka Menjaga Ketahanan Perbankan Apabila Kebijakan Stimulus Covid-19 Berakhir A Guide to Measuring Quantitative Impact in Maintaining Banking Resilience When the Covid-19 Stimulus Policy Ends	Otoritas Jasa Keuangan Financial Services Authority	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	<i>Bara CRO Roundtable Business Prospect and Risk in 2023</i>	Banker Association for Risk Management	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	Evaluasi Kebijakan Pelaporan Evaluation on Reporting Policies	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Agustus 2022 August 2022
		<i>Refreshment</i>	<i>Refreshment</i> Sertifikasi Kepatuhan Level Eksekutif Executive Level Compliance Certification Refreshment	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Agustus 2022 August 2022

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Time
		Sertifikasi Certification	<i>Refreshment</i> Sertifikasi Kepatuhan Level Eksekutif Executive Level Compliance Certification Refreshment	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	Pertemuan Koordinasi dalam Rangka Evaluasi Kebijakan Pelaporan Coordination Meeting in Reporting Policy Evaluation	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	Forum Komunikasi Direktur Kepatuhan Perbankan, Perlindungan Konsumen dalam Era Digitalisasi Penerapan Pengawasan <i>Market Conduct</i> dan Dampaknya bagi Perbankan Communication Forum of Banking Compliance Directors, Consumer Protection in the Digitalization Era of Implementation of Market Conduct Supervision and Its Impact on Banking	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Agustus 2022 August 2022
		<i>Seminar Public</i> Public Seminar	Membangun Industri Berbasis Teknologi Hijau Penerapan <i>Sustainable Finance</i> di Industri Jasa Keuangan Syariah Building Green Technology-Based Industry Implementation of Sustainable Finance in the Islamic Financial Services Industry	Otoritas Jasa Keuangan Institute	Oktober 2022 October 2022
		Sertifikasi Certification	Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Transaksi <i>Trade Finance</i> Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Trade Finance Transactions Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		Sertifikasi Certification	Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Setelmen Transaksi <i>Treasury</i> Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Treasury Transaction Settlement Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		Sertifikasi Certification	Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing Jenjang 6 Assessor Certification of Payment System and Level 6 Rupiah Currency Exchange and Carrying of Foreign Banknotes	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		Sertifikasi Certification	Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Pengelolaan Transfer Dana pada Bank Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Fund Transfer Management at Bank Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		Sertifikasi Certification	Sertifikasi Asesor Pengelolaan Uang Tunai Jenjang 6 Cash Management Assessor Certification Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
		<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
		<i>Training Inhouse</i> In-house Training	<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

* Efektif menjabat sejak tanggal 19 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 19 October 2022.

** Effectively not serving since 3 June 2022.

Kepemilikan Saham Direksi

Berdasarkan Peraturan Otoritas Jasa Keuangan No.55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola bagi Bank Umum, Direksi Bank harus mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada Bank Victoria maupun pada bank lainnya, lembaga keuangan non-bank, serta perusahaan lain, yang berkedudukan di dalam ataupun di luar negeri. Sepanjang tahun 2022, seluruh anggota Direksi Bank tidak memiliki saham, baik pada Bank Victoria, bank lainnya, lembaga keuangan non-bank, serta perusahaan lain, yang berkedudukan di dalam ataupun di luar negeri. Dengan demikian, Direksi Bank telah memenuhi ketentuan tersebut.

Board of Directors' Shareholding

Based on the Financial Services Authority Regulation No. 55/POJK.03 of 2016 on Implementation of Governance for Commercial Banks, the Bank's Board of Directors must disclose share ownership that reaches 5% or more, in Bank Victoria and in other banks, in non-bank financial institution, and in other companies, domiciled inside or outside the country. Throughout 2022, all members of the Bank's Board of Directors did not own shares, either in Bank Victoria, other banks, non-bank financial institutions, and other companies, domiciled inside or outside the country. Thus, the Bank's Board of Directors has complied with these provisions.

Rapat Direksi

KEBIJAKAN DAN PELAKSANAAN RAPAT DIREKSI

Board of Directors' Meetings Policy and Implementation

 Kebijakan dan Pelaksanaan Rapat Dewan Komisaris Diatur dalam BOC Charter Board of Directors' Meetings Policy and Implementation Regulated in the BOD Charter	 Rapat Internal Direksi Internal Meeting of Board of Directors
	Diadakan secara berkala minimal 1 (satu) kali dalam 1 (satu) bulan. Held regularly at least 1 (one) time in 1 (one) month.
	 Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners
	Diadakan minimal 1 (satu) kali dalam 2 (dua) bulan. Held at least 1 (one) time in 2 (two) months.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Direksi dapat diselenggarakan apabila dihadiri secara fisik ataupun secara <i>telekonferensi</i> oleh ½ bagian atau lebih dari jumlah anggota Direksi. The Board of Directors' meeting can be held if attended in person or via teleconference by ½ or more of the total number of Board of Directors.

Tingkat Kehadiran dan Agenda Rapat Direksi

Tingkat kehadiran Direksi dalam rapat-rapat tersebut diuraikan sebagai berikut.

Board of Directors' Frequency of Attendance and Meeting Agenda

The Board of Directors' meeting attendance rate is as follows.

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjutiarto Tanoyo	Tamunan
4 Januari 2022 4 January 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi <i>Non-Performing Loan</i> (NPL) 31 Desember 2021; 3. Kinerja Keuangan 31 Desember 2021; dan 4. Paparan Direktorat. 1. Movement, transfer, pipeline, and monitoring of loans; 2. Projections of Non-Performing Loans (NPL) 31 December 2021; 3. Financial Performance 31 December 2021; and 4. Directorate presentation.	-	✓	-	✓	-	✓

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusti	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
10 Januari 2022 10 January 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Januari 2022; 3. Kinerja Keuangan 7 Januari 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 January 2022; 3. Financial Performance 7 January 2022; 4. Performance review; and 5. Directorate presentation.	-	✓	✓	✓	-	✓
17 Januari 2022 17 January 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> ; 2. Proyeksi NPL 31 Januari 2022; 3. Kinerja Keuangan 14 Januari 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring; 2. Projections of NPL 31 January 2022; 3. Financial Performance 14 January 2022; 4. Performance review; and 5. Directorate presentation.	-	✓	✓	✓	-	✓
24 Januari 2022 24 January 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Januari 2022; 3. Kinerja Keuangan 21 Januari 2022; 4. <i>Deferred Restrukturisasi</i> Covid-19; 5. <i>Performance review</i> ; dan 6. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 January 2022; 3. Financial Performance 21 January 2022; 4. Deferred Restructuring of Covid-19; 5. Performance review; and 6. Directorate presentation.	-	✓	✓	✓	✓	✓
9 Februari 2022 9 February 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Januari 2022; 3. Kinerja Keuangan 7 Februari 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 January 2022; 3. Financial Performance 7 February 2022; 4. Performance review; and 5. Directorate presentation.	-	✓	✓	✓	✓	✓
14 Februari 2022 14 February 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 11 Februari 2022; 4. <i>Performance review</i> ; 5. Pembahasan <i>peer group</i> ; dan 6. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 28 February 2022; 3. Financial Performance 11 February 2022; 4. Performance review; 5. Peer group discussions; and 6. Directorate presentation.	-	✓	✓	✓	✓	✓

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjutirto Tanoyo	Tamunan
21 Februari 2022 21 February 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 18 Februari 2022; 4. Performance review; 5. Validasi Cadangan Kerugian Penurunan Nilai (CKPN); dan 6. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 28 February 2022; 3. Financial Performance 18 February 2022; 4. Performance review; 5. Validation of Allowance for Impairment Losses (CKPN); and 6. Directorate presentation.	-	√	√	√	√	√
7 Maret 2022 7 March 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 28 Februari 2022; 4. Performance review; 5. Persiapan pemotretan Laporan Tahunan 2021; dan 6. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 28 February 2022; 3. Financial Performance 28 February 2022; 4. Performance review; 5. Preparation for the 2021 Annual Report shooting; and 6. Directorate presentation.	-	√	√	√	√	√
14 Maret 2022 14 March 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 11 Maret 2022; dan 4. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 28 February 2022; 3. Financial Performance 11 March 2022; and 4. Directorate presentation.	-	√	√	√	√	√
21 Maret 2022 21 March 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 18 Maret 2022; 4. Performance review; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 28 February 2022; 3. Financial Performance 18 March 2022; 4. Performance review; and 5. Directorate presentation.	-	-	√	√	√	√
28 Maret 2022 28 March 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Maret 2022; 3. Kinerja Keuangan 25 Maret 2022; 4. Performance review; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 March 2022; 3. Financial Performance 25 March 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusti	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
4 April 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Maret 2022; 3. Kinerja Keuangan 31 Maret 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 March 2022; 3. Financial Performance 31 March 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
11 April 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Maret 2022; 3. Kinerja Keuangan 8 April 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 31 March 2022; 3. Financial Performance 8 April 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
18 April 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 14 April 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 30 April 2022; 3. Financial Performance 14 April 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
25 April 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 22 April 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 30 April 2022; 3. Financial Performance 22 April 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
27 April 2022	Pembahasan <i>treasury</i> . Treasury discussions.	-	√	√	-	√	√
9 Mei 2022 9 May 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 30 April 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 30 April 2022; 3. Financial Performance 30 April 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
17 Mei 2022 17 May 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 13 Mei 2022; 3. Kinerja Keuangan 12 Mei 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 13 May 2022; 3. Financial Performance 12 May 2022; 4. Performance review; and 5. Directorate presentation.	-	-	√	√	√	√
23 Mei 2022 23 May 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 20 Mei 2022; 3. Kinerja Keuangan 20 Mei 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 20 May 2022; 3. Financial Performance 20 May 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
30 Mei 2022 30 May 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 27 Mei 2022; 3. Kinerja Keuangan 27 Mei 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 27 May 2022; 3. Financial Performance 27 May 2022; 4. Performance review; and 5. Directorate presentation.	-	√	√	√	√	√
6 Juni 2022 6 June 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 31 Mei 2022; 4. <i>Performance review</i> ; dan 5. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 30 April 2022; 3. Financial Performance 31 May 2022; 4. Performance review; and 5. Directorate presentation.	-	-	√	√	√	√
13 Juni 2022 13 June 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 10 Juni 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 April 2022; 3. Financial Performance 10 June 2022; and 4. Directorate presentation.	-	-	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusti	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
20 Juni 2022 20 June 2022	1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 17 Juni 2022; 4. Pemantauan limit kredit; 5. Penyelenggaraan RUPS Luar Biasa; dan 6. Paparan Direktorat. 1. Movement, transfer, pipeline & monitoring of loans; 2. Projections of NPL 30 April 2022; 3. Financial Performance 17 June 2022; 4. Credit limit monitoring; 5. Holding of Extraordinary GMS; and 6. Directorate presentation.	-	-	√	√	√	√
27 Juni 2022 27 June 2022	1. Kinerja kredit; 2. Proyeksi NPL 24 Juni 2022; 3. Kinerja Keuangan 24 Juni 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 24 June 2022; 3. Financial Performance 24 June 2022; and 4. Directorate presentation.	-	-	√	√	√	√
4 Juli 2022 4 July 2022	1. Kinerja keuangan; 2. Proyeksi NPL 30 Juni 2022; 3. Kinerja Keuangan 30 Juni 2022; dan 4. Paparan Direktorat. 1. Financial performance; 2. Projections of NPL 30 June 2022; 3. Financial Performance 30 June 2022; and 4. Directorate presentation.	-	-	√	√	√	√
11 Juli 2022 11 July 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 Juni 2022; 3. Kinerja Keuangan 8 Juli 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 June 2022; 3. Financial Performance 8 July 2022; and 4. Directorate presentation.	-	-	√	√	√	√
18 Juli 2022 18 July 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 8 Juli 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 July 2022; 3. Financial Performance 8 July 2022; and 4. Directorate presentation.	-	-	√	√	√	√
25 Juli 2022 25 July 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 22 Juli 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 July 2022; 3. Financial Performance 22 July 2022; and 4. Directorate presentation.	-	-	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
1 Agustus 2022 1 August 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 31 Juli 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 July 2022; 3. Financial Performance 31 July 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
8 Agustus 2022 8 August 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 5 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 July 2022; 3. Financial Performance 5 August 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
15 Agustus 2022 15 August 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 1 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 1 August 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
22 Agustus 2022 22 August 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 19 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 19 August 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
29 Agustus 2022 29 August 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 26 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 26 August 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
5 September 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 31 August 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓
12 September 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 9 September 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 September 2022; 3. Financial Performance 9 September 2022; and 4. Directorate presentation.	-	-	✓	✓	✓	✓

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Achmad Fajar**	Rusti	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
26 September 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 September 2022; 3. Financial Performance 31 August 2022; and 4. Directorate presentation.	-	-	√	√	√	√
3 Oktober 2022 3 October 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 September 2022; 3. Financial Performance 31 August 2022; and 4. Directorate presentation.	-	-	√	√	√	√
10 Oktober 2022 10 October 2022	1. Kinerja kredit; 2. Proyeksi NPL 7 Oktober 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 7 October 2022; 3. Financial Performance 31 August 2022; and 4. Directorate presentation.	-	-	√	√	-	√
17 Oktober 2022 17 October 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 October 2022; 3. Financial Performance 31 October 2022; and 4. Directorate presentation.	-	-	√	√	√	√
24 Oktober 2022 24 October 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 October 2022; 3. Financial Performance 31 October 2022; and 4. Directorate presentation.	√	-	√	√	√	√
31 Oktober 2022 31 October 2022	1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 30 October 2022; 3. Financial Performance 31 October 2022; and 4. Directorate presentation.	√	-	√	√	√	√
8 November 2022	1. Kinerja kredit; 2. Proyeksi NPL 31 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 31 October 2022; 3. Financial Performance 31 October 2022; and 4. Directorate presentation.	√	-	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
15 November 2022	1. Kinerja kredit; 2. Proyeksi NPL 11 November 2022; 3. Kinerja Keuangan 11 November 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 11 November 2022; 3. Financial performance 11 November 2022; and 4. Directorate presentation.	√	-	√	√	√	√
22 November 2022	1. Kinerja kredit; 2. Proyeksi NPL 11 November 2022; 3. Kinerja Keuangan 18 November 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 11 November 2022; 3. Financial performance 18 November 2022; and 4. Directorate presentation.	√	-	√	√	-	√
28 November 2022	1. Kinerja kredit; 2. Proyeksi NPL 11 November 2022; 3. Kinerja Keuangan 25 November 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 11 November 2022; 3. Financial performance 25 November 2022; and 4. Directorate presentation.	√	-	√	√	-	√
5 Desember 2022 5 December 2022	1. Kinerja kredit; 2. Proyeksi NPL 11 November 2022; 3. Kinerja Keuangan 30 November 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 11 November 2022; 3. Financial performance 30 November 2022; and 4. Directorate presentation.	√	-	√	√	√	√
12 Desember 2022 12 December 2022	1. Kinerja kredit; 2. Proyeksi NPL 9 Desember 2022; 3. Kinerja Keuangan 9 Desember 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 9 December 2022; 3. Financial Performance 9 December 2022; and 4. Directorate presentation.	√	-	√	√	√	√
27 Desember 2022 27 December 2022	1. Kinerja kredit; 2. Proyeksi NPL 26 Desember 2022; 3. Kinerja Keuangan 26 Desember 2022; dan 4. Paparan Direktorat. 1. Credit performance; 2. Projections of NPL 26 December 2022; 3. Financial Performance 26 December 2022; and 4. Directorate presentation.	√	-	√	√	√	√
Total Kehadiran dalam Rapat Total Meeting Attendance		9	18	47	47	42	48
Total Rapat Total Meetings		9	20	48	48	48	48
Tingkat Kehadiran (%) Attendance Rate (%)		100.00	90.00	97.92	97.92	87.50	100.00

TINGKAT KEHADIRAN DALAM RUPS TAHUNAN DAN LUAR BIASA

Attendance Rate at the Annual and Extraordinary GMS

Nama Name	Jabatan Position	Rapat Tahunan 3 Juni 2022 Annual Meeting 3 June 2022		Rapat Luar Biasa 10 November 2022 Extraordinary Meeting 10 November 2022		Rapat Luar Biasa 19 Oktober 2022 Extraordinary Meeting 19 October 2022	
		Hadir Present	Tidak Hadir Absent	Hadir Present	Tidak Hadir Absent	Hadir Present	Tidak Hadir Absent
Achmad Friscantono*	Direktur Utama President Director	√	-	√	-	√	-
Ahmad Fajar**	Direktur Utama President Director	√	-	-	√	-	√
Rusli	Wakil Direktur Utama Deputy President Director	√	-	√	-	√	-
Lembing	Direktur Director	√	-	√	-	√	-
Debora Wahjurtirto Tanoyo	Direktur Director	√	-	√	-	√	-
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	√	-	√	-	√	-

* Efektif menjabat sejak tanggal 19 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 19 October 2022.

** Effectively not serving since 3 June 2022.

Tingkat Kehadiran dan Agenda Rapat Gabungan dengan Dewan Komisaris

Informasi terkait tingkat kehadiran dan agenda rapat gabungan Dewan Komisaris dan Direksi telah diungkapkan dalam rapat Dewan Komisaris.

Attendance Rate and Agenda of Joint Meetings with the Board of Commissioners

Information regarding attendance rate and agenda of joint meetings of the Board of Commissioners and Board of Directors has been disclosed at the Board of Commissioners' meeting.

Persetujuan dan Rekomendasi Direksi

Pada tahun 2022, Direksi telah memberikan persetujuan serta rekomendasi sebagai upaya perbaikan kinerja Bank yang diuraikan pada tabel berikut.

Board of Directors' Approvals and Recommendations

Throughout 2022, the Board of Directors gave approvals and recommendations as efforts to improve the Bank's performance as described below.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
002/SK-DIR/01/22	5 Januari 2022 5 January 2022	Kebijakan <i>Liquidity Contingency Plan</i> (LCP). Liquidity Contingency Plan (LCP) policy.
004/SK-DIR/01/22	12 Januari 2022 12 January 2022	Kebijakan Rekening Giro. Current Account Policy.
005/SK-DIR/01/22	12 Januari 2022 12 January 2022	Standar Operasional Prosedur Rekening Giro. Standard Operating Procedures of a Current Account.
008/SK-DIR/01/22	28 Januari 2022 28 January 2022	Standar Operasional Prosedur Perkreditan <i>Business Linkage</i> . Standard Operational Procedures for Business Linkage Credit.
005/SK-DIR/02/22	25 Februari 2022 25 February 2022	Kebijakan dan Tata Tertib Kerja <i>Risk Management Committee</i> Bank Victoria. Bank Victoria's Risk Management Committee Policies and Code of Conduct.
008/SK-DIR/02/22	25 Februari 2022 25 February 2022	Standar Operasional Prosedur Perkreditan <i>Multifinance</i> . Standard Operational Procedures for Multifinance Loans.
009/SK-DIR/02/22	25 Februari 2022 25 February 2022	Standar Operasional Prosedur Perkreditan <i>Corporate, Commercial & SME</i> . Standard Operating Procedures for Corporate, Commercial & SME Credit.
004/SK-DIR/03/22	30 Maret 2022 30 March 2022	Standar Operasional Prosedur BBN & <i>Performance</i> . Standard Operational Procedures for BBN & Performance.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
001/SK-DIR/04/22	5 April 2022	Kebijakan Penyelenggaraan Produk Bank Victoria. Bank Victoria Product Implementation Policy.
001/SK-DIR/05/22	9 Mei 2022 9 May 2022	Kebijakan ViBiz. ViBiz Policy.
002/SK-DIR/05/22	9 Mei 2022 9 May 2022	Standar Operasional Prosedur ViBiz. ViBiz Standard Operating Procedures.
003/SK-DIR/05/22	9 Mei 2022 9 May 2022	Kebijakan Rekening Giro. Current Account Policy.
005/SK-DIR/05/22	9 Mei 2022 9 May 2022	Standar Operasional Prosedur Rekening Giro. Standard Operating Procedures of a Current Account.
006/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan Perencanaan Kapasitas Teknologi Informasi. Information Technology Capacity Planning Policy.
007/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan Pemeliharaan Perangkat Keras dan Perangkat Lunak. Hardware and Software Maintenance Policy.
008/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan Penanganan Kejadian. Incident Handling Policy.
009/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan Pengelolaan <i>Data Warehouse</i> (DWH). Data Warehouse Management (DWH) Policy.
010/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan <i>User Representative</i> . User Representative Policy.
011/SK-DIR/05/22	23 Mei 2022 23 May 2022	Kebijakan Pengelolaan Aset Teknologi Informasi (IT). Information Technology (IT) Asset Management Policy.
012/SK-DIR/05/22	25 Mei 2022 25 May 2022	Kebijakan Penghapusan Perangkat Keras dan Perangkat Lunak. Hardware and Software Removal Policy.
013/SK-DIR/05/22	25 Mei 2022 25 May 2022	Standar Operasional Prosedur <i>Access Control & Security</i> . Standard Operational Procedures for Access Control & Security.
014/SK-DIR/05/22	25 Mei 2022 25 May 2022	Standar Operasional Prosedur BCM. BCM Standard Operating Procedures.
018/SK-DIR/05/22	31 Mei 2022 31 May 2022	Standar Operasional Prosedur <i>Data Center Digital Banking</i> . Standard Operational Procedures for Data Center Digital Banking.
019/SK-DIR/05/22	31 Mei 2022 31 May 2022	Kebijakan Manajemen Insiden Keamanan Informasi. Information Security Incident Management Policy.
020/SK-DIR/05/22	31 Mei 2022 31 May 2022	Kebijakan Akuntansi dan Jurnal Pembukuan Transaksi <i>Treasury</i> . Information Security Incident Management Policy.
002/SK-DIR/06/22	6 Juni 2022 6 June 2022	Kebijakan Akuntansi Kerugian Terkait Risiko Operasional. Accounting Policy for Losses Related to Operational Risk.
012/SK-DIR/06/22	22 Juni 2022 22 June 2022	Kebijakan Produk dan/atau Program Baru atau Pengembangan. New or Development Product and/or Program Policy.
013/SK-DIR/06/22	22 Juni 2022 22 June 2022	Standar Operasional Prosedur Produk dan/atau Program Baru atau Pengembangan. Standard Operating Procedures for New or Development Products and/or Programs.
015/SK-DIR/06/22	22 Juni 2022 22 June 2022	Kebijakan <i>Bancassurance</i> Referensi dalam Rangka Produk Bank. Reference Bancassurance Policy in Bank Products.
016/SK-DIR/06/22	23 Juni 2022 23 June 2022	Standar Operasional Prosedur <i>Bancassurance</i> Referensi dalam Rangka Produk Bank. Standard Operational Procedures for Bancassurance Reference in Bank Products.
016A/SK-DIR/06/22	23 Juni 2022 23 June 2022	Standar Operasional Prosedur Penilaian Profil Risiko. Standard Operational Procedure for Risk Profile Assessment.
017/SK-DIR/06/22	29 Juni 2022 29 June 2022	Kebijakan dan Prosedur <i>Bancassurance</i> -Referensi Tidak Dalam Rangka Produk Bank. Bancassurance Policies and Procedures - References Not in the Context of Bank Products.
018/SK-DIR/06/22	29 Juni 2022 29 June 2022	Kebijakan dan Prosedur Penggunaan Data dan Perlindungan Nasabah. Policies and Procedures for Data Use and Customer Protection.
021/SK-DIR/06/22	30 Juni 2022 30 June 2022	Kebijakan BI-RTGS. BI-RTGS Policy.
022/SK-DIR/06/22	30 Juni 2022 30 June 2022	Standar Operasional Prosedur BI-RTGS. BI-RTGS Standard Operating Procedures.
004/SK-DIR/07/22	15 Juli 2022 15 July 2022	Kebijakan Sitem BI-ETP. BI-ETP System Policy.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
005/SK-DIR/07/22	15 Juli 2022 15 July 2022	Standar Operasional Prosedur Sitem BI-ETP. BI-ETP System Standard Operating Procedures.
009/SK-DIR/07/22	28 Juli 2022 28 July 2022	Standar Operasional Prosedur BI-SSSS. BI-SSSS Standard Operating Procedures.
010/SK-DIR/07/22	28 Juli 2022 28 July 2022	Standar Operasional Prosedur <i>Settlement & Treasury Operation</i> . Standard Operational Procedures for Settlement & Treasury Operation.
002A/SK-DIR/08/22	22 Agustus 2022 22 August 2022	Kebijakan Pengelolaan Inventaris. Inventory Management Policy.
002B/SK-DIR/08/22	22 Agustus 2022 22 August 2022	Standar Operasional Prosedur Pengelolaan Inventaris. Standard Operational Procedures for Inventory Management.
003A/SK-DIR/08/22	24 Agustus 2022 24 August 2022	Kebijakan Pemeliharaan Gedung/Bangunan. Building/Construction Maintenance Policy.
003B/SK-DIR/08/22	24 Agustus 2022 24 August 2022	Standar Operasional Prosedur Pemeliharaan Gedung/Bangunan. Standard Operational Procedures for Building/Construction Maintenance.
004A/SK-DIR/08/22	30 Agustus 2022 30 August 2022	Kebijakan Promo Produk Kredit Jaminan Sertifikat Deposito (<i>Negotiable Certificate of Deposit/NCD</i>). Promo Policy for Negotiable Certificate of Deposit (NCD) Credit Guarantee Products.
004B/SK-DIR/08/22	30 Agustus 2022 30 August 2022	Standar Operasional Prosedur Promo Produk Kredit Jaminan Sertifikat Deposito (<i>Negotiable Certificate of Deposit/NCD</i>). Standard Operational Procedures for Product Promo Credit Guarantee Certificates of Deposit (Negotiable Certificate of Deposit/NCD).
005A/SK-DIR/08/22	31 Agustus 2022 31 August 2022	Kebijakan <i>Forex Sales</i> . Forex Sales Policy.
005B/SK-DIR/08/22	31 Agustus 2022 31 August 2022	Standar Operasional Prosedur <i>Forex Sales</i> . Standard Operational Procedures for Forex Sales.
003A/SK-DIR/09/22	8 September 2022	Kebijakan Penerapan Sertifikasi <i>Treasury</i> dan Kode Etik Pasar. Treasury Certification Application Policy and Market Code of Conduct.
004A/SK-DIR/09/22	30 September 2022	Kebijakan dan Pedoman Umum Manajemen Risiko. General Policy and Guidelines for Risk Management.
004B/SK-DIR/09/22	30 September 2022	Kebijakan Kewajiban Penyediaan Modal Minimum Sesuai Profil Risiko (<i>Internal Capital Adequacy Assessment Process /ICAAP</i>). Minimum Capital Requirement Policy According to Risk Profile (Internal Capital Adequacy Assessment Process/ICAAP).
001C/SK-DIR/10/22	10 Oktober 2022 10 October 2022	Kebijakan Tabungan V-Gold. V-Gold Savings Policy.
001D/SK-DIR/10/22	10 Oktober 2022 10 October 2022	Kebijakan dan Pedoman Umum Manajemen Risiko. General Policy and Guidelines for Risk Management.
003A/SK-DIR/10/22	31 Oktober 2022 31 October 2022	Kebijakan <i>Hardening Server</i> . Server Hardening Policy.
003B/SK-DIR/10/22	31 Oktober 2022 31 October 2022	Kebijakan <i>Wealth Management</i> . Wealth Management Policy.
003C/SK-DIR/10/22	31 Oktober 2022 31 October 2022	Standar Operasional Prosedur <i>Wealth Management</i> . Standard Operational Procedure for Wealth Management.
003D/SK-DIR/10/22	31 Oktober 2022 31 October 2022	Kebijakan Agen Penjual Efek Reksa Dana (APERD) dan Wakil Agen Penjual Efek Reksa Dana (WAPERD). Mutual Fund Selling Agent (APERD) and Mutual Fund Selling Agent Representative (WAPERD) policies.
001B/SK-DIR/11/22	1 November 2022	Kebijakan Laporan Bank Umum Terintegrasi. Integrated Commercial Bank Report Policy.
003E/SK-DIR/11/22	30 November 2022	Kebijakan dan Standar Operasional Prosedur <i>DRP Core Banking, Internet Banking & Mobile Banking, dan Matairsys</i> . Policies and Standard Operating Procedures for <i>DRP Core Banking, Internet Banking & Mobile Banking, and Matairsys</i> .
003H/SK-DIR/11/22	30 November 2022	Standar Operasional Prosedur Perkreditan Penanganan Kredit Bermasalah. Standard Operational Procedures for Credit Handling Troubled Loans.
003I/SK-DIR/11/22	30 November 2022	Kebijakan <i>Internet Banking & Mobile Banking</i> . Internet Banking & Mobile Banking Policy.
003J/SK-DIR/11/22	30 November 2022	Standar Operasional Prosedur <i>Internet Banking & Mobile Banking</i> . Standard Operational Procedures for Internet Banking & Mobile Banking.
001A/SK-DIR/12/22	1 Desember 2022 1 December 2022	Kebijakan <i>Human Capital Management</i> . Human Capital Management Policy.

No. Surat Letter No.	Tanggal Date	Keputusan Decision
001B/SK-DIR/12/22	1 Desember 2022 1 December 2022	Standar Operasional Prosedur <i>Human Capital Management</i> . Standard Operational Procedures for Human Capital Management.
001D/SK-DIR/12/22	8 Desember 2022 8 December 2022	Kebijakan <i>Liquidity Contingency Plan</i> (LCP). Liquidity Contingency Plan (LCP) policy.
003C/SK-DIR/12/22	13 Desember 2022 13 December 2022	Kebijakan Pelaporan Data Penjaminan Simpanan Berbasis Nasabah Melalui Sistem <i>Single Customer View</i> (SCV). Policy on Reporting Customer-Based Deposit Insurance Data Through the Single Customer View (SCV) System.
003E/SK-DIR/12/22	21 Desember 2022 21 December 2022	Kebijakan Penerbitan Obligasi. Bond Issuance Policy.
003F/SK-DIR/12/22	21 Desember 2022 21 December 2022	Standar Operasional Prosedur Penerbitan Obligasi. Standard Operating Procedures for Bond Issuance.
004A/SK-DIR/12/22	26 Desember 2022 26 December 2022	Standar Operasional Prosedur Perkreditan <i>Business Linkage</i> . Standard Operational Procedures for Business Linkage Credit.
005A/SK-DIR/12/22	28 Desember 2022 28 December 2022	Standar Operasional Prosedur BI FAST. BI FAST Standard Operating Procedures.
005B/SK-DIR/12/22	28 Desember 2022 28 December 2022	Standar Operasional Prosedur <i>Mark to Market</i> . Standard Operational Procedures Mark to Market.
006A/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Pembayaran Kepada Pihak Ketiga. Payment Policy to Third Parties.
006B/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Pembayaran kepada Pihak Ketiga. Standard Operational Procedure for Payment to Third Parties.
006C/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Pengadaan Inventaris dan Barang Lainnya. Standard Operational Procedure for Payment to Third Parties.
006D/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Pengadaan Inventaris dan Barang Lainnya. Standard Operational Procedures for Procurement of Inventory and Other Goods.
006E/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Permohonan Barang atau Perbaikan. Goods Request or Repair Policy.
006F/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Permohonan Barang atau Perbaikan. Standard Operational Procedures for Requests for Goods or Repairs.
006G/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Perkreditan Batas Wewenang Memutus Kredit. Standard Operational Procedures for Credit Limits of Authority to Approve Credit.
006H/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Otorisasi Menggunakan <i>Fingerprint</i> . Authorization Policy Using Fingerprint.
006I/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Otorisasi Menggunakan <i>Fingerprint</i> . Standard Operational Procedure for Authorization Using Fingerprint.
006J/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur <i>Internal Control</i> . Standard Operating Procedures for Internal Control.
006L/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan <i>Credit Legal</i> . Credit Legal Policy.
006M/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur <i>Credit Legal</i> . Standard Operational Procedures for Credit Legal.
006N/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Kas Kecil. Petty Cash Policy.
006O/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Kas Kecil. Standard Operating Procedures for Petty Cash.
006P/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Asuransi. Insurance Policy.
006Q/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Asuransi. Standard Operating Procedures for Insurance.
006R/SK-DIR/12/22	29 Desember 2022 29 December 2022	Kebijakan Pemeliharaan Mobil Operasional Kantor. Office Operational Car Maintenance Policy.
006S/SK-DIR/12/22	29 Desember 2022 29 December 2022	Standar Operasional Prosedur Pemeliharaan Mobil Operasional Kantor. Standard Operational Procedures for Office Operational Car Maintenance.

Sertifikasi Manajemen Risiko Direksi

Berdasarkan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Bank adalah dengan dimilikinya sertifikasi manajemen risiko. Terkait hal tersebut, Direksi Bank Victoria telah mengikuti sertifikasi manajemen risiko sebagai berikut.

Nama Name	Jabatan Position	Level	Waktu Time	Masa Berlaku Validity Period	Penyelenggara Organizer
Achmad Friscantono*	Direktur Utama President Director	5	27 Juni 2022 27 June 2022	27 Juni 2024 27 June 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Ahmad Fajar**	Direktur Utama President Director	5	12 Januari 2021 12 January 2021	26 April 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Rusli	Wakil Direktur Utama Deputy President Director	5	12 Januari 2021 12 January 2021	3 Mei 2023 3 May 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Lembing	Direktur Director	5	15 September 2022	15 September 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Debora Wahjutirto Tanoyo	Direktur Director	5	15 September 2022	15 September 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	5	30 September 2021	7 September 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution

* Efektif menjabat sejak tanggal 19 Oktober 2022.

** Efektif tidak menjabat sejak tanggal 3 Juni 2022.

* Effectively serving since 19 October 2022.

** Effectively not serving since 3 June 2022.

Penilaian Kinerja Direksi

Prosedur Pelaksanaan Penilaian Kinerja Direksi

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Direksi, maka perlu dilakukan penilaian terhadap Direksi secara kolektif maupun masing-masing anggota Direksi paling sedikit 1 (satu) kali dalam 1 (satu) tahun. Penilaian Direksi dilakukan melalui 2 (dua) metode, yaitu penilaian sendiri dan penilaian oleh Dewan Komisaris. Penilaian sendiri dilakukan mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum, dimana Bank wajib melaksanakan penilaian sendiri implementasi GCG dengan salah satu faktor penilaian adalah pelaksanaan tugas dan tanggung jawab Direksi. Sedangkan, penilaian kinerja Direksi oleh Dewan Komisaris sebagai berikut.

1. Direksi menyusun *key performace indicator* (KPI) yang memuat rencana kerja, sasaran atau target yang akan dicapai dalam 1 (satu) tahun maupun triwulan;
2. Penilaian kinerja Direksi dilaksanakan oleh Dewan Komisaris, namun Direktur Utama dapat menilai Direksi lainnya;
3. Direksi melaporkan realisasi pencapaian target masing-masing KPI dalam laporan triwulan dan Laporan Tahunan kepada Dewan Komisaris, baik secara individu maupun kolektif untuk dievaluasi; serta

Board of Directors' Risk Management Certification

Based on Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of Bank management is to have risk management certification. As such, Bank Victoria's Board of Directors has attended the risk management certification as follows.

Board of Directors' Performance Assessment

Procedures for the Board of Directors' Performance Assessment

As a form of measuring the achievement of performance targets carried out by the Board of Directors, it is necessary to assess the Board of Directors collectively and individually at least 1 (one) time in 1 (one) year. The Board of Directors is assessed through 2 (two) methods, which are self-assessment and assessment by the Board of Commissioners. The self-assessment is carried out in reference to the Financial Services Authority Regulation on the Implementation of Governance for Commercial Banks, in which the Bank is required to conduct a self-assessment of GCG implementation with one of the assessment factors being the implementation of the Board of Directors' duties and responsibilities. Whereas, the Board of Directors' performance assessment conducted by the Board of Commissioners is as follows.

1. The Board of Directors prepares key performance indicator (KPI) that includes work plan, objectives, or goals to be achieved within 1 (one) year and quarterly;
2. The Board of Directors' performance is assessed by the Board of Commissioners, but the President Director can assess other Directors;
3. The Board of Directors reports the realization of target achievement for each KPI in the quarterly report and Annual Report to the Board of Commissioners, whether individually or collectively, to be evaluated; and

4. Hasil evaluasi KPI Direksi oleh Dewan Komisaris menjadi bahan penilaian pertanggungjawaban Direksi dalam pelaksanaan RUPS.

4. The evaluation result of Board of Directors' KPI by the Board of Commissioners becomes means in assessing the Board of Directors' accountability in the GMS.

Pihak yang Melakukan Penilaian Kinerja Direksi

Pihak yang melakukan penilaian atas kinerja Direksi diuraikan sebagai berikut.

Party Assessing the Board of Directors' Performance

The party assessing the Board of Directors' performance is described as follows.

 Pihak yang Melakukan Penilaian Kinerja Direksi Party Assessing the Board of Directors' Performance	
Penilaian Sendiri Self-Assessment	Penilaian sendiri Direksi dikoordinir oleh Divisi <i>Compliance & System Procedure</i> dan dilaporkan kepada Dewan Komisaris dan Direksi. The Board of Directors' self-assessment is coordinated by the Compliance & System Procedure Division and reported to the Board of Commissioners and Board of Directors.
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	Penilaian dilakukan oleh Dewan Komisaris. The assessment is conducted by the Board of Commissioners.

Kriteria Penilaian Kinerja Direksi

Kriteria penilaian terhadap kinerja Direksi ditetapkan untuk menilai kinerja Direksi baik secara kolegal maupun secara individu. Adapun Kriteria penilaian mencakup hal-hal sebagaimana berikut.

Criteria for Assessing the Board of Directors' Performance

The criteria for assessing the Board of Directors' performance are established to assess the Board of Directors' performance collegially and individually. The assessment criteria include the following matters.

 Kriteria Penilaian Kinerja Direksi Criteria for Assessing the Board of Directors' Performance	
Penilaian Sendiri Self-Assessment	Kriteria terkait penilaian sendiri Direksi mencakup 16 (enam belas) indikator <i>governance structure</i> , 14 (empat belas) indikator <i>governance process</i> , dan 10 (sepuluh) indikator <i>governance outcome</i> sebagaimana diatur dalam Lampiran III Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Criteria related to the Board of Directors' self-assessment include 16 (sixteen) governance structure indicators, 14 (fourteen) governance process indicators, and 10 (ten) governance outcome indicators as stipulated in Attachment III to the Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	1. Terlaksananya kepemimpinan (<i>leadership</i>), kerja sama (<i>team work</i>), serta komunikasi dan kompetensi yang baik; 2. Terlaksananya GCG dalam setiap kegiatan usaha Bank; 3. Terlaksananya pencapaian Rencana Bisnis Bank; dan 4. Terlaksananya pengawasan atas tindak lanjut dari Direksi berdasarkan audit, rekomendasi SKAI, auditor eksternal, atau pengawasan Otoritas Jasa Keuangan. 1. The implementation of good leadership, teamwork, communication and competency; 2. The implementation of GCG in each of the Bank's business activities; 3. The achievement of the Bank's Business Plan; and 4. The implementation of monitoring and follow-up from the Board of Directors based on audit, recommendation of SKAI, external auditor, or the Financial Services Authority's supervision.

Hasil Penilaian Kinerja Direksi

Hasil evaluasi terhadap kinerja Direksi merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Direksi dan dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Direksi yang bersangkutan. Informasi terkait hasil penilaian kinerja Direksi pada tahun 2022 diuraikan sebagai berikut.

The Board of Directors' Performance Assessment Results

The Board of Directors' performance assessment results are an integral part of the compensation/incentive scheme for the Board of Directors and the basis for consideration for Shareholders to dismiss and/or reappoint the relevant member of the Board of Directors. Information on the Board of Directors' performance assessment results for 2022 is described as follows.

 Hasil Penilaian Kinerja Dewan Komisaris Board of Directors' Performance Assessment Results	
Penilaian Sendiri Self-Assessment	Pada tahun 2022, hasil penilaian sendiri Direksi memperoleh nilai komposit "2 (dua)" dengan kategori "Baik". In 2022, the Board of Directors' self-assessment results obtained a composite score of "2 (two)" under the category of "Good".
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	Pada tahun 2022, hasil penilaian kinerja Direksi oleh Dewan Komisaris memperoleh nilai komposit "2 (dua)" dengan kategori "Baik". In 2022, the Board of Directors' performance assessment results by the Board of Commissioners obtained a composite score of "2 (two)" under the category of "Good".

Penilaian Kinerja Komite dan Organ Pendukung Direksi

Prosedur dan Pihak yang Melakukan Penilaian Kinerja Komite dan Organ Pendukung Direksi

Penilaian kinerja Komite di bawah Direksi dievaluasi secara individual maupun secara kolektif setiap 1 (satu) tahun dengan menggunakan metode evaluasi dalam suatu sistem yang ditetapkan dalam keputusan Direksi. Penilaian kinerja tersebut dilakukan oleh Direksi.

Kriteria dan Hasil Penilaian Kinerja Komite dan Organ Pendukung Direksi

Informasi terkait kriteria dan hasil penilaian komite dan organ pendukung Direksi dijelaskan sebagai berikut.

Performance Assessment of the Board of Directors' Supporting Committees and Organs

Procedures and Party Assessing the Performance of the Board of Directors' Supporting Committees and Organs

Performance of the Committees under the Board of Directors is evaluated both individually and collectively once every year by using evaluation method in a system established under the Board of Directors' decision. Such performance assessment is conducted by the Board of Directors.

Performance Assessment Criteria and Results of the Board of Directors' Supporting Committees and Organs

Information regarding the assessment criteria and results of the Board of Directors' supporting committees and organs is described as follows.

Kriteria Penilaian Komite dan Organ Pendukung Direksi Assessment Criteria of the Board of Directors' Supporting Committees and Organs	• Kehadiran dalam rapat Komite; • Penguasaan materi yang akan dibahas; • Kesiapan menyediakan waktu dan upaya dalam memenuhi tugas dan tanggung jawab sebagai anggota Komite; • Kesiapan berpartisipasi dalam kegiatan di luar kantor, seperti kunjungan ke unit bisnis; • Kualitas dan saran yang diberikan dalam rapat-rapat; • Terlaksananya pemantauan dan evaluasi, baik secara berkala maupun tahunan, atas hal-hal yang menjadi bidang tugas dan tanggung jawab masing-masing Komite; • Pemantauan dan koreksi penyimpangan; serta • Terlaksananya pemantauan dan evaluasi terhadap divisi/unit yang terkait dengan bidang tugas dan tanggung jawab masing-masing Komite. • Attendance at Committee's meetings; • Mastery of the material to be discussed; • Willingness to allocate time and efforts in fulfilling duties and responsibilities as Committee member; • Willingness to participate in activities outside the office, such as visits to business units; • Quality and advice given in the meetings; • Implementation of monitoring and evaluation, whether periodically or annually, on matters that are the respective areas of duties and responsibilities of each Committee; • Monitoring and correction of deviations; and • Implementation of monitoring and evaluation of divisions/units related to the respective areas of duties and responsibilities of each Committee.
Hasil Penilaian Kinerja Komite dan Organ Pendukung Direksi Performance Assessment Results of the Board of Directors' Supporting Committees and Organs	Direksi menilai bahwa selama tahun 2022, komite dan organ pendukung Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik dan optimal. Penilaian ini didasarkan pada laporan berkala yang disampaikan, masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi serta pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan Rencana Bisnis Bank pada tahun 2022. The Board of Directors considers that throughout 2022, the Board of Directors' supporting committees and organs carried out their duties and responsibilities properly and optimally. This assessment is based on the periodic reports submitted, input and recommendations on matters within the scope of the Board of Directors' duties, and the implementation of their respective duties and responsibilities in line with the Bank's strategy and Business Plan for 2022.

KEBIJAKAN NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Nomination and Remuneration Policy of the Board of Commissioners and Board of Directors

Kebijakan Nominasi

Berdasarkan Pedoman Komite Nominasi dan Remunerasi, Komite Nominasi dan Remunerasi bertugas untuk menyusun suatu sistem nominasi bagi anggota Dewan Komisaris dan Direksi Bank yang akan menjadi bagian dari Kebijakan *Good Corporate Governance* dari Bank serta akan menjadi pedoman bagi Dewan Komisaris dan RUPS dalam menetapkan nominasi dan remunerasi anggota Dewan Komisaris dan Direksi.

Nomination Policy

Based on the Nomination and Remuneration Committee's Charter, the Nomination and Remuneration Committee has the duty to establish a nomination system for members of Board of Commissioners and Board of Directors, which will become part of the Bank's Good Corporate Governance Policy and will be used as a guideline for the Board of Commissioners and the GMS to determine the nomination and remuneration of members of the Board of Commissioners and Board of Directors.

Prinsip Dasar

1. Calon anggota Dewan Komisaris dan Direksi harus memenuhi persyaratan yang ditentukan dalam Anggaran Dasar Bank Victoria dan peraturan perundang-undangan yang berlaku; serta
2. Pencalonan dan pengajuan calon Dewan Komisaris dan Direksi diajukan melalui seleksi dengan memperhatikan persyaratan tersebut.

Basic Principles

1. Candidates for the Board of Commissioners and Board of Directors' members must meet the requirements set out in Bank Victoria's Articles of Association and the prevailing laws and regulations; and
2. The nomination and recommendation of candidates for the Board of Commissioners and Board of Directors' members must be made through a selection and subject to the requirements.

PROSES SELEKSI Selection Process



Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi diberikan kepada Dewan Komisaris dan Direksi sebagai bentuk apresiasi atas pelaksanaan tugas dan tanggung jawab yang telah dilaksanakan dengan baik selama tahun buku. Mengacu pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank Victoria telah menerapkan kebijakan remunerasi yang tertuang dalam Surat Keputusan Dewan Komisaris No. 001/SK-KOM/12/14

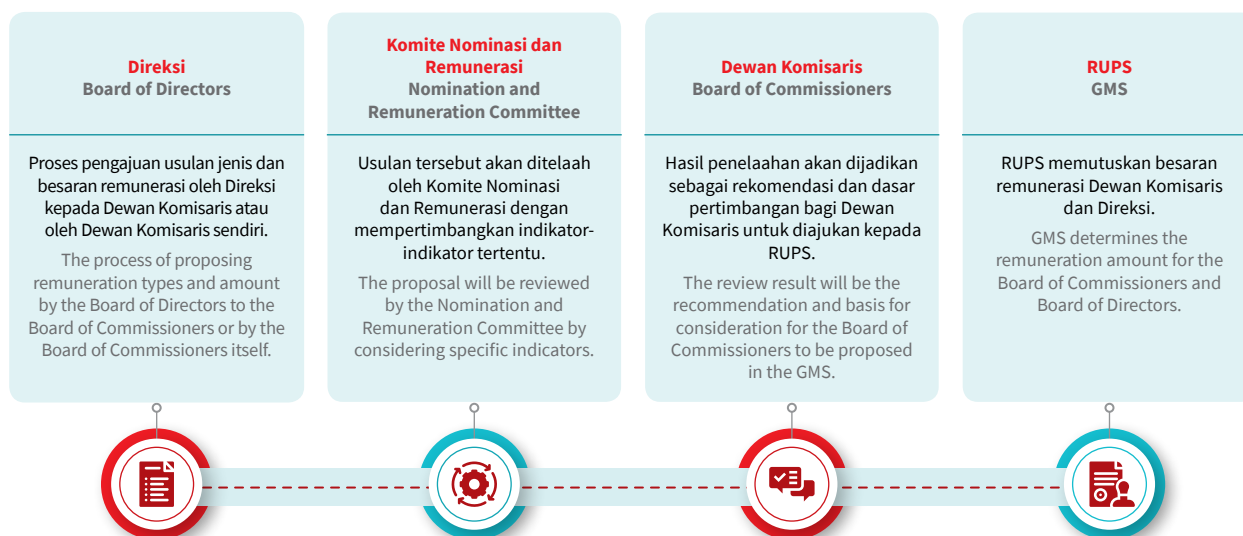
Remuneration Policy of the Board of Commissioners and Board of Directors

Remuneration is given to the Board of Commissioners and Board of Directors as an appreciation form for properly implementing duties and responsibilities during the fiscal year. Referring to the Financial Services Authority Regulation No. 45/POJK.03/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Victoria has applied the remuneration policy contained in the Board of Commissioners' Decision Letter

tanggal 10 Desember 2014 dan telah dimutakhirkan berdasarkan Surat Keputusan Dewan Komisaris No. 003/SK-KOM/09/18 tanggal 20 September 2018 tentang Pedoman Komite Nominasi dan Remunerasi PT Bank Victoria International Tbk.

Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Prosedur penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan tata cara sebagai berikut.



Jenis dan Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Dalam menetapkan indikator penetapan remunerasi Dewan Komisaris dan Direksi, Bank Victoria mempertimbangkan hal-hal sebagai berikut.



Adapun penerapan remunerasi yang bersifat variabel secara khusus mendorong *prudent risk taking* serta memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama).

No. 001/SK-KOM/12/14 dated 10 December 2014, which was updated based on the Board of Commissioners' Decision Letter No. 003/SK-KOM/09/18 dated 20 September 2018 on the Nomination and Remuneration Committee Charter of PT Bank Victoria International Tbk.

Procedure for Determining Remuneration for the Board of Commissioners and Board of Directors

The procedure for determining remuneration for the Board of Commissioners and Board of Directors is carried out in the following manner.

Types and Indicators to Determine Remuneration for the Board of Commissioners and Board of Directors

In setting out the indicators to determine remuneration for the Board of Commissioners and Board of Directors, Bank Victoria considers the following matters.

Variable remuneration is applied specifically to promote prudent risk taking and consider the most affecting risk in the business activities (the main risk).

Berdasarkan peraturan dan kebijakan terkait, remunerasi Dewan Komisaris dan Direksi terdiri dari:

Based on relevant regulations and policies, the remuneration for the Board of Commissioners and Board of Directors consists of:

Remunerasi yang Bersifat Tetap Fixed Remuneration



Remunerasi ini diberikan dalam bentuk tunai dan dapat juga disertai dengan pemberian remunerasi dalam bentuk tidak tunai serta tidak dikaitkan dengan kinerja dan risiko.

This remuneration is given in cash and can also be accompanied with non-cash remuneration that is not related to performance and risk.

Gaji pokok
Basic salary

Tunjangan pendidikan
Basic salary

Fasilitas
Facilities

Tunjangan hari raya
Religious holiday allowance

Tunjangan perumahan
Housing allowance

Pensiun
Retirement plan

Tunjangan kesehatan
Health allowance

Remunerasi yang Bersifat Variabel Variable remuneration



Remunerasi ini dikaitkan dengan kinerja dan risiko serta diberikan dalam bentuk tunai dan saham atau instrumen yang berbasis saham yang diterbitkan Bank.

This remuneration is related to the performance and risk and is given in the form of cash and shares or share-based instruments issued by the Bank.

Bonus atau bentuk lain yang dipersamakan dengan itu.
Bonus or other similar forms.

Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Dalam rangka memastikan independensi pemberian remunerasi terhadap seluruh karyawan termasuk karyawan di unit kontrol, maka Bank Victoria memastikan evaluasi kinerja dan penentuan remunerasi yang dilakukan melalui pengawasan dan kajian hingga Komite Nominasi dan Remunerasi. Bank Victoria secara berkala melakukan kaji ulang atas kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan, dan potensi pendapatan Bank di masa yang akan datang.

Penetapan *Material Risk Takers*

Penentuan *Material Risk Taker* (MRT) dikategorikan sebagai berikut.

1. MRT dapat ditentukan dengan menggunakan metode kualitatif sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko yang ditentukan Bank setiap tahunnya; dan
2. Penentuan kategori MRT juga dapat dilakukan secara kuantitatif melalui perbandingan pemberian remunerasi bersifat variabel antara MRT dan karyawan non-MRT dengan pertimbangan terhadap kinerja dan juga tingkat risiko jabatan yang bersangkutan.

Review and Independence of Remuneration Policy Implementation

To ensure independence of remuneration for all employees including employees in the control unit, Bank Victoria ensures that performance evaluation and remuneration is determined by supervision and review to the Nomination and Remuneration Committee. Bank Victoria periodically reviews its remuneration policy based on performance, risk, fairness with peer groups, targets, long-term strategy of the Bank, fulfillment of reserves as stipulated in laws and regulations, and potential income of the Bank in the future.

Establishing *Material Risk Takers*

Material Risk Taker (MRT) is categorized as follows.

1. MRT can be determined by using qualitative method according to the portion of responsibility that affects main risk profile which will be determined based on risk profile evaluation, as determined by the Bank annually; and
2. MRT category can also be determined quantitatively through comparison of variable remuneration provision between MRT and non-MRT employees, by considering their performance and positional risk.

Dengan demikian, maka Dewan Komisaris, Direksi, dan/atau karyawan yang memperoleh remunerasi yang bersifat variabel dengan nilai yang besar dikategorikan sebagai MRT.

Penangguhan atau Penarikan Kembali Remunerasi

Penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi berlaku apabila Bank mengalami kerugian. Kerugian tersebut menyebabkan Bank tidak dapat membagikan remunerasi secara penuh ataupun yang bersifat variabel dengan nilai yang relatif kecil. Hal ini sebagaimana diatur dalam peraturan pemberian remunerasi bagi Bank Umum.

Selain itu, Bank juga wajib menangguhkan pembayaran remunerasi Dewan Komisaris dan Direksi yang bersifat variabel (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*), jika kondisi Bank mengalami kerugian. Kerugian yang dimaksud dalam hal ini adalah yang berdampak negatif terhadap keuangan Bank, seperti *fraud* yang dilakukan oleh pihak yang menjadi MRT, sehingga merugikan Bank, atau kondisi lainnya. Penangguhan dapat dilaksanakan dengan jangka waktu minimal selama 3 (tiga) tahun dan dapat disesuaikan menjadi lebih panjang, sesuai dengan jangka waktu risiko. Apabila hal tersebut terjadi, maka Dewan Komisaris dan Direksi dilarang melakukan tindakan lindung nilai atas remunerasi yang bersifat variabel yang ditangguhkan.

Kaitan Remunerasi dengan Risiko dan Kinerja

Penetapan remunerasi yang bersifat variabel bagi Dewan Komisaris dan Direksi disesuaikan dengan risiko utama yang dihadapi Bank, serta perubahannya. Hal ini ditentukan berdasarkan kriteria dan dampak risiko terhadap Bank. Apabila risiko utama tersebut dialami Bank, maka remunerasi Dewan Komisaris dan Direksi sebagai MRT akan mendapat pengaruh. Selain itu, penetapan remunerasi yang bersifat variabel bagi Dewan Komisaris dan Direksi juga disesuaikan dengan pengukuran kinerja individu dan kolektif oleh Dewan Komisaris dan Direksi. Dengan mempertimbangkan hasil pengukuran kinerja Dewan Komisaris dan Direksi, Komite Nominasi dan Remunerasi akan memberikan masukan/rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang layak diterima. Rekomendasi tersebut disampaikan Dewan Komisaris kepada RUPS untuk penetapan remunerasi bagi Dewan Komisaris dan Direksi.

Konsultan terkait Kebijakan Remunerasi

Bank belum menggunakan jasa konsultan untuk perumusan kebijakan remunerasi.

Therefore, the Board of Commissioners, Board of Directors, and/or employees receiving a high amount variable remuneration are categorized as the MRT.

Remuneration Suspension or Clawback

Remuneration suspension or clawback for the Board of Commissioners and Board of Directors applies if the Bank suffers a loss. This loss causes the Bank to be unable to distribute remuneration in full or in a variable nature with a relatively small value. This is as stipulated in the regulation on remuneration for Commercial Banks.

Furthermore, the Bank is required to suspend payment of variable remuneration for the Board of Commissioners and Board of Directors (*malus*) or withdraw the variable remuneration that has been paid (*clawback*), if the Bank suffers a loss. Losses referred to in this case are those that have a negative impact on the Bank's finances, such as fraud committed by parties who are MRT, causing losses to the Bank, or other conditions. Suspension can be carried out with a minimum period of 3 (three) years and can be adjusted to be longer, according to the risk period. If this happens, the Board of Commissioners and Board of Directors are prohibited from hedging on deferred variable remuneration.

Connection of Remuneration with Risk and Performance

The determination of variable remuneration for the Board of Commissioners and Board of Directors is adjusted to the main risks faced by the Bank and their changes. This is determined based on criteria and risk impact on the Bank. If the Bank has to deal with the main risks, then the remuneration for the Board of Commissioners and Board of Directors as the MRT will be affected. In addition, determination of variable remuneration for the Board of Commissioners and Board of Directors is also adjusted with the Board of Commissioners and Board of Directors' individual and collegial performance. By considering the assessment results on the Board of Commissioners and Board of Directors' performance, the Nomination and Remuneration Committee will give an input/recommendation to the Board of Commissioners related to the proper remuneration amount to be received. Such recommendation will thereafter be proposed by the Board of Commissioners to the GMS to determine the remuneration for the Board of Commissioners and Board of Directors.

Consultant regarding Remuneration Policy

The Bank has not used consultant services for formulating remuneration policy.

Struktur dan Besaran Remunerasi Dewan Komisaris dan Direksi

Komponen remunerasi Dewan Komisaris dan Direksi terdiri dari:

1. Remunerasi yang bersifat tetap, meliputi:
 - a. Honorarium;
 - b. Benefit sesuai dengan ketentuan Bank, seperti asuransi kesehatan, kendaraan dinas, BPJS Ketenagakerjaan, dan tunjangan hari raya (THR); serta
2. Remunerasi yang bersifat variabel, meliputi tantiem/gratifikasi dan saham.

Remunerasi Dewan Komisaris dan Direksi tersebut dapat diberikan secara tunai ataupun non-tunai, yakni dalam bentuk natura (rumah dan kendaraan dinas, serta bentuk lainnya yang dapat dimiliki maupun tidak dapat dimiliki) dan saham. Selain itu, dalam penetapan remunerasi, terdapat perbedaan besaran remunerasi yang diterima Dewan Komisaris dan Direksi. Perbedaan besaran remunerasi yang bersifat variabel tersebut disesuaikan dengan kinerja dan tingkat tugas dan tanggung jawab Dewan Komisaris dan Direksi.

Rincian informasi mengenai remunerasi Dewan Komisaris dan Direksi Bank Victoria diungkapkan sebagai berikut.

Remuneration Structure and Amount for the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors' remuneration components consist of:

1. Fixed remuneration that includes:
 - a. Honorarium;
 - b. Benefits in accordance with the Bank's regulation, such as health insurance, official vehicle, BPJS Employment, and religious holiday allowance (THR); and
2. Variable remuneration that includes bonuses/gratification and shares.

Remuneration for the Board of Commissioners and Board of Directors may be provided in the form of cash or non-cash, i.e in the form of natura facilities (house and official vehicle, and other forms that may or may not be owned) and shares. In addition, in determining remuneration, there is a difference in the amount to be received by the Board of Commissioners and amount to be received by the Board of Directors. Difference in variable remuneration amount is adjusted to the respective performance and level of duties and responsibilities of the Board of Commissioners and Board of Directors.

Detailed information on remuneration for Board of Commissioners and Board of Directors of Bank Victoria is disclosed below.

REMUNERASI DEWAN KOMISARIS DAN DIREKSI BERDASARKAN JENIS

Remuneration for the Board of Commissioners and Board of Directors by Type

Jenis Remunerasi Type of Remuneration	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jumlah Total (Rp)	Orang People	Jumlah Total (Rp)
Remunerasi Bersifat Tetap (Gaji dan THR) Fixed Remuneration (Salary and THR Allowance)	3	1,951,342,000	5	9,951,038,100
Remunerasi Bersifat Variabel (Bonus) Variable Remuneration (Bonus)	3	-	5	-
Total		1,951,342,000		9,951,038,100

REMUNERASI DEWAN KOMISARIS DAN DIREKSI BERDASARKAN BENTUK

Remuneration for the Board of Commissioners and Board of Directors by Form

Bentuk Remunerasi Form of Remuneration	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jumlah Total (Rp)	Orang People	Jumlah Total (Rp)
Remunerasi dalam Bentuk Tunai Remuneration in the form of Cash	3	1,951,342,000	5	9,951,038,100
Remunerasi dalam Bentuk Natura Remuneration in the form of Natura	3	586,950,000	5	3,575,700,000
Remunerasi dalam Bentuk Saham Remuneration in the form of Shares	3	-	5	-
Total		2,538,292,000		13,526,738,100

KELOMPOK REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Remuneration Group of the Board of Commissioners and Board of Directors

Jumlah Remunerasi dalam Setahun Total Remuneration in a Year	Jumlah Dewan Komisaris Total Board of Commissioners (Orang/People)	Jumlah Direksi Total Board of Directors (Orang/People)
Di atas Rp2 miliar Above Rp2 billion	-	2
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	-	2
Di atas Rp500 juta - Rp1 miliar Above Rp500 million - Rp1 billion	2	1
Di bawah Rp500 juta Below Rp500 million	1	-

Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2022, tidak terdapat remunerasi Dewan Komisaris dan Direksi yang ditangguhkan atau ditarik kembali.

Suspended or Clawback Remuneration

In 2022, there was no suspended or clawback remuneration of the Board of Commissioners and Board of Directors.

Pengungkapan Bonus Kinerja, Bonus Non-Kinerja, dan Opsi Saham

Pemberian bonus kinerja, bonus non-kinerja, dan opsi saham oleh Bank Victoria kepada Dewan Komisaris dan Direksi diungkapkan sebagai berikut.

Disclosure of Performance Bonus, Non-Performance Bonus, and Stock Option

Provision of performance bonus, non-performance bonus, stock option by Bank Victoria to the Board of Commissioners and Board of Directors is as disclosed below.

Jabatan Position	Jumlah Total (Orang/People)	Bonus Kinerja Performance Bonus (Rp)	Bonus Non-kinerja Non-Performance Bonus (Rp)	Opsi Saham Stock Option (Lembar Saham/ Shares)
Dewan Komisaris Board of Commissioners	-	-	-	-
Direksi Board of Directors	-	-	-	-

Rasio Gaji Tertinggi dan Terendah

Bank Victoria senantiasa memperhatikan kesesuaian rasio gaji Dewan Komisaris, Direksi, dan seluruh karyawan Bank dengan mempertimbangkan tingkat tugas dan tanggung jawab yang diemban. Informasi terkait rasio gaji Bank Victoria selama tahun 2022 diungkapkan sebagai berikut.

Ratio of Highest and Lowest Salary

Bank Victoria consistently pays attention to the conformity of salary ratio between the Board of Commissioners, Board of Directors, and all of the Bank's employees by considering the level of duties and responsibilities assumed. Information on Bank Victoria's salary ratio throughout 2022 is as disclosed below.

Uraian	Rasio Ratio	Description
Gaji Tertinggi dan Terendah Dewan Komisaris	1 : 0.8	Board of Commissioners' Highest and Lowest Salary
Gaji Tertinggi dan Terendah Direksi	1 : 0.6	Board of Directors' Highest and Lowest Salary
Gaji Tertinggi dan Terendah Karyawan	1 : 0.04	Employees' Highest and Lowest Salary

KOMITE DI BAWAH DEWAN KOMISARIS

Board of Commissioners' Subordinate Committees

Dalam rangka mendorong agar Bank dikelola sesuai dengan prinsip-prinsip GCG, maka Dewan Komisaris telah membentuk komite yang bekerja secara profesional dan independen guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang terdiri dari Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, dan Komite Audit.

Komite Pemantau Risiko

Komite Pemantau Risiko membantu Dewan Komisaris melaksanakan fungsi dan tugas Dewan Komisaris dalam penerapan prinsip-prinsip GCG, khususnya yang berkaitan dengan bidang manajemen risiko dengan memonitor proses perbaikan Bank yang berkesinambungan atas kebijakan, prosedur dan praktik pada semua tingkatan dalam Bank guna memastikan telah dilakukannya pengelolaan dan pengendalian risiko yang baik.

Pedoman Komite Pemantau Risiko

Bank Victoria memiliki Pedoman Kerja Komite Pemantau Risiko yang dimutakhirkan melalui Keputusan Dewan Komisaris No. 001/SK-KOM/11/11 tanggal 5 November 2022 tentang Piagam dan Pedoman Kerja Komite Pemantau Risiko PT Bank Victoria International Tbk.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman Komite Pemantau Risiko yaitu:

1. Melakukan pengkajian ulang dan memberikan rekomendasi atas efektivitas pelaksanaan manajemen risiko Bank melalui pertemuan secara berkala maupun cara lainnya untuk membahas progres dari tahapan-tahapan tugas dan tanggung jawab yang dilakukan oleh Satuan Kerja Manajemen Risiko;
2. Melakukan pengawasan atas kegiatan Satuan Kerja Manajemen Risiko dalam memantau pelaksanaan mitigasi risiko oleh Unit-Unit Kerja terkait;
3. Melakukan pengawasan atas pelaksanaan rekomendasi Komite oleh Satuan Kerja Manajemen Risiko;
4. Melakukan analisis dan evaluasi atas usulan Rencana Kegiatan dan Anggaran Bank serta pengkajian ulang tahunan atas rencana jangka panjang Bank yang diajukan oleh Direksi, termasuk usulan setoran modal dan rencana investasi di Entitas Anak Bank; dan
5. Melakukan penelaahan atas informasi risiko dan manajemen risiko Bank dalam laporan-laporan yang akan dipublikasikan, melalui proses:
 - a. Diskusi bersama dengan manajemen;
 - b. Pengkajian ulang atas draft dari laporan yang akan dipublikasikan;

To encourage the Bank to be managed in accordance with GCG principles, the Board of Commissioners has established committees that work professionally and independently in order to support the effective execution of the Board of Commissioners' duties and responsibilities, which comprise Risk Monitoring Committee, Nomination and Remuneration Committee, and Audit Committee.

Risk Monitoring Committee

The Risk Monitoring Committee assists the Board of Commissioners in performing its functions and duties in implementing GCG principles, particularly those relating to risk management by monitoring the Bank's continuous improvement process of policies, procedures, and practices at all levels within the Bank to ensure the management and good risk control.

Risk Monitoring Committee Charter

Bank Victoria has a Risk Monitoring Committee Charter updated under the Board of Commissioners' Decision Letter No. 001/SK-KOM/11/11 dated 5 November 2022 on the Charter and Work Guidelines of the Risk Monitoring Committee of PT Bank Victoria International Tbk.

Duties and Responsibilities of the Risk Monitoring Committee

Duties and responsibilities of the Risk Monitoring Committee as explained in the Risk Monitoring Committee Charter are as follows:

1. Reviewing and providing recommendations on the effectiveness of the Bank's risk management implementation through regular meetings or other methods to discuss the progress of duties and responsibilities carried out by the Risk Management Work Unit.
2. Overseeing activities of the Risk Management Work Unit in monitoring the implementation of risk mitigation by related Work Units.
3. Overseeing the implementation of the Committee's recommendations by the Risk Management Work Unit.
4. Performing analysis and evaluation of Bank Activity and Budget Plan proposal, as well as annual review of the Bank's Long-Term Plan submitted by the Board of Directors, including proposed paid-in capital and investment plans in the Bank's Subsidiaries.
5. Reviewing the Bank's risk information and Bank risk management in reports to be published, through the following processes:
 - a. Discussions with management;
 - b. Review draft of report to be published;

- c. Melakukan pembahasan atas risiko-risiko penting pada unit-unit di lingkungan Bank, sesuai kebutuhan, termasuk risiko pada perjanjian dengan pihak ketiga yang dalam lingkup kewenangan pengawasan Dewan Komisaris; serta
- d. Melakukan *self evaluation* dan *self improvement* terhadap efektivitas pelaksanaan tugas komite dan memutakhirkan secara periodik Piagam dan Pedoman Kerja Komite Pemantau Risiko.

Komposisi, Masa Jabatan, dan Profil Komite Pemantau Risiko

Mengacu pada ketentuan Pedoman Komite Pemantau Risiko, komposisi Komite Pemantau Risiko paling sedikit terdiri dari 3 (tiga) orang anggota yang berasal dari Komisaris Independen dan pihak independen yang dipilih sesuai dengan keahlian dan pengalaman di bidang keuangan dan perbankan pada umumnya dan memiliki pemahaman yang mendalam tentang aspek manajemen risiko.

Masing-masing anggota Komite Pemantau Risiko diangkat dan diberhentikan oleh Dewan Komisaris melalui mekanisme rapat. Untuk anggota Komite Pemantau Risiko yang merangkap sebagai anggota Dewan Komisaris, masa jabatannya sama dengan masa kerja penunjukan sebagai anggota Dewan Komisaris yang ditentukan oleh RUPS. Untuk Komite Pemantau Risiko yang bukan merupakan anggota Dewan Komisaris, masa jabatannya tidak lebih lama dari masa jabatan Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan.

Periode 26 Oktober 2021 - 9 November 2022

Susunan keanggotaan Komite Pemantau Risiko periode 26 Oktober 2021 - 9 November 2022 yang ditetapkan melalui Surat Keputusan Direksi No. 006/SK-DIR/10/21 tanggal 26 Oktober 2021 diungkapkan sebagai berikut.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Zaenal Abidin, PhD	Ketua Chairperson	Komisaris Utama Independen Independent President Commissioner	Perbankan, Manajemen Risiko, dan GCG Banking, Risk Management, and GCG
Oliver Simorangkir	Anggota Member	Komisaris Utama President Commissioner	Perbankan dan Audit Banking and Audit
Medi Sejati	Anggota Member	Pihak Independen Independent Party	Perbankan dan Audit Banking and Audit
Yozef Abdulrachman	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko dan Perbankan Risk Management and Banking

Periode 9 November 2022 - Sekarang

Susunan keanggotaan Komite Pemantau Risiko periode 9 November 2022 - sekarang yang ditetapkan melalui Surat Keputusan Direksi No. 002B/SK-DIR/11/22 tanggal 9 November 2022 diungkapkan sebagai berikut.

- c. Discussions on important risks in units within the Bank's circle, as required, including risks on agreements with third parties, within the scope of the Board of Commissioners' supervisory capacity; and
- d. Performing self evaluation and self improvement on the effectiveness of its duties, and periodically update the Risk Monitoring Committee's Charter.

Composition, Term of Office, and Profile of the Risk Monitoring Committee

Referring to the Risk Monitoring Committee Charter, the Risk Monitoring Committee's composition shall at least consist of 3 (three) members from Independent Commissioner and independent party selected in line with the expertise and experience in financial and banking sector in general, and possess in-depth comprehension regarding risk management aspect.

Each member of the Risk Monitoring Committee is appointed and dismissed by the Board of Commissioners through meeting mechanism. Risk Monitoring Committee's members who hold concurrent position as Board of Commissioners' members will have the same term of office as the term of office of their appointment as Board of Commissioners' members, as determined by the GMS. Risk Monitoring Committee's members who are not Board of Commissioners' members will have the term of office not longer than the Board of Commissioners' term of office, without prejudice to the Board of Commissioners' rights to dismiss them.

Period of 26 October 2021 - 9 November 2022

Risk Monitoring Committee's composition for the period of 26 October 2021 - 9 November 2022, which was stipulated under the Board of Directors' Decision Letter No. 006/SK-DIR/10/21 dated 26 October 2021 is disclosed below.

Period of 9 November 2022 - Now

Composition of Risk Monitoring Committee for the period of 9 November 2022 - now, as determined by the Board of Directors' Decision Letter No. 002B/SK-DIR/11/22 dated 9 November 2022 is disclosed as follows.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Gunawan Tenggarahardja	Ketua Chairperson	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Perbankan Banking
Zaenal Abidin, PhD	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Perbankan, Manajemen Risiko, dan GCG Banking, Risk Management, and GCG
Medi Sejati	Anggota Member	Pihak Independen Independent Party	Perbankan dan Audit Banking and Audit
Yozef Abdulrachman	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko dan Perbankan Risk Management and Banking

Profil Komite Pemantau Risiko

Risk Monitoring Committee's Profile

GUNAWAN TENGGAHARDJA

Ketua
Chairperson

ZAENAL ABIDIN, PHD

Anggota
Member

Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. 002B/SK-DIR/11/22 tanggal 9 November 2022 (2022-Sekarang).
Board of Directors' Decision Letter No. 002B/SK-DIR/11/22 dated 9 November 2022 (2022-Now).

Profil dapat dilihat pada profil Dewan Komisaris.
Profile can be seen in the Board of Commissioners' profile chapter.

MEDI SEJATI

Anggota
Member



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Jakarta



Usia
Age
57 tahun / years old



Domisili
Domicile
Jakarta

Dasar Hukum Penunjukkan dan Periode Menjabat Dasar Pengangkatan

Surat Keputusan Direksi No. 002B/SK-DIR/11/22 tanggal 9 November 2022 (2022-Sekarang).

Riwayat Pendidikan

Diploma Manajemen Perbankan dari Sekolah Tinggi Ilmu Ekonomi AKPI Bandung (1990).

Rangkap Jabatan Saat Ini

- Anggota Komite Audit Bank Victoria (sejak 2021);
- Anggota Komite Audit Bank Victoria Syariah (sejak 2021); dan
- Anggota Komite Pemantau Risiko Bank Victoria Syariah (sejak 2021).

Riwayat Jabatan Sebelumnya

- Kolektor PT Jasa Marga (1984–1986);
- Teller Bank Swadesi (1990–1991);
- Menjabat di Bank Intan (1991–1999) sebagai:
 - Sekretaris Kepala Biro Kredit;
 - Kepala Bagian Audit Kredit dan Marketing;
 - Kepala Bagian Kredit Support.
- Auditor Kantor Akuntan Publik Edi Kaslim & Kantor Akuntan Publik Gatot Permadi Djuwono (1999–2002);
- Kepala Bagian Akunting Bank Harmoni (2002–2007);
- Kepala Bagian Akunting Bank Index Selindo (2007–2008);
- Kepala Divisi Akunting Bank Swaguna (2008–2010);
- Kepala Divisi Akunting Bank Victoria Syariah (2010–2014);
- Akunting Officer PT Bank Victoria International Tbk (2014);

Basis of Appointment and Term of Office

Board of Directors' Decision Letter No. 002B/SK-DIR/11/22 dated 9 November 2022 (2022-Now).

Education

Diploma of Banking Management from Sekolah Tinggi Ilmu Ekonomi AKPI Bandung (1990).

Current Concurrent Positions

- Member of Audit Committee of Bank Victoria (since 2021);
- Member of Audit Committee of Bank Victoria Syariah (since 2021); and
- Member of Risk Monitoring Committee of Bank Victoria Syariah (since 2021).

History of Previous Positions

- Collector of PT Jasa Marga (1984–1986);
- Teller of Bank Swadesi (1990–1991);
- Held positions at Bank Intan (1991–1999) as:
 - Secretary of Credit Bureau Head;
 - Internal Control Officer;
 - Credit and Marketing Audit Department Head;
 - Credit Support Department Head;
- Auditor of Edi Kaslim Public Accounting Firm & Gatot Permadi Djuwono Public Accounting Firm (1999–2002);
- Head of Accounting Department of Bank Harmoni (2002–2007);
- Head of Accounting Department of Bank Index Selindo (2007–2008);
- Accounting Division Head of Bank Swaguna (2008–2010);
- Accounting Division Head of PT Bank Victoria Syariah (2010–2014);
- Accounting Officer of PT Bank Victoria International Tbk (2014);

- Kepala Bagian Sentral Operasional PT Bank Victoria Syariah (2014);
- Kepala Bagian *Support* Pembiayaan PT Bank Victoria Syariah (2015);
- Kepala Divisi Manajemen Risiko dan Kepatuhan PT Bank Victoria Syariah (2015-2016);
- Kepala Divisi Kepatuhan dan Sekretaris Perusahaan PT Bank Victoria Syariah (2017-2019);
- Kepala Divisi Kepatuhan PT Bank Victoria Syariah (2019-2020);
- Anggota Komite Audit PT Victoria Alife Indonesia (2021-2022); dan
- Anggota Komite Pemantau Risiko PT Victoria Alife Indonesia (2021-2022).
- Central Operational Department Head of PT Bank Victoria Syariah (2014);
- Financing Support Department Head of PT Bank Victoria Syariah (2015);
- Risk Management and Compliance Division Head of PT Bank Victoria Syariah (2015-2016);
- Compliance Division Head and Corporate Secretary of PT Bank Victoria Syariah (2017-2019);
- Compliance Division Head of PT Bank Victoria Syariah (2019-2020);
- Member of Audit Committee of PT Indonesia (2021-2022); and
- Member of Risk Monitoring Committee of PT Victoria Alife Indonesia (2021-2022).

Sertifikasi

- Sertifikasi Manajemen Risiko Level 1 dari Badan Sertifikasi Manajemen Risiko (2007);
- Sertifikasi Manajemen Risiko Level 2 dari Badan Sertifikasi Manajemen Risiko (2011);
- Sertifikasi Kepatuhan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2017);
- Sertifikasi Manajemen Risiko Level 3 dari Badan Sertifikasi Manajemen Risiko (2018); dan
- Sertifikasi Kepatuhan Level 2 dari Lembaga Sertifikasi Profesi Perbankan (2018).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Certification

- Risk Management Certification Level 1 from the Risk Management Certification Institution (2007);
- Risk Management Certification Level 2 from the Risk Management Certification Institution (2011);
- Compliance Certification Level 1 from the Banking Professional Certification Institute (2017);
- Risk Management Certification Level 3 from the Risk Management Certification (2018); and
- Compliance Certification Level 2 from the Banking Professional Certification Institute (2018).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

YOZEF ABDULRACHMAN

**Anggota
Member**



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Tasikmalaya



Usia
Age
65 tahun / years old



Domisili
Domicile
Tangerang

Dasar Hukum Penunjukkan dan Periode Menjabat Dasar Pengangkatan

Surat Keputusan Direksi No. 002B/SK-DIR/11/22 tanggal 9 November 2022 (2022-Sekarang).

Riwayat Pendidikan

Sarjana Matematika dari Universitas Padjadjaran (1983).

Rangkap Jabatan Saat Ini

- Konsultan dan *Trainer* bidang Manajemen Risiko (sejak 2010);
- *Trainer* dan Fasilitator Pembekalan Sertifikasi Manajemen Risiko dan *Surveillance/Refreshment* Manajemen Risiko (sejak 2011);
- Konsultan Manajemen Risiko Operasional PT Bank Agro Tbk (2011);
- Konsultan Manajemen Risiko Operasional PT Bank Mutiara Tbk (2013);
- Konsultan *Mapping* dan Pengukuran Eksposur *Corporate Loans Portfolio* PT Perusahaan Gas Negara Tbk (2014); dan
- Konsultan PT Bank Perkreditan Rakyat Sumber Artha Waru Agung, Sidoarjo (2018).

Selain itu, menjabat di Bank Victoria sebagai:

- Anggota Komite Audit (sejak 2019); dan
- Anggota Komite Tata Kelola Terintegrasi (sejak 2019).

Riwayat Jabatan Sebelumnya

- Menjabat di PT Bank Dagang Negara sebagai:
 - > *Officer Development Program* (1985-1986);
 - > *System and Procedure Department Staff - Electronic Data Processing Desk* (1986-1987);
 - > *Technical Support Department Staff - Electronic Data Processing Desk* (1988-1989);
 - > *Setup MIDAS Application System*, Los Angeles Agency, Los Angeles, USA (1989);
 - > *Programmer III - Electronic Data Processing Desk* (1989-1990);
 - > Kepala Seksi Pengembangan Sistem Aplikasi – Divisi Informasi Teknologi (1991-1994);

Basis of Appointment and Term of Office

Board of Directors' Decision Letter No. 002B/SK-DIR/11/22 dated 9 November 2022 (2022-Now).

Education

Bachelor of Mathematics from Padjajaran University (1983).

Current Concurrent Positions

- Consultant and Trainer of Risk Management sector (since 2010);
- Trainer and Facilitator for Briefing of Risk Management Certification and Risk Management Surveillance/Refreshment (since 2011);
- Operational Risk Management Consultant of PT Bank Agro Tbk (2011);
- Operational Risk Management Consultant of PT Bank Mutiara Tbk (2013);
- Consultant for Mapping and Corporate Loans Portfolio Exposure Measurement of PT Perusahaan Gas Negara Tbk (2014); and
- Consultant of PT Bank Perkreditan Rakyat Sumber Artha Waru Agung, Sidoarjo (2018).

In addition, held positions at Bank Victoria as:

- Member of Audit Committee (since 2019); and
- Member of Integrated Governance Committee (since 2019).

History of Previous Positions

- Held positions at PT Bank Dagang Negara as:
 - > *Officer Development Program* (1985-1986);
 - > *System and Procedure Department Staff - Electronic Data Processing Desk* (1986-1987);
 - > *Technical Support Department Staff - Electronic Data Processing Desk* (1988-1989);
 - > *MIDAS Application System Setup*, Los Angeles Agency, Los Angeles, USA (1989);
 - > *Programmer III - Electronic Data Processing Desk* (1989-1990);
 - > Head of Application System Development Section – Information Technology Division (1991-1994);

- > Kepala Bagian Operasi Komputer - Divisi Informasi Teknologi (1995-1996); dan
- > Kepala Bagian Dukungan Pengguna - Divisi Informasi Teknologi (1997-1998).
- Menjabat di PT Bank Mandiri Tbk sebagai:
 - > *Project Manager Y2K (Legacy PT Bank Dagang Negara)* (1999);
 - > *Group Head, Branch IT Deployment - IT Retail Banking Services Delivery Division* (1999-2000);
 - > *Integrasi Sistem Aplikasi Core Banking* (implementasi 600 cabang) (1999-2000);
 - > *Senior Manager of Operational Risk Management Review - Operational Risk Department - Portfolio and Operational Risk Management Group* (2001-2004);
 - > *Team Leader of Business Line II - Operational Risk Department - Portfolio and Operational Risk Management Group* (2005-2006);
 - > *Trainer Implementation and Workshop Manajemen Risiko Operasional kepada ORM Koordinator Kantor Wilayah, Kantor Pusat, dan Kantor Cabang Timor Leste* (2006-2010);
 - > *Team Leader of Policy - Operational Risk Department - Market and Operational Risk Group* (2007-2008); dan
 - > *Team Leader of MIS - Operational Risk Department - Market and Operational Risk Group* (2009-2010).
- Head of Computer Operations Division - Information Technology Division (1995-1996); and
- Head of User Support Section - Information Technology Division (1997-1998).
- Held positions at PT Bank Mandiri Tbk as:
 - > Y2K Project Manager (Legacy of PT Bank Dagang Negara) (1999);
 - > Group Head, IT Deployment Branch - IT Retail Banking Services Delivery Division (1999-2000);
 - > Core Banking Application System Integration (implementation in 600 branches) (1999-2000);
 - > Senior Manager of Operational Risk Management Review - Operational Risk Department - Portfolio and Operational Risk Management Group (2001-2004);
 - > Team Leader of Business Line II - Operational Risk Department - Portfolio and Operational Risk Management Group (2005-2006);
 - > Trainer of Implementation and Workshop on Operational Risk Management to ORM Coordinators for Regional Offices, Head Office, and Branch Offices of Timor Leste (2006-2010);
 - > Team Leader of Policy - Operational Risk Department - Market and Operational Risk Group (2007-2008); and
 - > Team Leader of MIS - Operational Risk Department - Market and Operational Risk Group (2009-2010).

Sertifikasi

- Manajemen Umum Perbankan dari Lembaga Pengembangan Perbankan Indonesia (1990);
- Kursus Pimpinan Cabang dari Lembaga Pengembangan Perbankan Indonesia (1996);
- BASE-24 dari Applied Communications Inc. (ACI), Nebraska, USA (1996);
- Sertifikasi Manajemen Risiko Level 1 dari Badan Sertifikasi Manajemen Risiko (2005);
- *Public Speaking and Business Presentation* dari Tantowi Yahya Public Speaking School (2006);
- *Project Management Workshop* ABN Amro (2006);
- *Effective Interview Technique* Bagus Brain Communication (2006);
- Sertifikasi Manajemen Risiko Level 2 dari Badan Sertifikasi Manajemen Risiko (2007);
- *Training Design Delivery Risk Management Academy* dari PT Bank Mandiri Tbk (2009);
- *Training for Trainers Risk Management Certification Level 2* dari Bankers Association for Risk Management (2010);
- *Risk Management Certification Refreshment Program* dari Bankers Association for Risk Management (2015); dan
- *Risk Management Certification Refreshment Program* dari Lembaga Pengembangan Perbankan Indonesia (2020).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Certification

- Banking General Management from Indonesian Banking Development Institute (1990);
- Branch Management Course from Indonesian Banking Development Institute (1996);
- BASE-24 Applied Communications Inc. (ACI), Nebraska, USA (1996);
- Risk Management Certification Level 2 from the Risk Management Certification Institution (2005);
- Public Speaking and Business Presentation from Tantowi Yahya Public Speaking School (2006);
- Project Management Workshop, ABN Amro (2006);
- Effective Interview Technique, Bagus Brain Communication (2006);
- Risk Management Certification Level 2 from the Risk Management Certification Institution (2007);
- Design Delivery Training, Risk Management Academy, PT Bank Mandiri Tbk (2009);
- Training for Trainers of Risk Management Certification Level 2, Bankers Association for Risk Management (2010);
- Risk Management Certification Refreshment Program, Bankers Association for Risk Management (2015); and
- Risk Management Certification Refreshment Program, Bankers Association for Risk Management (2020).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Independensi Komite Pemantau Risiko

Komite Pemantau Risiko dalam menjalankan tugas dan tanggung jawabnya bertindak secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Adapun aspek independensi Komite Pemantau Risiko dijelaskan sebagai berikut.

Independency of Risk Monitoring Committee

The Risk Monitoring Committee in performing its duties and responsibilities acts professionally and independently, as well as not receiving/intervening from/to other parties. Risk Monitoring Committee's independency aspects are explained hereinbelow.

Aspek Independensi Independency Aspect	Gunawan Tenggarahardja*	Oliver Simorangkir**	Zaenal Abidin, PhD	Medi Sejati	Yozef Abdulrachman
Tidak memiliki hubungan keuangan dengan Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali. Does not have financial relationship with the Board of Commissioners, Board of Directors, and Main and Controlling Shareholders.	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank, baik secara langsung maupun tidak langsung. Does not have share ownership relationship in the Bank, either directly or indirectly.	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Does not have management relationship in the Bank, Subsidiary, and affiliated company.	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Utama dan Pengendali, dan/atau sesama anggota Komite Pemantau Risiko. Does not have family relationship with the Board of Commissioners, Board of Directors, Main and Controlling Shareholders, and/or among members of Risk Monitoring Committee.	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Does not hold position as administrator of political party, state, and government.	√	√	√	√	√

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Rapat Komite Pemantau Risiko

Risk Monitoring Committee's Meeting

KEBIJAKAN DAN PELAKSANAAN RAPAT KOMITE PEMANTAU RISIKO

Policy and Implementation of Risk Monitoring Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Pemantau Risiko diatur dalam Pedoman Kerja Komite Pemantau Risiko The Policy and Implementation of Risk Monitoring Committee's Meeting are regulated in the Risk Monitoring Committee Charter	 Frekuensi Rapat Meeting Frequency
	Rapat diadakan sesuai keperluan Bank, sekurang-kurangnya setiap 4 (empat) kali dalam setahun. The meeting is held according to the Bank's requirement, at least 4 (four) times a year.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat hanya dapat dilaksanakan jika dihadiri oleh paling kurang 51% dari jumlah anggota komite termasuk seorang Komisaris Independen dan pihak independen. Komite Pemantau Risiko dapat mengundang Satuan Kerja Manajemen Risiko dan/atau Direktur yang membawahi Manajemen Risiko Bank serta dapat mengundang siapapun yang diperlukan sebagai narasumber bahasan, seperti Pejabat Eksekutif Bank, SKAI, auditor eksternal ataupun penasihat eksternal. A meeting can only be held if attended by at least 51% of the total committee members including an Independent Commissioner and independent party. The Risk Monitoring Committee may invite Risk Management Work Unit and/or Director in charge of the Bank's Risk Management and may invite any one needed as a referral in the discussion, such as the Bank's Executive Officer, Internal Audit Work Unit, external auditor, or external advisor.

Frekuensi dan Kehadiran Rapat Komite Pemantau Risiko

Sepanjang tahun 2022, Komite Pemantau Risiko telah menyelenggarakan rapat dengan tingkat kehadiran Komite Pemantau Risiko dalam rapat tersebut diuraikan sebagai berikut.

Risk Monitoring Committee's Meeting Frequency and Attendance

Throughout 2022, the Risk Monitoring Committee held meetings with the attendance rate of the Risk Monitoring Committee in such meetings as described below.

Tanggal Date	Agenda	Peserta Rapat Meeting Participants				
		Gunawan Tenggarahardja*	Oliver Simorangkir**	Zaenal Abidin, PhD	Medi Sejati	Yozef Abdulrachman
15 Maret 2022 15 March 2022	1. Laporan Profil Risiko Triwulan IV Tahun 2021; dan 2. Laporan Kepatuhan Triwulan IV Tahun 2021. 1. Risk Profile Report Quarter IV 2021; and 2. Compliance Report Quarter IV 2021.	-	√	√	√	√
13 April 2022	Mengoptimalkan <i>risk register</i> untuk keperluan Dewan Komisaris sebagai pengawas. Optimizing the risk register for the purposes of the Board of Commissioners as a supervisor.	-	√	√	√	√
20 Juli 2022 20 July 2022	1. Laporan Profil Risiko Semester I Tahun 2022; dan 2. Laporan Kepatuhan Semester I Tahun 2022. 1. Risk Profile Report Semester I 2022; and 2. Compliance Report Semester I 2022.	-	√	√	√	√
31 Oktober 2022 31 October 2022	1. Laporan Profil Risiko Triwulan III Tahun 2022; dan 2. Laporan Kepatuhan Triwulan III Tahun 2022. 1. Risk Profile Report Quarter III 2022; and 2. Compliance Report Quarter III 2022.	-	-	√	√	√
Total Kehadiran dalam Rapat Total Meeting Attendance		-	3	4	4	4
Total Rapat Total Meetings		-	3	4	4	4
Tingkat Kehadiran (%) Attendance Rate (%)		-	100.00	100.00	100.00	100.00

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2022

Selain menyelenggarakan rapat-rapat komite, Komite Pemantau Risiko memiliki program-program komite yang telah terlaksana dengan baik melalui kegiatan-kegiatan sebagai berikut.

1. Meninjau efektivitas pelaksanaan manajemen risiko;
2. Meninjau penilaian risiko oleh Satuan Kerja Manajemen Risiko (penelaahan profil risiko triwulanan dan membuat laporan ke Dewan Komisaris);
3. Mengawasi pelaksanaan rekomendasi komite;
4. Menelaah informasi manajemen risiko pada laporan publikasi (diskusi dengan manajemen dan tinjauan draft laporan yang dipublikasikan);
5. Membahas risiko top risk pada *Risk Taking Unit* (RTU); dan
6. Melaksanakan tugas khusus dan lain-lain (Rapat Komite Pemantau Risiko, Laporan Tahunan Komite Pemantau Risiko, dan tugas lain dari Ketua Komite/Dewan komisaris).

Brief Report on Implementation of Risk Monitoring Committee's Activities in 2022

Other than holding committee meetings, the Risk Monitoring Committee has committee programs that have been properly implemented through the following activities.

1. Reviewing the effectiveness of risk management implementation;
2. Reviewing risk assessment by the Risk Management Work Unit (reviewing risk profile quarterly and reporting it to the Board of Commissioners);
3. Supervising the implementation of the committee's recommendations;
4. Reviewing risk management information in published reports (discussing with management and reviewing published report drafts);
5. Discussing top risk in the Risk Taking Unit (RTU); and
6. Carrying out special and others duties (Risk Monitoring Committee Meetings, Risk Monitoring Committee Annual Report, and other duties from the Chair of the Committee/ Board of Commissioners).

Pelatihan dan/atau Peningkatan Komite Pemantau Risiko

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Pemantau Risiko dapat dilihat sebagai berikut.

Risk Monitoring Committee's Training and/or Development Programs

Information related to training and/or development programs attended by each member of Risk Monitoring Committee can be seen below.

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
Gunawan Tenggarahardja*	Ketua Chairman	Pelatihan dan/atau Peningkatan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Dewan Komisaris. Training and/or Development can be seen in the Board of Commissioners' Training and/or Development section.			
Oliver Simorangkir**	Anggota Member				
Zaenal Abidin, PhD	Anggota Member				
Medi Sejati	Anggota Member	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	Whistleblowing System	Internal Bank Bank's Internal	Juni 2022 June 2022
Yozef Abdulrachman	Anggota Member	Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	Whistleblowing System	Internal Bank Bank's Internal	Juni 2022 June 2022

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan komite yang dibentuk untuk membantu Dewan Komisaris melaksanakan pengawasan terkait kebijakan nominasi dan remunerasi anggota Direksi dan anggota Dewan Komisaris. Selain itu, tujuan pembentukan Komite juga untuk memastikan pelaksanaan tugas penerapan tata kelola Dewan Komisaris serta memenuhi persyaratan yang ditetapkan oleh otoritas pengawas Bank.

Nomination and Remuneration Committee

Nomination and Remuneration Committee is a committee established to assist the Board of Commissioners in performing supervision related to nomination and remuneration policy for members of Board of Directors and Board of Commissioners. In addition, the purpose of establishing the Committee is also to ensure the execution of duties in implementing the Board of Commissioners' governance and fulfilling the requirements set by the Bank's supervisory authority.

Pedoman Komite Nominasi dan Remunerasi

Untuk mendukung pelaksanaan tugas dan tanggung jawab, Komite Remunerasi dan Nominasi telah dilengkapi dengan Pedoman Kerja Komite Remunerasi dan Nominasi yang telah disahkan berdasarkan Keputusan Dewan Komisaris No. 003/SK-KOM/09/18 tanggal 20 September 2018 tentang Pedoman Komite Nominasi dan Remunerasi PT Bank Victoria International Tbk.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi bertugas dan bertanggung jawab untuk memberikan rekomendasi kepada Dewan Komisaris, termasuk namun tidak terbatas pada hal-hal sebagai berikut.

1. Terkait Kebijakan Nominasi:
 - a. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS; dan
 - b. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
2. Terkait Kebijakan Remunerasi:
 - a. Menyusun dan mengevaluasi remunerasi kepada anggota Dewan Komisaris, Direksi, dan Pejabat Eksekutif sampai dengan 1 (satu) tingkat di bawah Direksi;
 - b. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; dan
 - Kebijakan remunerasi bagi Pejabat Eksekutif sampai dengan 1 (satu) tingkat di bawah Direksi untuk disampaikan kepada Direksi;
 - c. Dalam melaksanakan tugas dan tanggung jawab terkait dengan kebijakan remunerasi wajib memperhatikan:
 - Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
 - Prestasi kerja individu;
 - Kewajaran dengan *peer group*; serta
 - Pertimbangan sasaran dan strategi jangka panjang Bank;
3. Terkait Tugas Lainnya:
 - a. Membantu Dewan Komisaris untuk memberikan rekomendasi tentang jumlah anggota Dewan Komisaris dan Direksi; dan
 - b. Membantu Direksi dalam melakukan pengkajian ulang terhadap sistem *Human Capital Management & General Affair* dan kebijakan pengembangan sumber daya manusia mulai dari rekrutmen, asesmen, peningkatan kompetensi, evaluasi, promosi, demosi, terminasi, suksesi, seleksi, dan lain-lain.

Komposisi, Masa Jabatan, dan Profil Komite Nominasi dan Remunerasi

Struktur keanggotaan Komite Nominasi dan Remunerasi berdasarkan Pedoman Kerja Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan 1 (satu)

Nomination and Remuneration Committee Charter

To support the implementation of duties and responsibilities, the Nomination and Remuneration Committee is equipped with the Nomination and Remuneration Committee Charter which was ratified based on the Board of Commissioners' Decision Letter No. 003/SK-KOM/09/18 dated 20 September 2018 on Guidelines of Nomination and Remuneration Committee of PT Bank Victoria International Tbk.

Duties and Responsibilities of Nomination and Remuneration Committee

The Nomination and Remuneration Committee's duties and responsibilities are to give recommendations to the Board of Commissioners, including but not limited to the following matters.

1. Related to Nomination Policy:
 - a. To prepare and provide recommendation on system and procedure of selection and/or replacement of members of Board of Commissioners and Board of Directors to the Board of Commissioners to be proposed to the GMS; and
 - b. To provide a recommendation about the candidates for the Board of Commissioners and/or the Board of Directors to the Board of Commissioners to be proposed to the GMS;
2. Related to Remuneration Policy:
 - a. To prepare and evaluate the remuneration for members of the Board of Commissioners, Board of Directors, and Executive Officers up to 1 (one) level below the Board of Directors;
 - b. To give recommendations to the Board of Commissioners on:
 - The remuneration policy for the Board of Commissioners and Board of Directors to be proposed to the GMS; and
 - The remuneration policy for the Executive Officers up to 1 (one) level below the Board of Directors to be delivered to the Board of Directors;
 - c. In performing duties and responsibilities related to the remuneration policy, the Bank must consider:
 - Financial performance and fulfillment of the reserve as stipulated in the applicable laws and regulations;
 - Individual work achievement;
 - Fairness with peer group; and
 - Consideration on the Bank's long-term goals and strategies;
3. Related to Other Duties:
 - a. To assist the Board of Commissioners in giving the recommendations about the number of members of the Board of Commissioners and the Board of Directors; and
 - b. To assist the Board of Directors in re-assessing the Human Capital Management & General Affair system and human capital development policy starting from the recruitment, assessment, competency development, evaluation, promotion, demotion, termination, succession, selection, and others.

Composition, Term of Office, and Profile of the Nomination and Remuneration Committee

The Nomination and Remuneration Committee's structure based on the Nomination and Remuneration Committee Charter shall at least comprise 3 (three) members, with 1 (one) chairperson who is

orang ketua yang merupakan Komisaris Independen dan anggota lainnya yang dapat berasal dari anggota Dewan Komisaris, pihak independen yang berasal dari luar Bank, dan seorang Pejabat eksekutif yang membawahi Divisi *Human Capital Management*.

Masing-masing anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan oleh Dewan Komisaris melalui mekanisme rapat. Untuk anggota Komite Nominasi dan Remunerasi yang merangkap sebagai anggota Dewan Komisaris, masa jabatannya sama dengan masa kerja penunjukan sebagai anggota Dewan Komisaris yang ditentukan oleh RUPS. Untuk Komite Nominasi dan Remunerasi yang bukan merupakan anggota Dewan Komisaris, masa jabatannya tidak lebih lama dari masa jabatan Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan.

Periode 26 Juli 2018 - 9 November 2022

Keanggotaan Komite Nominasi dan Remunerasi periode 26 Juli 2018 - 9 November 2022 yang diangkat berdasarkan Keputusan Direksi No. 007/SK-DIR/07/18 tanggal 26 Juli 2018 sebagai berikut.

an Independent Commissioner and other members who may come from Board of Commissioners' members, independent parties from external Bank, and one Executive Officer in charge of the Human Capital Management Division.

Each member of the Nomination and Remuneration Committee is appointed and dismissed by the Board of Commissioners through meeting mechanism. Nomination and Remuneration Committee's members who hold concurrent position as Board of Commissioners' members will have the same term of office as the term of office of their appointment as Board of Commissioners' members, as determined by the GMS. Nomination and Remuneration Committee's members who are not Board of Commissioners' members will have their term of office not longer than the Board of Commissioners' term of office, without prejudice to the Board of Commissioners' rights to dismiss them.

Period of 26 July 2018 - 9 November 2022

Nomination and Remuneration Committee's members for the period of 26 July 2018 - 9 November 2022 were appointed based on the Board of Directors' Decision Letter No. 007/SK-DIR/07/18 dated 26 July 2018 as follows.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Gunawan Tenggarahardja	Ketua Chairperson	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Perbankan Banking
Oliver Simorangkir	Anggota Member	Komisaris Utama President Commissioner	Bisnis Business
Syahda Candra	Anggota Member	Kepala Divisi <i>Human Capital Management & General Affair</i> Head of Human Capital Management & General Affair Division	<i>Human Capital</i>

Periode 9 November 2022 - Sekarang

Keanggotaan Komite Nominasi dan Remunerasi periode 9 November 2022 - sekarang yang diangkat berdasarkan Keputusan Direksi No. 002C/DIR-EKS/11/22 tanggal 9 November 2022 sebagai berikut.

Period of 9 November 2022 - Now

Members of Nomination and Remuneration Committee for the period of 9 November 2022 - now were appointed based on the Board of Directors' Decision Letter No. 002C/DIR-EKS/11/22 dated 9 November 2022 are as follows.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Gunawan Tenggarahardja	Ketua Chairperson	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Perbankan Banking
Sia Leng Ho	Anggota Member	Komisaris Commissioner	Bisnis Business
Syahda Candra	Anggota Member	Kepala Divisi <i>Human Capital Management & General Affair</i> Head of Human Capital Management & General Affair Division	<i>Human Capital</i>

Profil Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee's Profile

GUNAWAN TENGGAHARDJA

Ketua
Chairperson

SIA LENG HO

Anggota
Member

Dasar Pengangkatan Basis of Appointment

Surat Keputusan Direksi No. 002C/DIR-EKS/11/22 tanggal 9 November 2022 (2022-Sekarang).

Board of Directors' Decision Letter No. 002C/DIR-EKS/11/22 dated 9 November 2022 (2022-Now).

Profil dapat dilihat pada profil Dewan Komisaris.
Profile can be seen in the Board of Commissioners' profile chapter.

SYAHDA CANDRA

Anggota
Member

 **Kewarganegaraan**
Nationality
Indonesia / Indonesian

 **Tempat Lahir**
Place of Birth
Jakarta

 **Usia**
Age
49 tahun / years old

 **Domisili**
Domicile
Jakarta

Dasar Hukum Penunjukkan dan Periode Menjabat

Surat Keputusan Direksi No. 002C/DIR-EKS/11/22 tanggal 9 November 2022 (2022-Sekarang).

Riwayat Pendidikan

Sarjana Psikologi dari Universitas Persada Indonesia YAI, Jakarta (1998).

Rangkap Jabatan Saat Ini

Kepala Divisi *Human Capital Management & General Affair* Bank Victoria (sejak 2019).

Riwayat Jabatan Sebelumnya

- *Senior Staff Human Resource Department (Recruitment and Man Power)* PT Bank Ekonomi Rahardja (1997-2000);
- *Assistant Manager Human Resource Department* PT Hawaii Confectionery Factory (2001-2002); dan
- *Supervisor Human Resource Department* PT JS Multi Collection (2002-2003).

Menjabat di Bank Victoria sebagai:

- Kepala Divisi *Human Resource and General Affair* (2003-2012);
- Kepala Divisi *Human Capital Management* (2012-2017); dan
- Kepala Divisi *Human Resource and General Affair* (2019).

Sertifikasi

Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2019-2021).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Basis of Appointment and Term of Office

Board of Directors' Decision Letter No. 002C/DIR-EKS/11/22 dated 9 November 2022 (2022-Now).

Education

Bachelor of Psychology from Universitas Persada Indonesia YAI University, Jakarta (1998).

Current Concurrent Position

Head of Human Capital Management & General Affair Division of Bank Victoria (since 2019).

History of Previous Positions

- Senior Staff of Human Resource Department (Recruitment and Manpower) of PT Bank Ekonomi Rahardja (1997-2000);
- Assistant Manager of Human Resource Department of PT Hawaii Confectionery Factory (2001-2002); and
- Supervisor of Human Resource Department of PT JS Multi Collection (2002-2003).

Held positions at Bank Victoria as:

- Head of Human Resources and General Affair Division (2003-2012);
- Head of Human Capital Management Division (2012-2017); and
- Head of Human Resources and General Affair Division (2019).

Certification

Certification in Banking Risk Management Level 3 from the Banking Profession Certification Institute (2019-2021).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Independensi Komite Nominasi dan Remunerasi

Independensi dan profesionalitas Komite Nominasi dan Remunerasi dibutuhkan dalam menjalankan tugas dan tanggung jawabnya mendukung fungsi pengawasan Dewan Komisaris. Berikut informasi pemenuhan aspek independensi anggota Komite Nominasi dan Remunerasi Bank Victoria.

Independency of Nomination and Remuneration Committee

The Nomination and Remuneration Committee is required to be independent and professional in performing its duties and responsibilities to support the Board of Commissioners' supervisory function. Information on the fulfillment of independency aspects of Nomination and Remuneration Committee's members of Bank Victoria is as follows.

Aspek Independensi Independency Aspect	Gunawan Tenggarahardja	Sia Leng Ho*	Oliver Simorangkir**	Syahda Candra
Tidak memiliki hubungan keuangan dengan Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali. Does not have financial relationship with the Board of Commissioners, Board of Directors, and Main and Controlling Shareholders.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank, baik secara langsung maupun tidak langsung. Does not have share ownership relationship in the Bank, either directly or indirectly.	√	√	√	√
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Does not have management relationship in the Bank, Subsidiary, and affiliated company.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Utama dan Pengendali, dan/atau sesama anggota Komite Nominasi dan Remunerasi. Does not have family relationship with the Board of Commissioners, Board of Directors, Main and Controlling Shareholders, and/or among members of Nomination and Remuneration Committee.	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Does not hold position as administrator of political party, state, and government.	√	√	√	√

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Rapat Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee's Meeting

KEBIJAKAN DAN PELAKSANAAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Nomination and Remuneration Committee's Meeting Policy and Implementation

 Kebijakan dan Pelaksanaan Rapat Komite Nominasi dan Remunerasi diatur dalam Pedoman Kerja Komite Nominasi dan Remunerasi The Policy and Implementation of Nomination and Remuneration Committee's Meeting are regulated in the Nomination and Remuneration Committee Charter	 Frekuensi Rapat Meeting Frequency
	Rapat diadakan minimal 4 (empat) kali dalam 1 (satu) tahun. Meeting is held at least 4 (four) times in 1 (one) year.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat hanya dapat dilaksanakan jika dihadiri oleh paling kurang 51% dari jumlah anggota komite termasuk seorang Komisaris Independen dan Pejabat Eksekutif. A meeting can only be held if attended by at least 51% of the total committee members including an Independent Commissioner and Executive Officer.

Frekuensi dan Kehadiran Rapat Komite Nominasi dan Remunerasi

Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah menyelenggarakan rapat dengan tingkat kehadiran Komite Nominasi dan Remunerasi dalam rapat tersebut diuraikan sebagai berikut.

Nomination and Remuneration Committee's Meeting Frequency and Attendance

Throughout 2022, the Nomination and Remuneration Committee held meetings with the attendance rate of the Nomination and Remuneration Committee in such meetings as described below.

Tanggal Date	Agenda	Peserta Rapat Meeting Participants			
		Gunawan Tenggarahardja	Sia Leng Ho*	Oliver Simorangkir**	Syahda Candra
30 Mei 2022 30 May 2022	1. Rekomendasi pencalonan Direktur Utama yaitu Achmad Friscantono; 2. Rekomendasi pencalonan Komisaris Utama yaitu Zaenal Abidin, PhD; dan 3. Rekomendasi pencalonan Komisaris Independen yaitu Adhi Brahmantya. 1. Recommendations for the nomination of the President Director, namely Achmad Friscantono; 2. Recommendations for the nomination of President Commissioner, namely Zaenal Abidin, PhD; and 3. The recommendation for the nomination of Independent Commissioner, namely Adhi Brahmantya.	√	-	√	√
8 Juni 2022 8 June 2022	Kebijakan remunerasi bagi pengurus dan karyawan tahun 2022. Remuneration policy for the management and employees in 2022.	√	-	√	√
29 Juli 2022 29 July 2022	Rekomendasi pencalonan Komisaris Independen yaitu Sia Leng Ho. The recommendation for the nomination of Independent Commissioner, namely Sia Leng Ho.	√	-	√	√
7 Oktober 2022 7 October 2022	Penerimaan <i>Advisor of Infrastructure, Technology, and Change Management Office</i> . Recruitment of Advisor of Infrastructure, Technology, and Change Management Office.	√	-	√	√
16 Desember 2022 16 December 2022	Evaluasi Komposisi Direksi dan Pejabat Eksekutif. Evaluation of the Composition of Board of Directors and Executive Officers.	√	√	-	√
Total Kehadiran dalam Rapat Total Meeting Attendance		5	1	4	5
Total Rapat Total Meetings		5	1	4	5
Tingkat Kehadiran (%) Attendance Rate (%)		100.00	100.00	80.00	100.00

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi Tahun 2022

Selama tahun 2022, Komite Nominasi dan Remunerasi melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut.

1. Rekomendasi pencalonan Direktur Utama Achmad Friscantono;
2. Rekomendasi pencalonan Komisaris Utama Independen Zaenal Abidin, PhD;
3. Rekomendasi pencalonan Komisaris/Komisaris Independen Adhi Brahmantya;
4. Kebijakan remunerasi bagi pengurus dan karyawan tahun 2022;
5. Rekomendasi pencalonan Komisaris/Komisaris Independen Sia Leng Ho;
6. Penerimaan *Advisor of Infrastructure, Technology, and Change Management Office*; dan
7. Evaluasi komposisi Direksi dan Pejabat Eksekutif.

Brief Report on Implementation of Nomination and Remuneration Committee's Activities in 2022

Throughout 2022, the Nomination and Remuneration Committee carried out its duties and responsibilities and provided several recommendations, including the following.

1. Recommendation for the nomination of the President Director Achmad Friscantono;
2. Recommendation for the nomination of Independent President Commissioner Zaenal Abidin, PhD;
3. Recommendation for the nomination of Commissioner/Independent Commissioner Adhi Brahmantya;
4. Remuneration policy for the management and employees in 2022;
5. Recommendation for the nomination of Commissioner/Independent Commissioner Sia Leng Ho;
6. Recruitment of Advisor of Infrastructure, Technology, and Change Management Office; and
7. Evaluation of the composition of Board of Directors and Executive Officers.

Pelatihan dan/atau Peningkatan Komite Nominasi dan Remunerasi

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Nominasi dan Remunerasi dapat dilihat sebagai berikut.

Nomination and Remuneration Committee's Training and/or Development Programs

Information related to training and/or development programs attended by each member of Nomination and Remuneration Committee can be seen below.

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
Gunawan Tenggarahardja	Ketua Chairman	Pelatihan dan/atau Peningkatan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Dewan Komisaris. Competency development can be seen in the Board of Commissioners Competency Development section.			
Sia Leng Ho*	Anggota Member				
Oliver Simorangkir**	Anggota Member				
Syahda Candra	Anggota Member	<i>Seminar Public</i> Public Seminar	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan Strategy of Preparing Digital Talent to Support Digital Transformation in the Financial Services Industry	Otoritas Jasa keuangan Institute	Januari 2022 January 2022
		<i>Seminar Public</i> Public Seminar	Kesiapan Industri Jasa keuangan dalam Mendukung Literasi Digital Konsumen Jasa Keuangan Readiness of the Financial Services Industry in Supporting Financial Services Consumer Digital Literacy	Otoritas Jasa keuangan Institute	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
		<i>Training Inhouse</i> In-house Training	<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
		<i>Seminar Public</i> Public Seminar	Rapat Dengar Pendapat Rancangan Peraturan Otoritas Jasa Keuangan Sumber Daya Manusia Bank Umum Hearing Meeting on the Draft Financial Services Authority Regulation on Human Resources for Commercial Banks	Otoritas Jasa Keuangan Financial Services Authority	Februari 2022 February 2022
		<i>Seminar Public</i> Public Seminar	Dari Bank Hybrid Menuju Bank Digital From Hybrid Bank to Digital Bank	Otoritas Jasa keuangan Institute	Februari 2022 February 2022
		<i>Seminar Public</i> Public Seminar	Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa keuangan Institute	Maret 2022 March 2022
		<i>Training Inhouse</i> In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		<i>Training Inhouse</i> In-house Training	<i>Bank Digitalization: Lessons Learned from Asian Countries</i>	Otoritas Jasa keuangan Institute	Mei 2022 May 2022
		<i>Training Inhouse</i> In-house Training	<i>Risk Register</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Training Inhouse</i> In-house Training	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		<i>Training Inhouse</i> In-house Training	<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
		<i>Training Inhouse</i> In-house Training	<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
		<i>Seminar Public</i> Public Seminar	<i>Digital Leadership</i> untuk Memperkuat Transformasi Digital Digital Leadership to Strengthen Digital Transformation	Otoritas Jasa keuangan Institute	Juli 2022 July 2022
		<i>Training Inhouse</i> In-house Training	<i>Forum Group Discussion: Innovation and Governance for Higher Level of Convenience Banking and Town Hall 2022</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
		<i>Training Inhouse</i> In-house Training	Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
		<i>Seminar Public</i> Public Seminar	ABA Virtual Study Tour Indonesia 2022	ASEAN Bankers Association and Asosiasi Bank of Malaysia	Oktober 2022 October 2022
		<i>Seminar Public</i> Public Seminar	<i>Helping Employee Engaged in A Volatility, Uncertainty, Complexity, Ambiguity World</i>	Forum Human Capital Perbankan Indonesia Human Capital Forum of Indonesian Banking	Oktober 2022 October 2022
		<i>Seminar Public</i> Public Seminar	<i>Technology for Humanity the Future of Marketing</i>	PT Gramedia Pustaka utama	November 2022
		<i>Training Certification</i>	Persiapan Ujian Sertifikasi <i>Human Resources Manager</i> Preparation of Human Resource Manager Certification Exam	PT Sinergi Garwita Pratama	November 2022
		Sertifikasi Certification	Sertifikasi <i>Human Resources Manager</i> Human Resource Manager Certification	PT Sinergi Garwita Pratama dan Badan Nasional Sertifikasi Profesi PT Sinergi Garwita Pratama and National Professional Certification Agency	November 2022
		<i>Seminar Public</i> Public Seminar	Membangun <i>Personal Branding: Kunci Sukses dalam Berkarir dan Berkinerja</i> Building Personal Branding: The Key to Success in Career and Performance	Otoritas Jasa keuangan Institute	Desember 2022 December 2022
		<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

* Efektif menjabat sejak tanggal 9 November 2022.

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* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Komite Audit

Komite Audit dibentuk untuk mendukung Dewan Komisaris dalam melaksanakan fungsi pengawasan di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko dan pengendalian internal secara efektif dan independen. Komite Audit juga melakukan pengawasan pada kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

Pedoman Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang telah dimutakhirkan melalui Keputusan Dewan Komisaris No. 002/SK-KOM/11/22 tanggal 4 November 2022 tentang Piagam dan Pedoman Kerja Komite Audit PT Bank Victoria International Tbk.

Audit Committee

The Audit Committee is established to assist the Board of Commissioners in performing supervisory function of effective and independent implementation and reporting financial records, adequacy of risk management, and internal control. The Audit Committee also supervises compliance with the applicable laws and regulations.

Audit Committee Charter

The Audit Committee already has the Audit Committee Charter which was ratified under the Board of Commissioners' Decision Letter No. 002/SK-KOM/11/22 dated 4 November 2022 on the Charter and Work Guidelines of the Audit Committee of PT Bank Victoria International Tbk.

Tugas dan Tanggung Jawab Komite Audit

Tugas dan tanggung jawab Komite Audit sesuai dengan Piagam Komite Audit sebagai berikut.

1. Melakukan penelaahan dan klarifikasi atas informasi keuangan yang akan dikeluarkan kepada publik dan/atau pihak otoritas;
2. Melakukan seleksi, penunjukan, dan pengawasan pekerjaan auditor independen;
3. Mengevaluasi efektivitas pelaksanaan pekerjaan auditor independen;
4. Mengevaluasi efektivitas pelaksanaan fungsi audit internal;
5. Mengevaluasi efektivitas pengendalian internal;
6. Memastikan kegiatan operasi bank dijalankan dengan mematuhi peraturan perundang-undangan yang berlaku;
7. Melakukan koordinasi dengan Komite Manajemen Risiko dalam hal pemantauan risiko dan mitigasinya; dan
8. Melakukan penilaian sendiri terhadap efektivitas pelaksanaan tugas Komite Audit.

Komposisi, Masa Jabatan, dan Profil Komite Audit

Komite Audit terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua dan 2 (dua) orang pihak independen dengan kompetensi dan kualifikasi di bidang keuangan, hukum, dan perbankan. Masing-masing anggota Komite Audit diangkat dan diberhentikan melalui Surat Keputusan Direksi berdasarkan hasil rapat Dewan Komisaris setelah mendapat rekomendasi dari Komite Nominasi dan Remunerasi.

Untuk anggota Komite Audit yang merangkap sebagai anggota Dewan Komisaris, masa jabatannya sama dengan masa kerja penunjukan sebagai anggota Dewan Komisaris yang ditentukan oleh RUPS. Sedangkan, untuk Komite Audit yang bukan merupakan anggota Dewan Komisaris, masa jabatannya tidak lebih lama dari masa jabatan Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan.

Periode 26 Oktober 2021 - 9 November 2022

Berdasarkan Keputusan Direksi No. 007/SK-DIR/10/21 tanggal 26 Oktober 2021, struktur dan keanggotaan Komite Audit diuraikan sebagai berikut.

Duties and Responsibilities of Audit Committee

Duties and responsibilities of the Audit Committee in accordance with the Audit Committee Charter are as follows.

1. Reviewing and clarifying the financial information to be issued to the public and/or authorities;
2. Selecting, appointing, and monitoring independent auditor's work;
3. Evaluating the effectiveness of implementation of independent auditor function;
4. Evaluating the effectiveness of implementation of internal audit function;
5. Evaluating the effectiveness of internal control;
6. Ensuring the bank's operational activities are carried out in compliance with the applicable laws and regulations;
7. Coordinating with the Risk Management Committee in risk monitoring and mitigation; and
8. Conducting self-assessment on the effectiveness of implementation of Audit Committee's duties.

Composition, Term of Office, and Profile of the Audit Committee

The Audit Committee consists of 1 (one) Independent Commissioner as Chairman and 2 (two) independent parties with competencies and qualifications in finance, legal, and banking. Each member of Audit Committee is appointed and dismissed under a Board of Directors' Decision Letter based on Board of Commissioners' meeting results, after receiving recommendation from the Nomination and Remuneration Committee.

Audit Committee members who also serve as Board of Commissioners' members have the same term of office as the term of office of their appointment as Board of Commissioners' members, as determined by the GMS. Audit Committee's members who are not Board of Commissioners' members will have the term of office not longer than the Board of Commissioners' term of office, without prejudice to the Board of Commissioners' rights to dismiss them.

Period of 26 October 2021 - 9 November 2022

Based on the Board of Directors' Decision Letter No. 007/SK-DIR/10/21 dated 26 October 2021, Audit Committee's structure is as follows.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Gunawan Tenggahardja	Ketua Chairman	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	Perbankan Banking
Medi Sejati	Anggota Member	Pihak Independen Independent Party	Perbankan dan Audit Banking and Audit
Yozef Abdulrachman	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko dan Perbankan Risk Management and Banking

Periode 9 November 2022 - Sekarang

Berdasarkan Keputusan Direksi No. 002A/SK-DIR/11/22 tanggal 9 November 2022, struktur dan keanggotaan Komite Audit diuraikan sebagai berikut.

Period of 9 November 2022 - Now

Based on the Board of Directors' Decision Letter No. 002A/SK-DIR/11/22 dated 9 November 2022, the structure of Audit Committee is described as follows.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Zaenal Abidin, PhD	Ketua Chairman	Komisaris Utama Independen Independent President Commissioner	Perbankan, Manajemen Risiko, dan GCG Banking, Risk Management, and GCG
Medi Sejati	Anggota Member	Pihak Independen Independent Party	Perbankan dan Audit Banking and Audit
Yozef Abdulrachman	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko dan Perbankan Risk Management and Banking

Profil Komite Audit

Profil Ketua Komite Audit dapat dilihat pada profil Dewan Komisaris dan profil anggota Komite Audit dapat dilihat pada profil Komite Pemantau Risiko.

Audit Committee's Profile

Profile of Audit Committee's Chairman can be seen in the Board of Commissioners' profile, and Audit Committee members' profile can be seen in the Risk Monitoring Committee's profile.

Independensi Komite Audit

Seluruh anggota Komite Audit telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Bank, dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Audit, yang diuraikan sebagai berikut.

Independency of the Audit Committee

The entire members of the Audit Committee have satisfied all independency criteria and are capable of performing their duties independently, and uphold the Bank's interest and cannot be influenced by any party whomsoever. This can be seen in the independency aspects fulfilled by the entire Audit Committee members as described below.

Aspek Independensi Independency Aspect	Zaenal Abidin, PhD*	Gunawan Tenggarahardja**	Medi Sejati	Yozef Abdulrachman
Tidak memiliki hubungan keuangan dengan Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali. Does not have financial relationship with the Board of Commissioners, Board of Directors, and Main and Controlling Shareholders.	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di Bank, baik secara langsung maupun tidak langsung. Does not have share ownership relationship in the Bank, either directly or indirectly.	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di Bank, Entitas Anak, maupun perusahaan afiliasi. Does not have management relationship in the Bank, Subsidiary, and affiliated company.	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Utama dan Pengendali, dan/atau sesama anggota Komite Audit. Does not have family relationship with the Board of Commissioners, Board of Directors, Main and Controlling Shareholders, and/or among members of Audit Committee.	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Does not hold position as administrator of political party, state, and government.	✓	✓	✓	✓

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Rapat Komite Audit

Audit Committee's Meeting

KEBIJAKAN DAN PELAKSANAAN KOMITE AUDIT Audit Committee's Policy and Implementation

 Kebijakan dan Pelaksanaan Rapat Komite Nominasi dan Remunerasi diatur dalam Pedoman Kerja Komite Nominasi dan Remunerasi The Policy and Implementation of Audit Committee's Meeting are regulated in the Audit Committee Charter	 Frekuensi Rapat Meeting Frequency Rapat diadakan sesuai keperluan Bank, minimal setiap 3 (tiga) bulan sekali, yang dipimpin langsung oleh Ketua Komite Audit. Meeting is held according to the Bank's requirement, at least once every 3 (three) months, chaired directly by the Chairman of Audit Committee.
	 Pelaksanaan Rapat Meeting Implementation Rapat Komite Audit dapat mengundang Divisi SKAI & Anti Fraud dan/atau Direktur yang membawahi Divisi SKAI & Anti Fraud, Pejabat Eksekutif Bank, kantor akuntan publik sebagai auditor eksternal Bank, ataupun penasehat ahli dari eksternal jika diperlukan. An Audit Committee meeting may invite SKAI & Anti Fraud Division and/or the Director in charge of SKAI & Anti Fraud Division, the Bank's Executive Officer, public accounting firm as the Bank's external auditor, or external expert advisor if necessary.

Frekuensi dan Kehadiran Rapat Komite Audit

Sepanjang tahun 2022, Komite Audit telah menyelenggarakan rapat dengan tingkat kehadiran Komite Audit dalam rapat tersebut diuraikan sebagai berikut.

Audit Committee's Meeting Frequency and Attendance

Throughout 2022, the Audit Committee held meetings with the attendance rate of the Audit Committee in such meetings as described below.

Tanggal Date	Agenda	Peserta Rapat Meeting Participants			
		Zaenal Abidin, PhD*	Gunawan Tenggarahardja**	Medi Sejati	Yozef Abdulrachman
15 Maret 2022 15 March 2022	Realisasi rencana audit triwulan IV sampai dengan Februari 2022. Realization of the quarter IV audit plan until February 2022.	√	√	√	√
25 Maret 2022 25 March 2022	Closing meeting audit oleh Purwantono, Sungkoro & Surja (member of Ernst & Young) untuk Laporan Keuangan Konsolidasian PT Bank Victoria International Tbk tahun buku 2021. Audit closing meeting by Purwantono, Sungkoro & Surja (member of Ernst & Young) for the Consolidated Financial Statements of PT Bank Victoria International Tbk for the 2021 fiscal year.	√	√	√	√
20 Juli 2022 20 July 2022	Realisasi dan rencana audit triwulan II tahun 2022. Realization and audit plan for the quarter II of 2022.	√	√	√	√
27 Juli 2022 27 July 2022	Kick off meeting oleh Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja (member of Ernst & Young) untuk Laporan Keuangan Konsolidasian PT Bank Victoria International Tbk dan Entitas Anak periode Januari-Juli 2022. Kick off meeting by Public Accounting Firm (KAP) Purwantono, Sungkoro & Surja (member of Ernst & Young) for the Consolidated Financial Statements of PT Bank Victoria International Tbk and Subsidiaries for the period of January-July 2022.	√	√	√	√
14 September 2022	Exit meeting oleh KAP Purwantono, Sungkoro & Surja (member of Ernst & Young) untuk Laporan Keuangan Konsolidasian PT Bank Victoria International Tbk dan Entitas Anak periode Januari-Juli 2022. Exit meeting by KAP Purwantono, Sungkoro & Surja (member of Ernst & Young) for the Consolidated Financial Statements of PT Bank Victoria International Tbk and Subsidiaries for the period of January-July 2022.	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants			
		Zaenal Abidin, PhD*	Gunawan Tenggarahardja**	Medi Sejati	Yozef Abdulrachman
31 Oktober 2022 31 October 2022	Realisasi dan rencana audit triwulan III tahun 2022. Realization and audit plan for the quarter III of 2022.	√	√	√	√
14 November 2022	Kick off meeting audit oleh KAP Purwantono, Sungkoro dan Surja (<i>member of Ernst & Young</i>) untuk Laporan Keuangan Konsolidasian PT Bank Victoria International Tbk dan Entitas Anak periode 31 Desember 2022. Kick off audit meeting by KAP Purwantono, Sungkoro and Surja (<i>member of Ernst & Young</i>) for the Consolidated Financial Statements of PT Bank Victoria International Tbk and Subsidiaries for the period of 31 December 2022.	√	√	√	√
Total Kehadiran dalam Rapat Total Meeting Attendance		7	7	7	7
Total Rapat Total Meetings		7	7	7	7
Tingkat Kehadiran (%) Attendance Rate (%)		100.00	100.00	100.00	100.00

* Efektif menjabat sejak tanggal 9 November 2022.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* Effectively serving since 9 November 2022.

** Effectively not serving since 9 November 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Audit Tahun 2022

Pada tahun 2022, Komite Audit telah melakukan penelaahan dan peninjauan, baik melalui analisa laporan maupun melalui rapat yang hasilnya disampaikan kepada Dewan Komisaris, antara lain:

1. Penelaahan dan klarifikasi atas laporan keuangan;
2. Pelaksanaan audit eksternal oleh KAP (evaluasi pelaksanaan audit dan rekomendasi penunjukan KAP);
3. Evaluasi efektivitas pelaksanaan fungsi internal audit (Penelaahan Laporan Hasil Pemeriksaan SKAI, monitoring tindak lanjut temuan SKAI, *review internal audit charter*, rapat berkala kinerja SKAI, dan evaluasi kinerja Divisi SKAI & *Anti Fraud*);
4. Review efektifitas pengendalian internal;
5. Review kepatuhan pelaksanaan peraturan/Undang-undang; serta
6. Rapat Komite Audit, Laporan Tahunan Komite Audit, dan tugas lain dari Ketua Komite/Dewan Komisaris.

Pelatihan dan/atau Peningkatan Komite Audit

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Audit dapat dilihat pada bagian Dewan Komisaris dan Komite Pemantau Risiko.

Brief Report on Implementation of Audit Committee's Activities in 2022

In 2022, the Audit Committee conducted assessment and review, either through report analysis or through meetings, of which the results were submitted to the Board of Commissioners, among others:

1. Reviewing and clarifying the financial statements;
2. Implementing external audit by KAP (evaluating the audit implementation and KAP appointment recommendations);
3. Evaluating the effectiveness of internal audit function implementation (Reviewing SKAI Audit Report, monitoring follow-up of SKAI findings, reviewing internal audit charters, periodic meetings of SKAI performance, and evaluating SKAI & Anti Fraud Division performance);
4. Reviewing the effectiveness of internal control;
5. Reviewing the compliance of the implementation with the regulations/laws; and
6. Audit Committee meetings, Audit Committee Annual Report, and other duties of the Committee Chair/Board of Commissioners.

Audit Committee's Training and/or Development Programs

Information related to training and/or development programs attended by each member of Audit Committee can be seen below.

ORGAN PENDUKUNG DEWAN KOMISARIS

Board of Commissioners Supporting Organ

Dalam menjalankan tugasnya, Dewan Komisaris juga dibantu oleh organ yang berada di bawah Dewan Komisaris, yaitu Sekretaris Dewan Komisaris.

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris adalah organ Dewan Komisaris yang diangkat oleh Bank yang bertugas membantu kelancaran kegiatan administrasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Sekretaris Dewan Komisaris bertanggung jawab untuk mengkoordinasikan kegiatan identifikasi, perencanaan dan pelaksanaan strategi pengelolaan kegiatan kesekretariatan dan protokoler Dewan Komisaris demi terciptanya fungsi Kesekretariatan Dewan Komisaris yang berjalan efektif, efisien dan mendukung kelancaran aktivitas Dewan Komisaris. Dalam pelaksanaan tugasnya, Sekretaris Dewan Komisaris bertanggung jawab langsung kepada Dewan Komisaris.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Tugas dan tanggung jawab Sekretaris Dewan Komisaris meliputi:

1. Membantu Dewan Komisaris dalam menjaga agar pelaksanaan BOC *Charter* secara teknis dapat dilakukan dengan tertib;
2. Mengatur terselenggaranya rapat Dewan Komisaris;
3. Menyiapkan risalah rapat untuk disahkan dalam rapat berikutnya;
4. Menyiapkan laporan tentang pelaksanaan keputusan rapat guna dikaji dalam rapat berikutnya; dan
5. Menjaga kerahasiaan seluruh dokumen yang menurut sifatnya harus dirahasiakan.

In carrying out its duties, the Board of Commissioners is also supported by organs under its supervision, namely Board of Commissioners' Secretary.

Secretary of the Board of Commissioners

Secretary of the Board of Commissioners is a Board of Commissioners' organ appointed by the Bank with duty to assist the smooth administration of implementation of Board of Commissioners' duties and responsibilities. Secretary of the Board of Commissioners is responsible for coordinating identification, planning, and implementation of strategy of secretariat management and Board of Commissioners' protocols to create effective and efficient Board of Commissioners' secretariat function, and support the smooth running of Board of Commissioners' activities. In implementing the duties, the Secretary of the Board of Commissioners is directly responsible to the Board of Commissioners.

Duties and Responsibilities of Board of Commissioners' Secretary

Duties and responsibilities of Board of Commissioners' secretary include:

1. To help the Board of Commissioners in maintaining the implementation of BOC *Charter* technically, so that it can be conducted in an orderly manner;
2. To manage the implementation of Board of Commissioners' meetings;
3. To prepare minutes of meeting to be validated in the next meeting;
4. To prepare report on the implementation of meeting decisions in order to be reviewed in the next meeting; and
5. To maintain the confidentiality of all confidential documents.

KOMITE DI BAWAH DIREKSI

Board of Directors' Subordinate Committees

Komite Manajemen Risiko

Komite Manajemen Risiko adalah komite eksekutif di bawah Direksi yang dibentuk dalam rangka menunjang efektivitas pelaksanaan proses dan sistem manajemen risiko sesuai dengan

Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors which was formed to support the effectiveness of the process implementation and risk management system in

skala dan kompleksitas usaha Bank. Komite Manajemen Risiko dalam penerapan manajemen risiko dilakukan secara sistematis, terintegrasi, dan berkesinambungan.

Pedoman Komite Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Pernyataan Independensi Komite Manajemen Risiko

Komite Manajemen Risiko bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Manajemen Risiko

Dalam menjalankan fungsinya, Komite Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut.

1. Melakukan pengembangan atas penerapan budaya risiko untuk setiap jenjang organisasi;
2. Mengevaluasi dan menyesuaikan Kebijakan dan Pedoman Umum Penerapan Manajemen Risiko dengan kebijakan otoritas yang disesuaikan dengan ukuran dan kompleksitas usaha Bank serta risiko yang melekat pada Bank;
3. Mengevaluasi arah, strategi, dan program manajemen risiko;
4. Mengevaluasi penerapan manajemen risiko, yang meliputi:
 - a. Pemantauan terhadap implementasi Kebijakan dan Pedoman Umum Penerapan Manajemen Risiko;
 - b. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional Bank dan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko;
 - c. Pengkajian secara berkala terhadap proses manajemen risiko;
 - d. Pengkajian terhadap usulan aktivitas/produk baru dan penerbitan produk dan/atau pelaksanaan aktivitas tertentu, termasuk mengevaluasi sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan; dan
 - e. Pengungkapan manajemen risiko paling sedikit mencakup kinerja manajemen risiko dan arah kebijakan manajemen risiko.

Struktur dan Keanggotaan Komite Manajemen Risiko

Sesuai Surat Keputusan Direksi No. 005/SK-DIR/04/22 tentang Susunan Keanggotaan *Risk Management Committee* PT Bank Victoria International Tbk, sebagai berikut.

accordance with the scale and complexity of the Bank's business. The Risk Management Committee implements risk management in a systematic, integrated, and sustainable manner.

Risk Management Committee Charter

In performing its duties and responsibilities, the Risk Management Committee refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 dated 22 March 2016 on Risk Management Implementation for Commercial Banks and Financial Services Authority Circular No. 34/SEOJK.03/2016 dated 1 September 2016 on Risk Management Implementation for Commercial Banks.

Statement of Independence of Risk Management Committee

The Risk Management Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of Risk Management Committee Duties

In performing its functions, the Risk Management Committee has duties and responsibilities as follows.

1. Developing the implementation of risk culture for each organizational level;
2. Evaluating and adjusting the Risk Management Policy and General Guidelines to regulatory policies, which are adjusted to the Bank's business size and complexity and the risks inherent in the Bank;
3. Evaluating risk management direction, strategy, and program;
4. Evaluating the risk management implementation, which includes:
 - a. Monitoring the implementation of Policies and General Guidelines of Risk Management Implementation;
 - b. Monitoring the risk position in overall (*composite*), per type of risks, and per type of functional activity of the Bank and stress testing in order to know the impact of the implementation of risk management policies and strategies;
 - c. Conducting periodic review on risk management process;
 - d. Monitoring of review of proposed new activities/ products and issuance of products and/or implementation of certain activities, including evaluating the system and procedure used, and the impact on the Bank's risk exposure in overall; and
 - e. Risk Management disclosure of at least the risk management performance and policy direction.

Structure and Composition of Risk Management Committee

Pursuant to the Board of Directors' Decision Letter No. 005/SK-DIR/04/22 on the Composition of Risk Management Committee of PT Bank Victoria International Tbk is as follows.

Susunan Composition	Diisi oleh Held by
Ketua (Anggota Tetap) Chairperson (Permanent Member)	Direktur Kepatuhan dan Manajemen Risiko. Director of Compliance and Risk Management.
Anggota Tetap Permanent Member	1. Direksi; 2. <i>Senior Executive Vice President</i> ; 3. Kepala Divisi Manajemen Risiko; dan 4. Kepala Divisi SKAI & <i>Anti Fraud</i> . 1. Board of Directors; 2. Senior Executive Vice President; 3. Head of Risk Management Division; and 4. Head of SKAI & Anti Fraud Division.
Anggota Tidak Tetap Non-Permanent Members	Kepala Divisi di luar Anggota Tetap dan Kepala Unit. Division Heads who are Non-Permanent Members and Head of Unit.

Rapat Komite Manajemen Risiko

Kebijakan dan pelaksanaan rapat Komite Manajemen Risiko diatur dalam Surat Keputusan Direksi No. 005/SK-DIR/02/22 tentang Kebijakan dan Tata Tertib Kerja Risk Management Committee PT Bank Victoria International Tbk. Komite Manajemen Risiko menyelenggarakan rapat sesuai kebutuhan dan/atau minimal 3 (tiga) bulan sekali dalam 1 (satu) tahun. Dalam pelaksanaannya, rapat Komite Manajemen Risiko dinyatakan kuorum apabila dihadiri oleh minimal 51% dari anggota tetap.

Selama tahun 2022, Komite Manajemen Risiko telah melaksanakan rapat dengan agenda pembahasan rapat sebagai berikut.

1. Tindak lanjut saran pendapat manajemen;
2. *Peer group*;
3. *Stress test*;
4. Profil risiko;
5. *Risk Based Bank Rating (RBBR)*; dan
6. Pendapat dan saran anggota komite.

Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Dalam Grup Keuangan, Komite Manajemen Risiko Terintegrasi merupakan komite eksekutif yang bertanggung jawab untuk memastikan penerapan manajemen risiko telah memadai dan sesuai dengan karakteristik serta kompleksitas usaha Grup Keuangan Victoria.

Pedoman Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Berdasarkan Surat Otoritas Jasa Keuangan No. S-66/PB.33/2021 tanggal 23 Juni 2021 tentang Perubahan Status Konglomerasi Keuangan Grup Victoria menjadi Grup Keuangan Victoria, di mana Bank ditunjuk sebagai Entitas Koordinator. Pelaksanaan tugas dan tanggung jawab Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan tidak bertentangan dengan ketentuan Peraturan Otoritas Jasa Keuangan sepanjang dinyatakan tetap berlakunya Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi

Risk Management Committee's Meeting

The policy and implementation of Risk Management Committee's meetings are regulated in the Board of Directors' Decision Letter No. 005/SK-DIR/02/22 on the Policy and Work Conduct of Risk Management Committee of PT Bank Victoria International Tbk. The Risk Management Committee holds meeting as needed and/or at least once every 3 (three) months in 1 (one) year. In its implementation, the Risk Management Committee meeting is declared a quorum if attended by at least 51% of the permanent members.

Throughout 2022, the Risk Management Committee held meetings with agenda for discussion as follows.

1. Follow-up on management's opinion and suggestions;
2. *Peer group*;
3. *Stress test*;
4. Risk profile;
5. Risk Based Bank Rating (RBBR); and
6. Opinions and suggestions of committee members.

Integrated Risk Management Committee in the Financial Group

In the Financial Group, Integrated Risk Management Committee is an executive committee responsible for ensuring adequate risk management implementation that is in accordance with Victoria Financial Group's characteristics and business complexity.

Guidelines of Integrated Risk Management Committee in the Financial Group

Based on the Financial Services Authority Circular No. S-66/PB.33/2021 dated 23 June 2021 on Changes in Status of Victoria Group Financial Conglomeration to Victoria Financial Group, in which the Bank is appointed as the Coordinating Entity. The implementation of duties and responsibilities of the Integrated Risk Management Committee in Financial Group does not conflict with the provisions of Financial Services Authority Regulation as long as it states the enforcement of Financial Services Authority Regulation No. 17/POJK.03/2014 dated 18 November 2014 on

bagi Konglomerasi Keuangan, Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan, dan Peraturan Otoritas Jasa Keuangan No. 26/POJK.03/2015 tanggal 11 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.

Pernyataan Independensi Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Tugas dan tanggung jawab Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan berdasarkan Surat Keputusan Direksi No. 002/SK-DIR/08/21 yang diuraikan sebagai berikut.

1. Mengembangkan penerapan budaya risiko secara terintegrasi sebagai bagian dari penerapan manajemen risiko terintegrasi Grup Keuangan Victoria;
2. Melaksanakan kebijakan manajemen risiko secara terintegrasi dalam Grup Keuangan Victoria yang telah ditetapkan;
3. Memberikan rekomendasi serta perbaikan atau penyempurnaan dalam hal penyusunan kebijakan manajemen risiko secara terintegrasi dalam Grup Keuangan Victoria;
4. Mengarahkan, menyetujui, memantau, mengevaluasi, dan menyesuaikan kebijakan dan/atau pedoman umum penerapan manajemen risiko terintegrasi dalam Grup Keuangan Victoria sesuai dengan ukuran dan kompleksitas usaha anggota Grup Keuangan Victoria; dan
5. Mengevaluasi arah, strategi, dan program manajemen risiko terintegrasi dalam Grup Keuangan Victoria.

Struktur dan Keanggotaan Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Berdasarkan Surat Keputusan Direksi No. 001/SK-DIR/08/21 tanggal 20 Agustus 2021, struktur dan keanggotaan Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria diungkapkan sebagai berikut.

Implementation of Integrated Risk Management for Financial Conglomeration, Financial Services Authority Regulation No. 18/POJK.03/2014 dated 18 November 2014 on Implementation of Integrated Governance for Financial Conglomeration, and Financial Services Authority Regulation No. 26/POJK.03/2015 dated 11 December 2015 on the Integrated Capital Adequacy Ratio for Financial Conglomeration.

Statement of Independence of Integrated Risk Management Committee in the Financial Group

The Integrated Risk Management Committee in the Financial Group acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and Realization of Duties of Integrated Risk Management Committee in the Financial Group

Duties and responsibilities of the Integrated Risk Management Committee in the Financial Group based on the Board of Directors' Decision Letter No. 002/SK-DIR/08/21 are described as follows.

1. Developing risk culture in an integrated manner as part of integrated risk management implementation in Victoria Financial Group;
2. Implementing risk management policies in an integrated manner within the established Victoria Financial Group;
3. Providing recommendations for improvements or refinements in formulating integrated risk management policies within Victoria Financial Group;
4. Directing, approving, monitoring, evaluating, and adjusting the policies and/or general guidelines on integrated risk management implementation in Victoria Financial Group in accordance with the business size and complexity of Victoria Financial Group members; and
5. Evaluating the directions, strategies, and integrated risk management program of Victoria Financial Group.

Structure and Composition of Integrated Risk Management Committee in the Financial Group

Based on the Board of Directors' Decision Letter No. 001/SK-DIR/08/21 dated 20 August 2021, the structure and composition of Integrated Risk Management Committee in the Victoria Financial Group are disclosed below.

Susunan Composition	Diisi oleh Held by
Ketua (Anggota) Chairperson (Member)	Direktur Kepatuhan dan Manajemen Risiko Entitas Koordinator. Director of Compliance and Risk Management of Coordinator Entity.
Sekretaris (Anggota) Secretary (Member)	Kepala Divisi <i>Risk Management/Integrated</i> Entitas Koordinator. Head of Risk Management/Integrated Division of Coordinator Entity.

Susunan Composition	Diisi oleh Held by
Anggota Members	- Bank Victoria Syariah: > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; - Victoria Sekuritas Indonesia: > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; - Victoria Insurance: > Direktur yang membawahi fungsi manajemen risiko; > Pejabat Eksekutif yang memimpin Satuan Kerja Manajemen Risiko; - Victoria Manajemen Investasi: > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; - Victoria Alife Indonesia: > Direktur yang membawahi fungsi manajemen risiko; > Pejabat Eksekutif yang memimpin Satuan Kerja Manajemen Risiko. - Bank Victoria Syariah: > Director in charge of risk management function; > Risk Management Unit; - Victoria Sekuritas Indonesia: > Director in charge of risk management function; > Risk Management Unit; - Victoria Insurance: > Director in charge of risk management function; > Executive Officer in charge of Risk Management Work Unit; - Victoria Manajemen Investasi: > Director in charge of risk management function; > Risk Management Unit; - Victoria Alife Indonesia: > Director in charge of risk management function; > Executive Officer in charge of Risk Management Work Unit.

Rapat Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan

Kebijakan dan pelaksanaan rapat Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan diatur dalam Surat Keputusan Direksi No. 002/SK-DIR/08/21 tentang Pedoman dan Tata Tertib Kerja Komite Manajemen Risiko Grup Keuangan Victoria. Rapat Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan diadakan secara berkala sekurang-kurangnya 1 (satu) kali setiap semester dalam setahun maupun insidental. Dalam pelaksanaannya, rapat dinyatakan kuorum apabila dihadiri minimal 51% dari anggota tetap.

Selama tahun 2022, Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan telah melaksanakan rapat dengan agenda pembahasan rapat sebagai berikut.

1. Bagan struktur Grup Keuangan Victoria yang mencakup nama entitas Lembaga Jasa Keuangan (LJK), jenis LJK, dan persentase kepemilikan;
2. Data keuangan, baik secara individu, konsolidasi, maupun data keuangan Grup Keuangan Victoria; serta
3. Transaksi intragroup yang terdiri dari transaksi keuangan, transaksi non-keuangan, dan mitigasi risiko transaksi

Integrated Risk Management Committee's Meeting in Financial Group

The policy and implementation of Integrated Risk Management Committee's meeting in Financial Group is regulated in the Board of Directors' Decision Letter No. 002/SK-DIR/08/21 on Guidelines and Work Conduct of Risk Management Committee of Victoria Financial Group. The Integrated Risk Management Committee's meeting in Financial Group is held regularly at least 1 (once) every semester in a year or incidentally. In practice, a meeting is declared a quorum if attended by at least 51% of the permanent members.

Throughout 2022, the Integrated Risk Management Committee in the Financial Group held meetings with agenda for discussion as follows.

1. Victoria Financial Group structure chart which includes the name of Financial Service Institution (LJK) entity, type of LJK, and percentage of ownership;
2. Financial data whether individually, consolidated, or financial data of Victoria Financial Group; and
3. Intragroup transactions consisting of financial transactions, non-financial transactions, and risk mitigation of intragroup transactions.

Assets and Liability Committee

Assets and Liabilities Committee (ALCO) merupakan komite di tingkat eksekutif yang membantu efektivitas kinerja Direksi, terkait dengan proses pengelolaan aset dan liabilitas secara berkesinambungan untuk mencapai keuntungan yang optimal dengan meminimalisasi risiko sekecil mungkin. ALCO mengoordinasikan portofolio aset dan liabilitas Bank guna memaksimalkan profit dengan memperhatikan kebutuhan likuiditas

Pedoman ALCO

Dalam menjalankan tugas dan tanggung jawabnya, ALCO mengacu pada Surat Keputusan Direksi No. 004/SK-DIR/09/19 tentang Pedoman dan Tata Tertib Kerja *Assets & Liabilities Committee* (ALCO).

Pernyataan Independensi ALCO

ALCO bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas ALCO

Dalam menjalankan fungsinya, ALCO memiliki tugas dan tanggung jawab antara lain:

1. Memantau dan memperhatikan struktur neraca dan memaksimalkan profitabilitas;
2. Merencanakan, menetapkan, dan mengendalikan sumber dan penggunaan dana Bank;
3. Menetapkan tingkat suku bunga kredit maupun pendanaan;
4. Melakukan evaluasi anggaran dan realisasi Laporan Keuangan Bank dengan memperhatikan indikator-indikator/risiko Bank;
5. Merumuskan, menetapkan dan mengevaluasi kebijakan, strategi, dan sasaran dalam bidang-bidang ALMA, yaitu:
 - a. Manajemen Strategi;
 - b. Manajemen Likuiditas;
 - c. Manajemen Gap; serta
 - d. Manajemen Investasi dan Pendapatan (*Pricing*);
6. Memantau dan memperhatikan perkembangan kondisi ekonomi mikro maupun makro, seperti inflasi, nilai tukar, dan perkembangan suku bunga yang dapat memengaruhi kinerja Bank.

Struktur dan Keanggotaan ALCO

Berdasarkan Surat Keputusan Direksi No. 009/SK-DIR/03/2019 tentang Susunan Keanggotaan *Assets and Liabilities Committee* (ALCO) PT Bank Victoria International Tbk, komposisi keanggotaan ALCO, yaitu:

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Utama. President Director.
Sekretaris Secretary	Kepala Divisi <i>Treasury</i> . Head of Treasury Division.

Assets and Liability Committee

Assets and Liabilities Committee (ALCO) is an executive committee that assists the Board of Directors' performance effectiveness, related to the process of managing assets and liabilities on a continuous basis to achieve optimal profit by minimizing risk to the smallest possible level. ALCO coordinates the Bank's asset and liability portfolios to optimize profit with due observance of the liquidity needs

ALCO Charter

In performing its duties and responsibilities, ALCO refers to the Board of Directors' Decision Letter No. 004/SK-DIR/09/19 on the Charter and Code of Conduct of *Assets & Liabilities Committee* (ALCO).

Statement of Independence of ALCO

ALCO acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of ALCO Duties

In performing its functions, ALCO has duties and responsibilities as follows:

1. Monitoring and overseeing the balance sheet structure and maximizing profitability;
2. Planning, establishing, and controlling the source and use of Bank funds;
3. Establishing interest rates on credit and funding;
4. Evaluating the budget and realization of the Bank's financial statements with due regard to the Bank's indicators/risks;
5. Formulating, establishing, and evaluating policies, strategies, and objectives in the areas of ALMA, which are:
 - a. Strategic Management;
 - b. Liquidity Management;
 - c. Gap Management; and
 - d. Investment and Pricing Management;
6. Monitoring and observing the development of micro and macroeconomic conditions, such as inflation, exchange rates, and interest rate development that may affect the Bank's performance.

Structure and Composition of ALCO

Based on the Board of Directors' Decision Letter No. 009/SK-DIR/03/2019 on the Composition of *Assets and Liabilities Committee* (ALCO) of PT Bank Victoria International Tbk, ALCO's composition is as follows:

Susunan Composition	Diisi oleh Held by
Anggota Tetap Permanent Member	- Seluruh Direksi; - Seluruh <i>Senior Executive Vice President</i>; - Seluruh Kepala Divisi pada Direktorat Bisnis; - Kepala Divisi <i>Risk Management/Integrated</i>; dan - Kepala Divisi <i>Finance and Accounting</i>. - All Members of Board of Directors; - All Senior Executive Vice President; - All Division Head in the Business Directorate; - Head of Risk Management/Integrated Division; dan - Head of Finance and Accounting Division.
Anggota Tidak Tetap Non-Permanent Members	Divisi atau Unit Kerja Lain dan Seluruh Kepala Area. Other Divisions or Work Units and All Area Heads.

Rapat ALCO

ALCO's Meeting

 Kebijakan dan Pelaksanaan Rapat ALCO diatur dalam Pedoman ALCO. The Policy and Implementation of ALCO's Meeting are regulated in ALCO Charter.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan minimal 1 (satu) kali dalam 1 (satu) bulan atau sewaktu-waktu sesuai dengan kebutuhan. Meeting is held 1 (once) a month or held at any time as necessary.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat ALCO dinyatakan kuorum apabila dihadiri minimal 50% dari anggota tetap. ALCO's meeting is declared as quorum if attended by a minimum of 50% of the permanent members.

Selama tahun 2022, ALCO telah melaksanakan rapat dengan rata-rata tingkat kehadiran 92%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, ALCO held meetings with an average attendance rate of 92%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda	
13 Januari 2022 13 January 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya;	1. Follow-up on ALCO's previous meeting's decisions;
15 Februari 2022 15 February 2022	2. Ekonomi moneter;	2. Monetary economics;
	3. Portofolio surat-surat berharga dan aktivitas treasuri;	3. Portfolio of securities and treasury activities;
	4. Ekonomi makro;	4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas;	5. Management of market and liquidity risks;
	6. Kinerja Bank Victoria;	6. Performance of Bank Victoria;
	7. Dana pihak ketiga;	7. Third-party deposits;
	8. Kredit; dan	8. Loans; and
	9. Keputusan ALCO.	9. ALCO's decisions.
17 Maret 2022 17 March 2022	1. ALCO <i>minutes</i> ;	1. ALCO minutes;
13 April 2022	2. Ekonomi moneter;	2. Monetary economics;
	3. Portofolio surat-surat berharga dan aktivitas treasuri;	3. Portfolio of securities and treasury activities;
	4. Ekonomi makro;	4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas;	5. Management of market and liquidity risks;
	6. Kinerja Bank Victoria;	6. Performance of Bank Victoria;
	7. Dana pihak ketiga;	7. Third-party deposits;
	8. Kredit; dan	8. Loans; and
	9. Keputusan ALCO.	9. ALCO's decisions.

Tanggal Rapat Meeting Date	Agenda	
24 Mei 2022 24 May 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya; 2. Ekonomi moneter;	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics;
14 Juni 2022 14 June 2022	3. Portofolio surat-surat berharga dan aktivitas treasuri; 4. Ekonomi makro;	3. Portfolio of securities and treasury activities; 4. Macroeconomics;
14 Juni 2022 14 June 2022	5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria;	5. Management of market and liquidity risks; 6. Performance of Bank Victoria;
16 Agustus 2022 16 August 2022	7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	7. Third-party deposits; 8. Loans; and 9. ALCO's decisions.
25 Agustus 2022 25 August 2022	Pembahasan likuiditas Bank.	Discussion of Bank liquidity.
14 September 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya; 2. Ekonomi moneter; 3. Portofolio surat-surat berharga dan aktivitas treasuri; 4. Ekonomi makro; 5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics; 5. Management of market and liquidity risks; 6. Performance of Bank Victoria; 7. Third-party deposits; 8. Loans; and 9. ALCO's decisions.
26 September 2022	Tinjauan ulang suku bunga simpanan.	Review of deposit interest rates.
17 Oktober 2022 17 October 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya; 2. Ekonomi moneter; 3. Portofolio surat-surat berharga dan aktivitas treasuri; 4. Ekonomi makro; 5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics; 5. Management of market and liquidity risks; 6. Performance of Bank Victoria; 7. Third-party deposits; 8. Loans; and 9. ALCO's decisions.
28 Oktober 2022 28 October 2022	Tinjauan ulang suku bunga simpanan.	Review of deposit interest rates.
22 November 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya; 2. Ekonomi moneter; 3. Portofolio surat-surat berharga dan aktivitas treasuri; 4. Ekonomi makro; 5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO,	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics; 5. Management of market and liquidity risks; 6. Performance of Bank Victoria; 7. Third-party deposits; 8. Loans; and 9. ALCO's decisions,
6 Desember 2022 6 December 2022	Tinjauan ulang suku bunga kredit <i>money market line</i> .	Review of money market line loan interest rates.
15 Desember 2022 15 December 2022	1. Tindak lanjut keputusan ALCO bulan sebelumnya; 2. Ekonomi moneter; 3. Portofolio surat-surat berharga dan aktivitas treasuri; 4. Ekonomi makro; 5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics; 5. Management of market and liquidity risks; 6. Performance of Bank Victoria; 7. Third-party deposits; 8. Loans; and 9. ALCO's decisions.

Komite Kredit

Komite Kredit merupakan komite yang dibentuk dalam rangka menunjang proses pemberian kredit dan memutuskan jumlah *Credit Exposure* Bank dalam bentuk aktiva produktif sesuai dengan jumlah atau limit tertentu yang telah ditetapkan.

Credit Committee

Credit Committee is a committee established for the purpose of supporting credit provision process and to decide the Bank's Credit Exposure amount in the form of earning assets in accordance with a specified amount or limit.

Pedoman Komite Kredit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kredit berpedoman pada Surat Keputusan Dewan Komisaris No. 001/SK-KOM/12/22 tanggal 14 Desember 2022 tentang Prosedur Persetujuan dan Wewenang Komite Kredit PT Bank Victoria International Tbk.

Pernyataan Independensi Komite Kredit

Komite Kredit bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Kredit

Komite Kredit memiliki tugas dan tanggung jawab untuk memberikan persetujuan/penolakan terhadap usulan fasilitas penyediaan dana dari masing-masing divisi/unit pengusul.

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit Bank Victoria berdasarkan Surat Keputusan Direksi No. 009/SK-DIR/02/22 tanggal 25 Februari 2022 terdiri dari:

Susunan Composition	Diisi oleh Held by
Ketua (Anggota) Chairperson (Member)	Direktur Utama. President Director.
Anggota Member	• Wakil Direktur Utama; • Direktur Bisnis; • Direktur Keuangan; • Komisaris sebagai Anggota Terbatas; dan • Kepala Divisi <i>Credit Risk Review</i>. • Deputy President Director; • Director of Business; • Director of Finance; • Commissioner as the Limited Member; and • Head of Credit Risk Review Division.
SEVP atau <i>Division Head</i> pengusul yang mengelola jenis fasilitas penyediaan dana yang diproses, sebagai anggota dan sebagai sumber informasi SEVP or Division Head of the proposer who manages the type of fund provision facility being processed, as a member and as a source of information	• Senior Executive Vice President of Corporate, Business Linkage & Consumer Banking; • Kepala Divisi <i>Corporat Lending, Mulyifinance & Consumer Banking</i>; • Kepala Divisi <i>Commercial</i>; • Kepala Divisi <i>SME Banking</i>; • Kepala Divisi <i>International Banking</i>; dan • Kepala Divisi <i>Special Asset Management</i>. • Senior Executive Vice President of Corporate, Business Linkage & Consumer Banking; • Head of Corporate Lending, Multifinance & Consumer Banking Division; • Head of Commercial Division; • Head of SME Banking Division; • Head of International Banking Division; and • Head of Special Asset Management Division.

Direktur Kepatuhan dan Manajemen Risiko wajib hadir dalam setiap pertemuan Komite Kredit terkait dengan diperlukannya Opini Kepatuhan. Dalam hal Direktur Kepatuhan dan Manajemen Risiko berhalangan hadir, maka dapat diwakilkan kepada *Division Head of Compliance & System Procedure*.

Credit Committee Charter

In performing its duties and responsibilities, the Credit Committee refers to the Board of Commissioners' Decision Letter No. 001/SK-KOM/12/22 dated 14 December 2022 on Procedure for Approval and Authority of Credit Committee of PT Bank Victoria International Tbk.

Statement of Independence of Credit Committee

The Credit Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of Credit Committee Duties

Credit Committee holds the duties and responsibilities in approving/rejecting proposed funding facilities from each proposing division/unit.

Structure and Composition of Credit Committee

Structure and composition of Bank Victoria's Credit Committee based on the Board of Directors' Decision Letter No. 009/SK-DIR/02/22 dated 25 February 2022 consist of:

Director of Compliance and Risk Management must attend at every Credit Committee's meeting related to the Compliance Opinion requirement. In the event that the Director of Compliance and Risk management cannot attend the meeting, it can be represented by the Compliance & System Procedure Division Head.

Rapat Komite Kredit

Credit Committee Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Kredit diatur dalam Pedoman Komite Kredit The Policy and Implementation of Credit Committee's Meeting are regulated in the Credit Committee Charter	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan dalam bentuk rapat internal ataupun rapat sirkuler dengan ketentuan minimal 1 (satu) kali dalam 1 (satu) minggu atau sewaktu-waktu sesuai dengan kebutuhan. The meeting is held in internal meeting or circular meeting in accordance with the provisions of at least holding 1 (one) meeting every 1 (one) week or at any time according to requirement.
	 Pelaksanaan Rapat Meeting Implementation
	Keputusan anggota Komite Kredit harus kuorum dan bulat/<i>unanimous</i>. Jika terjadi perbedaan keputusan antar anggota Komite Kredit pemutus, maka kredit dianggap tidak disetujui. Decision made by the Credit Committee member must be quorum and unanimous. In the event of any dispute between the deciding members of Credit Committee, then the credit will be deemed unapproved.

Selama tahun 2022, Komite Kredit telah melaksanakan rapat sebanyak 95 (sembilan puluh lima) kali dengan rata-rata tingkat kehadiran 100%. Agenda rapat Komite Kredit tersebut mengenai pembahasan pengajuan debitur.

Throughout 2022, the Credit Committee held 95 (ninety five) meetings with an average attendance rate of 100%. The agenda for the Credit Committee meeting concerns discussing debtor submissions.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Kredit Tahun 2022

Komite Kredit telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2022, yaitu memberikan persetujuan/penolakan terhadap usulan fasilitas penyediaan dana dari masing-masing divisi/unit pengusul.

Brief Report on Implementation of Credit Committee's Duties in 2022

The Credit Committee realized its duties and responsibilities throughout 2022, by giving approval/rejection of the proposed funding facility from each proposing division/unit.

Komite Kebijakan Perkreditan

Direksi membentuk Komite Kebijakan Perkreditan dengan tujuan untuk membantu Direksi dalam perumusan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan rekomendasi untuk langkah-langkah perbaikan di bidang perkreditan.

Credit Policy Committee

The Board of Directors established the Credit Policy Committee to assist the Board of Directors in formulating policy, monitoring policy implementation, monitoring credit portfolio's development and condition, and providing recommendations for improvement measures regarding credit.

Pedoman Komite Kebijakan Perkreditan

Pedoman kerja Komite Kebijakan Perkreditan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Credit Policy Committee Charter

The Credit Policy Committee Charter refers to the Financial Services Authority Regulation No. 42/POJK.03/2017 on the Obligation to Prepare and Implement Policy of Bank Credit or Financing for Commercial Banks.

Pernyataan Independensi Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Statement of Independence of Credit Policy Committee

The Credit Policy Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Kebijakan Perkreditan

Tugas dan tanggung jawab Komite Kebijakan Perkreditan adalah membantu Direktur Utama atas hal-hal yang berkaitan dengan, antara lain dan sekurang-kurangnya meliputi:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan kebijakan perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan Bank;
2. Mengawasi agar kebijakan perkreditan Bank dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten, serta merumuskan pemecahan apabila terdapat hambatan/kendala dalam penerapan kebijakan perkreditan Bank;
3. Melakukan kajian terhadap kebijakan perkreditan Bank dan memberikan saran kepada Direksi apabila diperlukan perubahan kebijakan perkreditan Bank;
4. Memantau dan mengevaluasi:
 - a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
 - b. Kebenaran pelaksanaan kewenangan memutus kredit;
 - c. Kebenaran proses pemberian kredit, perkembangan dan kualitas yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar;
 - d. Kebenaran pelaksanaan ketentuan batas maksimum pemberian kredit;
 - e. Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
 - f. Penyelesaian kredit bermasalah sesuai dengan yang diterapkan dalam kebijakan perkreditan Bank; dan
 - g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan Bank Victoria berdasarkan Surat Keputusan Direksi No. 008/SK-DIR/10/17 tanggal 9 Oktober 2017 terdiri dari:

Duties, Responsibilities, and the Realization of Credit Policy Committee Duties

The duties and responsibilities of the Credit Policy Committee are to assist the President Director on matters related to, among others, and at least include:

1. To provide input to the Board of Directors in the framework of the Bank's credit policy making, especially with regard to formulation of prudential principles in the Bank's credit;
2. To supervise so that the Bank's credit policy can be implemented and executed consistently with consequence, and to formulate solutions if there are obstacles/hindrances in implementing the Bank's credit policy;
3. To review the Bank's credit policies and advise the Board of Directors if changes to the Bank's credit policy are necessary;
4. To monitor and evaluate:
 - a. The development and quality of the credit portfolio in overall;
 - b. The truth in implementing authority to make decision on credit;
 - c. The truth of the credit distribution process, the progress and quality given to parties related to the Bank and major debtors;
 - d. The truth of the implementation of the provisions on the maximum credit limit;
 - e. Adherence to the provisions of legislation and other regulations in the implementation of credit provision;
 - f. The settlement of non-performing loans in accordance with those applied in the Bank's credit policy; and
 - g. The Bank's efforts to meet the adequacy of the allowance for credit writeoff.

Structure and Composition of Credit Policy Committee

Structure and composition of Bank Victoria's Credit Policy Committee based on the Board of Directors' Decision Letter No. 008/SK-DIR/10/17 dated 9 October 2017 consist of:

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Utama. President Director.
Wakil Ketua merangkap Anggota Vice Chairperson concurrently as Member	• Direktur Kredit; dan • Direktur Bisnis. • Director of Credit; and • Director of Business.
Sekretaris merangkap Anggota Secretary concurrently as Member	Kepala Divisi dan/atau Kepala Bagian Divisi <i>Credit Analyst</i> . Head of Credit Analyst Division and/or Department.
Anggota Members	• Wakil Direktur Utama; • Direktur Keuangan; • Direktur Kepatuhan dan Manajemen Risiko; • Kepala Divisi <i>SME & Consumer Banking</i>; • Kepala Divisi <i>Commercial Banking</i>; • Kepala Divisi <i>Financial Institution & Capital Market</i>; • Kepala Divisi <i>Credit Administration</i>; • Kepala Divisi <i>Legal</i>; • Kepala Divisi <i>Risk Management/Integrated</i>;

Susunan Composition	Diisi oleh Held by
	• Kepala Divisi <i>Compliance & System Procedure</i>; • Kepala Divisi <i>SKAI & Anti Fraud</i>; • Unit <i>Head Business Support</i>; dan • Unit <i>Head Corporate Banking</i>. • Deputy President Director; • Director of Finance; • Director of Compliance and Risk Management; • Head of SME & Consumer Banking Division; • Head of Commercial Banking Division; • Head of Financial Institution & Capital Market Division; • Head of Credit Administration Division; • Head of Legal Division; • Head of Risk Management/Integrated Division; • Head of Compliance & System Procedure Division; • Head of SKAI & Anti Fraud Division; • Business Support Unit Head; and • Corporate Banking Unit Head.

Rapat Komite Kebijakan Perkreditan

Credit Policy Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Kebijakan Perkreditan diatur dalam Surat Keputusan Direksi No. 008/SK-DIR/10/17 tanggal 9 Oktober 2017. Policy and Implementation of Credit Policy Committee Meetings are regulated in the Board of Directors' Decision Letter No. 008/SK-DIR/10/17 dated 9 October 2017.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan secara berkala atau sewaktu-waktu apabila diperlukan (insidental). Meeting is held on a regular basis or at any time necessary (incidental).
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Komite Kebijakan Perkreditan dinyatakan kuorum apabila dihadiri minimal 50% dari anggota tetap. The Credit Policy Committee's meeting is declared as quorum if attended by a minimum of 50% of the permanent members.

Selama tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan rata-rata tingkat kehadiran 100%. Agenda pembahasan rapat tersebut mengenai batas maksimum pemberian kredit dan *early warning monitoring*.

Throughout 2022, the Credit Policy Committee held 12 (twelve) meetings with an average attendance rate of 100.00%. The discussion agenda for the meeting regarding the maximum limit for lending and early warning monitoring.

Komite Teknologi Informasi

Komite Teknologi Informasi dibentuk untuk memastikan penerapan sistem teknologi informasi sejalan dengan strategi Bank, memberikan pandangan terhadap penyempurnaan pengelolaan teknologi informasi dan manajemen sistem informasi, serta memantau kegiatan penyelenggaraan dan kesiapan infrastruktur teknologi informasi.

Pedoman Komite Teknologi Informasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Teknologi Informasi berpedoman pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.

Information Technology Committee

The Information Technology Committee was established to ensure that information technology system is implemented in line with the Bank's strategy, to provide insights into improving information technology management and information system management, as well as to monitor the implementation and readiness of information technology infrastructure activities.

Information Technology Committee Charter

In performing its duties and responsibilities, the Information Technology Committee refers to the Financial Services Authority Regulation No. 11/POJK.03/2022 dated 6 July 2022 on Information Technology Operations by Commercial Banks.

Pernyataan Independensi Komite Teknologi Informasi

Komite Teknologi Informasi bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Teknologi Informasi

Tugas dan tanggung jawab Komite Teknologi Informasi adalah memberikan rekomendasi kepada Direksi yang paling kurang terkait dengan:

1. Membuat rencana strategis teknologi informasi yang sesuai dengan rencana strategis kegiatan usaha Bank;
2. Merumuskan kebijakan prosedur teknologi informasi sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
3. Melakukan pemantauan kesesuaian proyek-proyek teknologi informasi yang disetujui dengan rencana strategis teknologi informasi;
4. Melakukan pemantauan kesesuaian proyek-proyek teknologi informasi dengan rencana proyek yang disepakati dalam *Service Level Agreement* (SLA);
5. Melakukan pemantauan kesesuaian teknologi informasi dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;
6. Melakukan evaluasi terhadap efektivitas langkah-langkah manajemen risiko dalam teknologi informasi;
7. Melakukan pemantauan atas kinerja teknologi informasi dan upaya peningkatannya;
8. Melakukan penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan satuan kerja penyelenggara; dan
9. Melakukan evaluasi kecukupan dan lokasi sumber daya yang dimiliki Bank.

Struktur dan Keanggotaan Komite Teknologi Informasi

Berdasarkan Surat Keputusan Direksi No. 011/SK-DIR/01/21 tanggal 29 Januari 2021, struktur dan keanggotaan Komite Teknologi Informasi diungkapkan sebagai berikut.

Statement of Independence of Information Technology Committee

The Information Technology Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of Information Technology Committee Duties

The duties and responsibilities of Information Technology Committee are to provide recommendations to the Board of Directors which at least are related to:

1. Prepare information technology strategic plan in line with the strategic plan of the Bank's business activities;
2. Formulating information technology procedure policy in accordance with Financial Services Authority Regulation No. 11/POJK.03/2022 dated 6 July 2022 on Information Technology Operations by Commercial Banks;
3. Monitor the conformity of information technology projects, which are approved with the information technology strategic plan;
4. Monitor the conformity of the information technology projects with the project charter agreed in the Service Level Agreement (SLA);
5. Monitor the conformity of information technology to the needs of management information system that supports the management of the Bank's business activities;
6. Evaluate the effectiveness of risk management measures in information technology;
7. Monitor the performance of information technology and its improvement efforts;
8. Settle various problems related to information technology that cannot be settled by a user work unit and an organizing work unit; and
9. Evaluate the adequacy and location of resources owned by the Bank.

Structure and Composition of Information Technology Committee

Based on the Board of Directors' Decision Letter No. 011/SK-DIR/01/21 dated 29 January 2021, the structure and composition of Information Technology Committee is disclosed as follows.

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Utama. President Director.
Wakil Ketua Deputy Chair	Wakil Direktur Utama. Deputy President Director.
Koordinator Coordinator	SEVP Change Management Office.
Sekretaris Secretary	Kepala Divisi Information Technology. Head of Information Technology Division.

Susunan Composition	Diisi oleh Held by
Anggota Tetap Permanent Members	- Direktur Kepatuhan dan Manajemen Risiko; - Direktur Bisnis; - Direktur Keuangan; - Senior Executive Vice President of Finance, Accounting & Management Information System; - Senior Executive Vice President of Corporate, Business Linkage & Consumer Banking; - Kepala Divisi Operations & Internal Control; - Kepala Divisi Change Management Office; dan - Kepala Divisi Branch Banking Network & Performance.
Anggota Tidak Tetap Non-Permanent Members	- Director of Compliance and Risk Management; - Director of Business; - Director of Finance; - Senior Executive Vice President of Finance, Accounting & Management Information System; - Senior Executive Vice President of Corporate, Business Linkage & Consumer Banking; - Head of Operations & Internal Control Division; - Head of Change Management Office; and - Head of Branch Banking Network & Performance Division.

Rapat Komite Teknologi Informasi

Information Technology Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Teknologi Informasi diatur dalam Surat Keputusan Direksi No. 011/SK-DIR/01/21 tanggal 29 Januari 2021. Policy and Implementation of Information Technology Committee Meetings are regulated in the Board of Directors' Decision Letter No. 011/SK-DIR/01/21 dated 29 January 2021.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan dengan ketentuan minimal 1 (satu) kali dalam 6 (enam) bulan atau sewaktu-waktu sesuai dengan kebutuhan. Meeting is held 1 (once) every 6 (six) months or held at any time as necessary.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Komite Teknologi Informasi dinyatakan kuorum apabila dihadiri minimal 51% dari anggota tetap. Information Technology Committee's meeting is declared as quorum if attended by a minimum of 51% of the permanent members.

Selama tahun 2022, Komite Teknologi Informasi telah melaksanakan rapat dengan rata-rata tingkat kehadiran 95%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, the Information Technology Committee held meetings with an average attendance rate of 95%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda
21 April 2022	Pembahasan roadmap pengembangan teknologi informasi tahun 2022-2025, aplikasi <i>Bank Indonesia Fast Payment (BI-Fast)</i>, <i>server simplivity</i>, <i>renewal maintenance</i> dan <i>license private automatic branch exchange call center</i>. Discussion on roadmap of 2022-2025 information technology advancement, Bank Indonesia Fast Payment (BI-Fast) application, simplivity server, renewal for maintenance and license of private automatic branch exchange call center.
12 Agustus 2022 12 August 2022	Pembahasan pemindahan data center dari Gedung Panin ke Gedung Graha BIP Lt. 9, pengadaan <i>Security Digital - Kaspersky Anti Targeted Attack End Point Detection & Response</i>. Discussion on moving the data center from Panin Building to Graha BIP Building 9th Floor, provision of Digital Security - Kaspersky Anti Targeted Attack End Point Detection & Response.

Tanggal Rapat Meeting Date	Agenda
25 November 2022	Pembahasan status pengembangan teknologi informasi tahun 2022 dan rencana pengembangan teknologi informasi tahun 2023. Discussion on the status of information technology development in 2022 and information technology development plans for 2023.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Teknologi Informasi Tahun 2022

Selama tahun 2022, Komite Teknologi Informasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan diantaranya sebagai berikut.

1. Membuat rencana strategis teknologi informasi yang sesuai dengan rencana strategis kegiatan usaha Bank;
2. Merumuskan dan memiliki kebijakan, standar, dan prosedur penggunaan teknologi informasi yang meliputi aspek:
 - a. Tata kelola teknologi informasi Bank;
 - b. Arsitektur teknologi informasi Bank;
 - c. Penerapan manajemen risiko penyelenggaraan teknologi informasi Bank;
 - d. Ketahanan dan keamanan siber Bank;
 - e. Penggunaan pihak penyedia jasa teknologi informasi dalam penyelenggaraan teknologi informasi Bank;
 - f. Penempatan sistem elektronik dan pemrosesan transaksi berbasis teknologi informasi;
 - g. Pengelolaan data dan perlindungan data pribadi dalam penyelenggaraan teknologi informasi Bank;
 - h. Penyediaan jasa teknologi informasi oleh Bank;
 - i. Pengendalian dan audit internal dalam penyelenggaraan teknologi informasi Bank;
 - j. Pelaporan; dan
 - k. Penilaian tingkat maturitas digital Bank.
3. Membuat *roadmap* pengembangan teknologi informasi yang disesuaikan dengan rencana jangka menengah dan jangka panjang yang tercantum dalam rencana bisnis Bank;
4. Memantau kesesuaian proyek-proyek teknologi informasi dengan rencana proyek yang disepakati dalam *service level agreement*;
5. Memantau kesesuaian teknologi informasi dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;
6. Mengevaluasi efektivitas langkah-langkah manajemen risiko dalam teknologi informasi dengan:
 - a. Pengawasan aktif Dewan Komisaris dan Direksi;
 - b. Kecukupan kebijakan, standar, dan prosedur penggunaan teknologi informasi;
 - c. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko penggunaan teknologi informasi;
 - d. Sistem pengendalian internal atas penggunaan teknologi informasi;
7. Melakukan pemantauan atas kinerja teknologi informasi untuk mendukung *customer experience* dalam meningkatkan layanan nasabah dan mendekatkan Bank kepada nasabah;
8. Mengevaluasi kecukupan dan alokasi sumber daya yang dimiliki Bank.

Brief Report on Implementation of Information Technology Committee's Duties in 2022

Throughout 2022, the Information Technology Committee held activities in accordance with the predetermined work programs, among others, as follows.

1. Preparing information technology strategic plan in line with the strategic plan of the Bank's business activities;
2. Formulating and having policies, standards, and procedures for using information technology which include aspects of:
 - a. Information technology governance of the Bank;
 - b. Information technology architecture of the Bank;
 - c. Risk Management application in the implementation of Bank information technology;
 - d. Bank cyber resilience and security;
 - e. Use of information technology service providers in the implementation of Bank information technology;
 - f. Placement of electronic systems and information technology-based transaction processing;
 - g. Data management and personal data protection in the implementation of Bank information technology;
 - h. Provision of information technology services by the Bank;
 - i. Internal control and audit in the implementation of Bank information technology;
 - j. Reporting; and
 - k. Assessment of the Bank's digital maturity level.
3. Preparing information technology development roadmap that is tailored to the medium-term and long-term plans stated in the Bank's business plan;
4. Monitoring the conformity of information technology projects with the project charter agreed in the service level agreement;
5. Examining the conformity of information technology with the needs of management information system that supports the management of the Bank's business activities;
6. Evaluating the effectiveness of risk management measures in information technology by:
 - a. Active monitoring of the Board of Commissioners and Board of Directors;
 - b. Adequacy of policies, standards, and procedures of use of information technology;
 - c. Adequacy of process of risk identification, measurement, monitoring, and management of the use of information technology;
 - d. Internal control system for the use of information technology;
7. Monitoring information technology performance to support customer experience in improving customer services and bringing the Bank closer to the customers;
8. Evaluating the adequacy and allocation of the Bank's resources.

Komite Pemantau dan Pelaksanaan GCG

Komite Pemantau dan Pelaksanaan GCG sebagai organ pendukung Direksi memiliki tugas dan bertanggung jawab untuk menyusun, mengkomunikasikan dan mengawasi serta melakukan tindakan-tindakan perbaikan atas kepatuhan terhadap penerapan GCG, etika, pengendalian internal, serta strategi *Anti Fraud*.

Pedoman Komite Pemantau dan Pelaksanaan GCG

Pedoman kerja Komite Pemantau dan Pelaksanaan GCG mengacu pada Surat Keputusan Direksi No. 001/SK-DIR/06/22 tanggal 6 Juni 2022 tentang Komite Pemantau dan Pelaksanaan *Good Corporate Governance* (GCG).

Pernyataan Independensi Komite Pemantau dan Pelaksanaan GCG

Komite Pemantau dan Pelaksanaan GCG bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Pemantau dan Pelaksanaan GCG

Dalam menjalankan fungsinya, Komite Pemantau dan Pelaksanaan GCG memiliki tugas dan tanggung jawab antara lain sebagai berikut.

1. Memantau dan menganalisis setiap kebijakan terbaru maupun praktik terbaik terkait penerapan GCG;
2. Melakukan pemutakhiran kebijakan internal (*existing*) terhadap setiap perubahan kebijakan GCG, sehingga kebijakan yang digunakan sesuai dengan kebijakan terbaru dan sesuai praktik terbaik;
3. Memantau secara berkala terhadap rencana dan realisasi/ pencapaian bisnis Bank melalui rapat-rapat Komite;
4. Memantau *action plan* dan pelaksanaannya melalui rapat-rapat Komite;
5. Menentukan aspek dan PIC/petugas dalam penyusunan GCG sesuai dengan bidang yang tercermin dari aspek-aspek GCG;
6. Mengkoordinir pembuatan laporan pelaksanaan GCG yang dilengkapi dan didukung dengan *underlying*-nya;
7. Memantau pelaporan pelaksanaan GCG Bank dan melakukan penilaian sendiri sesuai ketentuan berlaku;
8. Memantau proses penyampaian dan pendokumentasian pelaporan kepada pihak-pihak yang disebutkan dalam ketentuan, di antaranya:
 - a. Pemegang Saham;
 - b. Bank Indonesia;
 - c. Yayasan Lembaga Konsumen Indonesia;
 - d. Lembaga Pemeringkat di Indonesia;
 - e. Asosiasi-asosiasi Bank di Indonesia;
 - f. Lembaga Pengembangan Perbankan Indonesia;
 - g. 2 (dua) lembaga penelitian di bidang ekonomi dan keuangan; serta
 - h. 2 (dua) majalah ekonomi dan keuangan.

GCG Implementation and Monitoring Committee

The GCG Implementation and Monitoring Committee as the Board of Directors' supporting organ has the duties and responsibilities to formulate, communicate, supervise, and take corrective actions for its compliance with the implementation of GCG, ethics, internal control, and Anti Fraud strategy.

GCG Implementation and Monitoring Committee Charter

The GCG Implementation and Monitoring Committee Charter refers to the Board of Directors' Decision Letter No. 001/SK-DIR/06/22 dated 6 June 2022 on Good Corporate Governance (GCG) Implementation and Monitoring Committee.

Statement of Independence of GCG Implementation and Monitoring Committee

The GCG Implementation and Monitoring Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of GCG Implementation and Monitoring Committee Duties

In performing its functions, the GCG Implementation and Monitoring Committee has duties and responsibilities as follows.

1. Monitoring and analyzing any current policy and best practices related to GCG implementation;
2. Updating the existing internal policies against any GCG policy changes, so that the policies used are in accordance with the latest policies and best practices;
3. Monitoring periodically on the Bank's plans and business realizations/ achievements through Committee meetings;
4. Monitoring the action plan and its implementation through Committee meetings
5. Determining aspects and person in charge/PIC in drafting GCG in accordance with the areas reflected in GCG aspects;
6. Coordinating the preparation of GCG implementation reports supplemented and supported by its underlying matters;
7. Monitoring the reporting of the Bank's GCG implementation and conducting self assessment in accordance with the prevailing provisions;
8. Monitoring the process of submission and documentation of reporting to the parties mentioned in the provisions, including:
 - a. Shareholders;
 - b. Bank Indonesia;
 - c. Foundation of Indonesian Consumers Organization;
 - d. Indonesian Rating Agency;
 - e. Indonesian Banking Associations;
 - f. Indonesian Banking Development Institute;
 - g. 2 (two) research institutes in economics and financial sector; and
 - h. 2 (two) economic and financial magazines.

Struktur dan Keanggotaan Komite Pemantau dan Pelaksanaan GCG

Sesuai Surat Keputusan Direksi No. 006/SK-DIR/06/22 tanggal 6 Juni 2022, struktur dan keanggotaan Komite Pemantau dan Pelaksanaan GCG sebagai berikut.

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Kepatuhan dan Manajemen Risiko. Director of Compliance and Risk Management.
Sekretaris Secretary	Kepala Divisi <i>Compliance & System Procedure</i> . Head of Compliance System Procedure Division.
Anggota Tetap Permanent Members	Direksi; • Senior Executive Vice President; • Kepala Divisi SKAI & Anti Fraud; • Kepala Divisi Risk Management/Integrated; dan • Seluruh Kepala Divisi. Board of Directors; • Senior Executive Vice President; • Head of SKAI & Anti Fraud Division; • Head of Risk Management/Integrated Division; and • All Division Heads.

Structure and Composition of GCG Implementation and Monitoring Committee

Pursuant to the Board of Directors' Decision Letter No. 006/SK-DIR/06/22 dated 6 June 2022, the structure and composition of GCG Implementation and Monitoring Committee are disclosed as follows.

Rapat Komite Pemantau dan Pelaksanaan GCG

GCG Implementation and Monitoring Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Pemantau dan Pelaksanaan GCG diatur dalam Surat Keputusan Direksi No. 006/SK-DIR/06/22 tanggal 6 Juni 2022. Policy and Implementation of GCG Implementation and Monitoring Committee Meetings are regulated in the Board of Directors' Decision Letter No. 006/SK-DIR/06/22 dated 6 June 2022.	 Frekuensi Rapat Meeting Frequency Rapat dilaksanakan secara berkala (bulanan) atau sewaktu-waktu sesuai dengan kebutuhan. Meeting is held on a regular basis (monthly) or at any time according to requirement.

Selama tahun 2022, Komite Pemantau dan Pelaksanaan GCG telah melaksanakan rapat sebanyak 4 (empat) kali dengan rata-rata tingkat kehadiran 100%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, the GCG Implementation and Monitoring Committee held 4 (four) meetings with an attendance rate of 100.00%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda
18 Januari 2022 18 January 2022	Pemantauan pelaksanaan GCG periode Desember 2021 – pelaksanaan fungsi kepatuhan. Monitoring GCG implementation for the December 2021 period – implementation of compliance function.
19 April 2022	Pemantauan pelaksanaan GCG periode April 2022 – pelaksanaan fungsi kepatuhan. Monitoring GCG implementation for the April 2022 period – implementation of compliance function.
19 Juli 2022 19 July 2022	Pemantauan pelaksanaan GCG periode Juni 2022 – pelaksanaan fungsi kepatuhan. Monitoring GCG implementation for the June 2022 period – implementation of compliance function.
18 Oktober 2022 18 October 2022	Pemantauan pelaksanaan GCG periode Oktober 2022 – pelaksanaan fungsi kepatuhan. Monitoring GCG implementation for the October 2022 period – implementation of compliance function.

Komite Personalia

Komite Personalia merupakan komite yang berfungsi untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi ketenagakerjaan, serta memberikan saran-saran dan langkah perbaikan yang sesuai dengan peraturan ketenagakerjaan di perbankan dan Undang-Undang Ketenagakerjaan yang berlaku di Indonesia.

Pedoman Komite Personalia

Dalam menjalankan tugas dan tanggung jawabnya, Komite Personalia mengacu pada Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, serta peraturan turunannya.

Pernyataan Independensi Komite Personalia

Komite Personalia bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Personalia

Berdasarkan Pedoman Kerja Komite Personalia, tugas dan tanggung jawab Komite Personalia adalah memberikan rekomendasi kepada Direksi atas hal-hal yang berkaitan dengan, antara lain:

1. Memberikan masukan kepada Direksi dalam merumuskan kebijakan ketenagakerjaan;
2. Mengawasi kebijakan yang berhubungan dengan karyawan agar dilaksanakan secara konsekuen dan konsisten;
3. Melakukan kajian terhadap kebijakan ketenagakerjaan Bank dan memberikan saran kepada Direksi apabila diperlukan perubahan kebijakan ketenagakerjaan Bank;
4. Memantau dan mengevaluasi efektivitas setiap karyawan; dan
5. Memberikan masukan dan solusi untuk hambatan dan masalah yang terjadi terkait dengan ketenagakerjaan Bank.

Struktur dan Keanggotaan Komite Personalia

Komite Personalia diangkat berdasarkan Surat Keputusan Direktur No. 008/SK-DIR/03/19 tanggal 27 Maret 2019. Adapun keanggotaan Komite Personalia Bank Victoria untuk periode 2022 diungkapkan sebagai berikut.

Personnel Committee

The Personnel Committee is a Committee having the function to assist the Board of Directors in formulating policies, overseeing policy implementation, monitoring employment progress and conditions, and advising suggestions and remedial measures in line with the labor regulations in banking and applicable Manpower Laws in Indonesia.

Personnel Committee Charter

In performing its duties and responsibilities, the HR Committee refers to Law No. 13 of 2003 on Manpower, and its derivative regulations.

Statement of Independence of Personnel Committee

The Personnel Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Duties, Responsibilities, and the Realization of Personnel Committee Duties

Based on the Personnel Committee Charter, the Personnel Committee's duties and responsibilities are providing recommendations to the Board of Directors on matters related to, among others:

1. Providing inputs to Board of Directors in formulating employment policies;
2. Overseeing employee-related policies to be consistently and consequently implemented;
3. Reviewing Bank's manpower policies and advising the Board of Directors if changes to the Bank's manpower policy are necessary;
4. Monitoring and evaluating the effectiveness of each employee; and
5. Providing inputs and solutions for the obstacles and problems that occur related to the Bank's employment.

Structure and Composition of Personnel Committee

The Personnel Committee is appointed based on the Board of Directors' Decision Letter No. 008/SK-DIR/03/19 dated 27 March 2019. The composition of Bank Victoria's Personnel Committee for the 2022 period is disclosed below.

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Utama. President Director.
Anggota Members	• Wakil Presiden Direktur Utama; • Direktur Kepatuhan dan Manajemen Risiko; • Direktur Bisnis; dan • Kepala Divisi <i>Human Capital Management & General Affair</i>. • Deputy President Director; • Director of Compliance and Risk Management; • Director of Business; and • Head of Human Capital Management & General Affair Division.

Rapat Komite Personalia

Personnel Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Personalia diatur dalam Surat Keputusan Direktur No. 008/SK-DIR/03/19 tanggal 27 Maret 2019. Policy and Implementation of Personnel Committee Meetings are regulated in the Board of Directors' Decision Letter No. 008/SK-DIR/03/19 dated 27 March 2019.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan sekurang-kurangnya 3 (tiga) kali dalam 1 (satu) tahun. Meeting is held at least 3 (three) times in 1 (one) year.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Komite Personalia dinyatakan kuorum apabila dihadiri minimal 51% dari anggota tetap. The Personnel Committee's meeting is declared as quorum if attended by a minimum of 51% of the permanent members.

Selama tahun 2022, Komite Personalia telah melaksanakan rapat sebanyak 4 (empat) kali dengan rata-rata tingkat kehadiran 100%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, the Personnel Committee held 4 (four) meetings with an average attendance rate of 100%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda
12 Juli 2022 12 July 2022	1. Pembentukan Program EduVictoria; 2. Pembaharuan peraturan absensi; serta 3. Pembaharuan struktur dan skala upah. 1. Establishment of EduVictoria Program; 2. Renewal of attendance regulations; and 3. Renewal of wage structure and scale.
16 Agustus 2022 16 August 2022	Usulan penambahan <i>Senior Executive Vice President</i> di bidang <i>corporate, business linkage, dan consumer banking</i>. Proposing additional Senior Executive Vice President in corporate, business linkage, and consumer banking.
10 Oktober 2022 10 October 2022	Usulan pencalonan <i>Advisor</i> bidang <i>infrastructure, technology, dan change management office</i>. Proposing nomination of Advisors in infrastructure, technology, and change management office.
25 November 2022	Usulan penambahan <i>Advisor</i> pada bidang <i>finance, accounting, dan management information system</i>. Proposing additional Advisors in finance, accounting, and management information systems.

Komite Pengadaan

Komite Pengadaan dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan membantu Direksi dalam pengelolaan kegiatan pengadaan barang dan jasa, memastikan efektivitas atas aktivitas kegiatan pengadaan barang dan jasa, serta memastikan pelaksanaan kegiatan pengadaan barang dan jasa sesuai dengan kebijakan dan prosedur yang berlaku di Bank.

Pedoman Komite Pengadaan

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengadaan berpedoman pada Surat Keputusan Direksi No. 016/SK-DIR/02/20 tanggal 27 Februari 2020 tentang Komite Pengadaan PT Bank Victoria International Tbk.

Pernyataan Independensi Komite Pengadaan

Komite Pengadaan bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Procurement Committee

The Procurement Committee was established by and is responsible to the Board of Directors with the aim of assisting the Board of Directors in managing goods and services procurement activities, ensuring the effectiveness of goods and services procurement activities, and ensuring the implementation of goods and services procurement activities in accordance with the policies and procedures applicable at the Bank.

Procurement Committee Charter

In performing its duties and responsibilities, the Procurement Committee refers to the Board of Directors' Decision Letter No. 016/SK-DIR/02/20 dated 27 February 2020 on Procurement Committee of PT Bank Victoria International Tbk.

Statement of Independence of Procurement Committee

The Procurement Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Tugas dan Tanggung Jawab Komite Pengadaan

Tugas dan tanggung jawab Komite Pengadaan diantaranya adalah melakukan evaluasi dan memberikan rekomendasi kepada Direksi terkait pelaksanaan kegiatan pengadaan barang dan jasa yang sekurang-kurangnya meliputi beberapa hal, sebagai berikut.

1. Meminta informasi untuk hal-hal yang diperlukan terkait pengadaan barang dan jasa dari berbagai pihak, baik internal maupun eksternal;
2. Memberikan persetujuan terhadap pengajuan pengadaan barang dan jasa;
3. Mengajukan persetujuan kepada Dewan Komisaris terhadap pengadaan barang/dan jasa dengan nilai/harga minimum sesuai yang diatur pada Anggaran Dasar Bank; dan
4. Memberikan masukan kepada Direksi terkait hal-hal penting dan relevan dalam perumusan kebijakan pengadaan barang dan jasa, sehingga proses pengadaan barang dan jasa dilakukan secara transparan, objektif, efektif, dan efisien.

Struktur dan Keanggotaan Komite Pengadaan

Kedudukan Komite Pengadaan dalam struktur organisasi berada di bawah Direksi. Susunan komposisi Komite Pengadaan diungkapkan sebagai berikut.

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Wakil Direktur Utama. Deputy President Director.
Anggota Members	• Direktur Utama; • Direktur; • Senior Executive Vice President; dan • Division Head. • President Director; • Director; • Senior Executive Vice President; and • Division Head.

Duties and Responsibilities of Procurement Committee

The Procurement Committee's duties and responsibilities include evaluating and providing recommendations to the Board of Directors regarding the implementation of goods and services procurement activities which at least cover several matters, as follows.

1. Asking for information on necessary matters related to the procurement of goods and services from various parties, both internal and external;
2. Providing approval on the procurement of goods and services;
3. Applying for approval to the Board of Commissioners on procurement of goods and services with minimum value/price as regulated in the Company's Articles of Association; and
4. Providing inputs to the Board of Directors regarding important and relevant matters in the formulation of procurement policies of goods and services so that the procurement process of goods and services is done in a transparent, objective, effective, and efficient manner.

Structure and Composition of Procurement Committee

Procurement Committee's position in the organizational structure is under the Board of Directors. The composition of the Procurement Committee is disclosed below.

Rapat Komite Pengadaan

Procurement Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Pengadaan diatur dalam Surat Keputusan Direksi No. 016/SK-DIR/02/20 tanggal 27 Februari 2020. Policy and Implementation of Procurement Committee Meetings are regulated in the Board of Directors' Decision Letter No. 016/SK-DIR/02/20 dated 27 February 2020.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun. Meeting is held at least 4 (four) times in 1 (one) year.
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Komite Pengadaan dinyatakan kuorum apabila dihadiri minimal 51% dari anggota tetap. The Procurement Committee's meeting is declared as quorum if attended by a minimum of 51% of the permanent members.

Selama tahun 2022, Komite Pengadaan telah melaksanakan rapat dengan rata-rata tingkat kehadiran 100%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, the Procurement Committee held meetings with an average attendance rate of 100%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda
22 Februari 2022 22 February 2022	1. Pengadaan 10.000 pcs kartu ATM Debit Gerbang Pembayaran Nasional (GPN); 2. <i>Deployment Script Ubivelox</i> for National Standar Indonesian Chip Card Specification (NSICCS) for <i>Hybird Card</i>; dan 3. Penunjukan konsultan valuasi atas proyek divestasi Bank Victoria Syariah. 1. Procurement of 10,000 pcs of National Payment Gate Debit ATM cards (GPN); 2. Ubivelox Deployment Script for National Standard Indonesian Chip Card Specification (NSICCS) for Hybird Card; and 3. Appointment of a valuation consultant for the Bank Victoria Syariah divestment project.
8 April 2022	1. Perpanjangan sewa Kantor Cabang Pembantu Wisma Slipi pada tanggal 1 Mei 2022 sampai 30 April 2023; 2. Perpanjangan sewa <i>neon box</i> Kantor Cabang Pembantu Wisma Slipi pada tanggal 1 Mei 2022 sampai 30 April 2023; 3. Perpanjangan sewa Kantor Cabang Utama Bogor pada tanggal 16 Mei 2022 sampai 15 Mei 2027; 4. <i>Renewal maintenance</i> dan <i>license</i> Avaya tahun 2022 pada tanggal 1 Mei 2022 sampai 30 April 2023; dan 5. Surat Berharga Nasional Retail Syariah dan <i>Redevelop</i> Surat Berharga Nasional Retail Konvensional. 1. Lease extension for Wisma Slipi Sub-Branch Office from 1 May 2022 to 30 April 2023; 2. Lease extension of neon box for Wisma Slipi Sub-Branch Office from 1 May 2022 to 30 April 2023; 3. Lease extension for Bogor Main Branch Office from 16 May 2022 to 15 May 2027; 4. Renewal for maintenance and license of Avaya in 2022 from 1 May 2022 to 30 April 2023; and 5. Sharia Retail Government Bonds and Redevelop Conventional Retail Government Bonds.
21 April 2022	1. Aplikasi <i>Bank Indonesia Fast Payment</i> (BI-Fast); dan 2. Pengadaan 4 unit <i>Server Simplivity Omnicube 380 Gen 10</i>. 1. Bank Indonesia Fast Payment (BI-Fast) Application; and 2. Procurement of 4 units of Server Simplivity Omnicube 380 Gen 10.
27 April 2022	1. Sewa ruang kantor untuk Kantor Pusat Bank Victoria di Gedung Graha BIP Lt. 9 Zone B-F; 2. Renovasi Kantor Pusat Bank Victoria di Gedung Graha BIP Lt. 9 Zone B-F; dan 3. <i>Customer Request (CR) Fitur Internet Banking dan Mobile Banking</i>. 1. Lease of office space for Bank Victoria's Head Office at Graha BIP Building 9th Floor Zone B-F; 2. Renovation of Bank Victoria's Head Office at Graha BIP Building 9th Floor Zone B-F; and 3. Customer Request (CR) Features Internet Banking and Mobile Banking.
20 Juni 2022 20 June 2022	Pengadaan <i>maintenance</i> Mesin AS400. Procurement of AS400 Machine maintenance.
19 Juli 2022 19 July 2022	1. Sewa Kantor Pusat di Gedung Graha BIP Lt. 1, 9, dan 10 pada tanggal 1 Januari 2023 sampai 31 Desember 2027; 2. Perpanjangan sewa mobil operasional kantor pada tanggal 1 Januari 2023 sampai 31 Desember 2027; 3. Pengadaan 10.000 pcs kalender meja tahun 2023; 4. <i>Engine Point</i>; 5. <i>Front End BI-Fast Revamp Internet Banking Mobile Banking</i>; dan 6. <i>Front End BI-Fast Channel Teller</i>. 1. Lease of Head Office at Graha BIP Building 1st, 9th, and 10th Floor from 1 January 2023 to 31 December 2027; 2. Lease extension of office's operational car from 1 January 2023 to 31 December 2027; 3. Procurement of 10,000 desk calendars for 2023; 4. Engine Point; 5. Front End BI-Fast Revamp Internet Banking Mobile Banking; and 6. Front End BI-Fast Channel Teller.
12 Agustus 2022 12 August 2022	1. Data Center Graha BIP Lt. 9 Zone B-F; dan 2. 650 unit <i>Security Digital - Kaspersky Anti Targeted Attack End Point Detection & Response</i>. 1. Data Center Graha BIP 9th Floor Zone B-F; and 2. 650 units of Digital Security - Kaspersky Anti Targeted Attack End Point Detection & Response.
8 September 2022	1. Pengadaan 10.000 pcs kartu ATM Debit GPN; dan 2. Pengadaan 750 pcs kaus sarana promosi. 1. Procurement of 10,000 pcs of GPN Debit ATM cards; and 2. Procurement of 750 pcs of promotional t-shirts.
15 September 2022	1. Aplikasi <i>Loan Channeling</i>; 2. <i>Digital Landing Platform</i>; 3. Aplikasi <i>License</i> dan <i>Fitur Video Banking</i> atau <i>Digital Operation</i>. 1. Loan Channeling Application; 2. Digital Landing Platform; 3. License Application and Video Banking or Digital Operation Features.

Tanggal Rapat Meeting Date	Agenda
1 November 2022	1. Perpanjangan sewa Kantor Cabang Utama Senayan pada tanggal 1 November 2022 sampai 31 Oktober 2023; 2. <i>Renewal</i> dan penambahan <i>License Antivirus Kaspersky Anti Targeted Attack End Point Detection & Response</i> pada tanggal 1 November 2022 sampai 1 November 2024; 3. <i>Renewal maintenance</i> mesin <i>electronic data capture</i> pada tanggal 2 November 2022 sampai 2 November 2023. 1. Extension of Senayan Main Branch Office lease from 1 November 2022 to 31 October 2023; 2. Renewal and additional for License of Antivirus Kaspersky Anti Targeted Attack End Point Detection & Response from 1 November 2022 to 1 November 2024; 3. Renewal for maintenance of electronic data capture machine from 2 November 2022 to 2 November 2023.
24 November 2022	1. Brand Identity - Communication Strategy and Crative Concept; 2. Instagram Account Verification; 3. Pengadaan 3 unit <i>Hardware Security Module (HSM) Payshield 10K and Extended Warranty Lumpsum 8 Months (HSM 9000)</i>; 4. <i>Renewal</i> dan penambahan kapasitas <i>Splunk Enterprise</i> pada tanggal 31 Desember 2022 sampai 31 Desember 2023; 5. <i>Jasa Vulnerability Assessment and Penetration</i> untuk <i>Bankwide Infrastructure & Digital Banking Tahun 2022</i>; dan 6. <i>Renewal miantenance Sangfor - IAG54</i> pada tanggal 18 Desember 2022 sampai 18 Desember 2023. 1. Brand Identity - Communication Strategy and Creative Concept; 2. Instagram Account Verification; 3. Procurement of 3 units of Hardware Security Module (HSM) Payshield 10K and Extended Warranty Lumpsum 8 Months (HSM 9000); 4. Renewal and additional capacity for Splunk Enterprise from 31 December 2022 to 31 December 2023; 5. Vulnerability Assessment and Penetration Services for Bankwide Infrastructure & Digital Banking in 2022; and 6. Renewal for maintenance of Sangfor - IAG54 from 18 December 2022 to 18 December 2023.
9 Desember 2022 9 December 2022	1. Laporan Tahunan dan Laporan Keberlanjutan Tahun 2022; dan 2. Perpanjangan sewa Kantor Cabang Utama Wisma Indocement pada tanggal 1 Januari 2023 sampai 31 Desember 2023. 1. 2022 Annual Report and Sustainability Report; and 2. Lease extension for Wisma Indocement Main Branch Office from 1 January 2023 to 31 December 2023.

Komite Produk

Komite Produk merupakan komite yang bertugas membantu Direksi dalam memberikan arahan kebijakan yang berkaitan dengan pengelolaan produk *liabilities* dan *wealth management* yang akan dan/atau telah diterbitkan agar produk tersebut mampu bersaing dengan bank lain dan menghasilkan keuntungan bagi Bank. Komite produk wajib memperhatikan kepentingan nasabah dan Bank, sekaligus menerapkan prinsip-prinsip kehati-hatian dan manajemen risiko dalam menjalankan tugasnya tersebut.

Pedoman Komite Produk

Komite Produk memiliki Pedoman Kerja guna menunjang pelaksanaan tugas dan tanggung jawabnya yang mengacu pada Surat Keputusan Direksi No. 002A/SK-DIR/10/22 tanggal 20 Oktober 2022 tentang Komite Produk PT Bank Victoria International Tbk.

Pernyataan Independensi Komite Produk

Komite Produk bertindak secara independen, mandiri, dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun dalam melaksanakan tugas dan tanggung jawabnya.

Product Committee

The Product Committee is a committee that assists the Board of Directors in providing policy-related directives in connection with the management of liabilities and wealth management products that will and/or have been launched so that such products can compete with those of other banks and generate profits for the Bank. In performing these duties, the Committee must take into account the interests of the Bank and its customers and must apply prudential principles and risk management.

Product Committee Charter

The Product Committee has a Charter to support the implementation of its duties and responsibilities, which refers to the Board of Directors' Decision Letter No. 002A/SK-DIR/10/22 dated 20 October 2022 on Product Committee of PT Bank Victoria International Tbk.

Statement of Independence of Product Committee

The Product Committee acts independently, individually, professionally, and free from conflicts of interest and influence or pressure from any party whomsoever in performing its duties and responsibilities.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Komite Produk

Dalam menjalankan fungsinya, Komite Produk memiliki tugas dan tanggung jawab antara lain sebagai berikut.

1. Memberikan masukan, pertimbangan, dan rekomendasi atas pengelolaan produk *asset and liabilities* kepada Direksi mulai dari rencana penerbitan, pengembangan dan/atau modifikasi produk, sampai dengan melakukan analisis/kajian terhadap *existing product*;
2. Mengawasi kebijakan produk agar dapat diterapkan dan dilaksanakan secara konsekuen, konsisten, dan bertanggung jawab, serta mencari solusi apabila terjadi hambatan atau kendala dalam penerapannya; dan
3. Memantau dan mengevaluasi risiko potensial yang akan terjadi terhadap:
 - a. Perkembangan penjualan produk dan portofolio produk;
 - b. Poin-poin pengawasan Kebijakan Produk;
 - c. Strategi Kebijakan Produk; dan
 - d. Portofolio produk untuk kemudian dipergunakan sebagai masukan dan saran kepada Direksi untuk menentukan langkah-langkah perbaikan yang diperlukan.

Struktur dan Keanggotaan Komite Produk

Kedudukan Komite Produk dalam struktur organisasi berada di bawah Direksi dengan ketua komite diangkat dan diberhentikan oleh Direksi. Struktur dan keanggotaan Komite Produk diungkapkan sebagai berikut.

Duties, Responsibilities, and the Realization of Product Committee Duties

In performing its functions, the Product Committee has duties and responsibilities as follows.

1. Providing inputs, considerations, and recommendations on the management of asset and liabilities products to the Board of Directors starting from the plan of launching, developing, and/or modifying the products, to analyzing/reviewing the existing products;
2. Monitoring the product policy to be implemented and conducted consistently, consequently, and responsibly, and seeking solutions if there are any obstacles or constraints in its application; and
3. Monitoring and evaluating potential risks that will occur to:
 - a. The development of product sales and portfolio;
 - b. Monitoring points of Product Policy;
 - c. Product Policy Strategies; and
 - d. Product portfolio is then used as input and advice to the Board of Directors to determine the necessary improvements.

Structure and Composition of Product Committee

Product Committee's position in the organizational structure is under the Board of Directors and the Chairperson of Committee is appointed and dismissed by the Board of Directors. The structure and composition of Product Committee is disclosed below.

Susunan Composition	Diisi oleh Held by
Ketua <i>Steering Committee</i> Head of Steering Committee	Direktur Utama. President Director.
Anggota <i>Steering Committee</i> Members of Steering Committee	• Wakil Direktur Utama; • Direktur Bisnis; dan • Direktur Kepatuhan dan Manajemen Risiko. • Deputy President Director; • Director of Business; and • Director of Compliance and Risk Management.
Ketua <i>Product Committee</i> Head of Product Committee	Senior Executive Vice President of Change Management Office
Sekretaris Secretary	Change Management Office Division Head
Anggota Member	1. Senior Executive Vice President of Operations & International Banking; 2. Senior Executive Vice President of Finance, Accounting & Strategic Performance Management; 3. Information Technology Division Head; 4. Operations & Internal Control Division Head; 5. Compliance & System Procedure Division Head; 6. Accounting Division Head; 7. Treasury Division Head; 8. Risk Management/Integrated Division Head; 9. Branch Banking Network & Performance Vice Division Head; 10. Product and Marketing Communication Vice Division Head; 11. E-Channel and Digital Transformation Department Head; dan 12. Commercial Banking Department Head.

Rapat Komite Produk

Product Committee's Meeting

 Kebijakan dan Pelaksanaan Rapat Komite Produk diatur dalam Surat Keputusan Direksi No. 006/SK-DIR/01/22. Policy and Implementation of Product Committee Meetings are regulated in the Board of Directors' Decision Letter No. 006/SK-DIR/01/22.	 Frekuensi Rapat Meeting Frequency
	Rapat dilaksanakan secara berkala atau sewaktu-waktu apabila diperlukan (<i>insidental</i>). Meeting is held on a regular basis or at any time necessary (<i>incidental</i>).
	 Pelaksanaan Rapat Meeting Implementation
	Rapat Komite Produk dinyatakan kuorum apabila dihadiri minimal 50% dari anggota tetap. The Product Committee's meeting is declared as quorum if attended by a minimum of 50% of the permanent members.

Selama tahun 2022, Komite Produk telah melaksanakan rapat dengan rata-rata tingkat kehadiran 100%. Adapun agenda pembahasan rapat diuraikan sebagai berikut.

Throughout 2022, the Product Committee held meetings with an average attendance rate of 100%. The agenda for the meeting discussion is shown below.

Tanggal Rapat Meeting Date	Agenda
22 Februari 2022 22 February 2022	- Daftar produk <i>existing</i> yang masih atau telah berjalan di Bank Victoria, penyampaian daftar produk <i>existing</i> mulai dari <i>Current Account and Saving Account (CASA) Time Deposit (TD)</i> dan produk <i>wealth</i> dari reksa dana dan <i>bancassurance</i> yang sedang dan masih dijual oleh Bank Victoria; - Posisi <i>outstanding CASA</i> dan deposito di Bank Victoria, perbandingan <i>outstanding amount</i> dan jumlah rekening untuk <i>CASA</i> deposito di posisi 30 Desember 2020, 31 Desember 2021, dan 14 Februari 2022; <i>Highest</i> atau <i>lowest CASA</i> deposito produk, penyampaian <i>outstanding</i> mulai dari <i>CASA</i> deposito yang tertinggi sampai terendah; <i>Weighted Average Interest Rate (WAIR)</i> <i>CASA</i> dan deposito, penyampaian <i>WAIR</i> posisi <i>CASA</i> dan deposito di posisi 30 Desember 2020, 31 Desember 2021, dan 14 Februari 2022; - Usulan promo <i>CASA</i> atau deposito, penyampaian usulan adanya penyesuaian <i>cashback</i> dan bunga, serta tambahan insentif untuk Tabungan Maxima untuk nasabah, serta penyampaian usulan penyesuaian bunga untuk program V-88 dan juga tambahan tenor 6 bulan untuk Tabungan Maxima dan program V-88; - Permintaan persetujuan untuk: - Penambahan kerja sama reksa dana dengan BNI Asset Management (AM): - Reksa dana BNI-AM Dana Likuid (reksa dana pasar uang); - Reksa dana pendapatan tetap BNI-AM Makara Investasi (reksa dana pendapatan tetap – <i>short duration</i>); - Reksa dana pendapatan tetap BNI-AM Nirwasita (reksa dana pendapatan tetap – <i>long duration</i> atau <i>full government bonds</i>); dan - Reksa dana BNI-AM Indeks IDX30 (reksa dana saham – <i>index fund</i>); - Penambahan kerja sama reksa dana terproteksi dengan PT Setiabudi Investment Management; - Generalisasi Tabungan Edu Save menjadi tabungan berjangka untuk semua tujuan, tidak hanya untuk menabung dana pendidikan, apakah tetap menggunakan nama yang sama atau ada perubahan nama tabungan; - Penambahan produk baru <i>bancassurance</i> general: <i>Term Life Return on Premium (ROP)</i> 110%; <i>Critical Illness ROP</i> 110%; - Penambahan produk baru <i>bancassurance</i> BNI LIFE via <i>Internet Banking</i> dan <i>Mobile Banking</i>: - Asuransi kecelakaan. - List of existing products that are still or have been running at Bank Victoria, submitting a list of existing products starting from <i>Current Account and Savings Account (CASA) Time Deposit (TD)</i> and wealth products from mutual funds and <i>bancassurance</i> that are being sold and are still being sold by Bank Victoria; - Position of <i>outstanding CASA</i> and deposits at Bank Victoria, comparison of <i>outstanding amounts</i> and number of accounts for <i>CASA</i> deposits in the positions of 30 December 2020, 31 December 2021, and 14 February 2022; - Highest or lowest <i>CASA</i> deposit products, delivery of <i>outstanding</i> starting from the highest to the lowest <i>CASA</i> deposits; - Weighted Average Interest Rate (WAIR) <i>CASA</i> and deposits, submission of <i>WAIR</i> <i>CASA</i> positions and deposits on 30 December 2020, 31 December 2021, and 14 February 2022; - Proposals for <i>CASA</i> promos or deposits, submission of suggestions for <i>cashback</i> and interest adjustments, as well as additional incentives for Maxima Savings for customers, as well as submission of interest adjustment proposals for the V-88 program and also an additional 6 month tenor for Maxima Savings and the V-88 program; - Approval requests for: - Additional cooperation on mutual fund with BNI Asset Management (AM): - Mutual fund of BNI-AM Dana Likuid (money market mutual fund); - Fixed income mutual fund of BNI-AM Makara Investasi (fixed income mutual fund – <i>short duration</i>); - Fixed income mutual fund of BNI-AM Nirwasita (fixed income mutual fund – <i>long duration</i> or <i>full government bonds</i>); and

Tanggal Rapat Meeting Date	Agenda																										
	b. Additional cooperation on protected mutual fund with PT Setiabudi Investment Management; c. Generalization of Tabungan Edu Save into a term savings account for all purposes, not only for saving education funds, either still using the same name or having a change in the name of the savings account; • Mutual Fund of BNI-AM Index IDX30 (stock mutual fund – index fund); d. Additional new product of bancassurance generali: • Term Life Return on Premium (ROP) 110%; • Critical Illness ROP 110%; e. Additional new product of BNI LIFE bancassurance via Internet Banking and Mobile Banking: • Accident insurance.																										
12 Juli 2022 12 July 2022	Produk <i>Negotiable Certificate of Deposit</i> (NCD): 1. Target, tenor, dan bunga diskonto: <table><tr><th>Produk Product</th><th>Nominal Target Target Amount</th><th>Tenor Tenor</th><th>Bunga atau Diskonto Interest or Discount</th></tr><tr><td rowspan="3">NCD</td><td>150,000,000,000</td><td>9 bulan / month</td><td>5.75-6%</td></tr><tr><td>250,000,000,000</td><td>12 bulan / month</td><td>6.25-6.75%</td></tr><tr><td>100,000,000,000</td><td>18 bulan / month</td><td>7-7.5%</td></tr><tr><td>Total</td><td>500,000,000,000</td><td></td><td></td></tr></table> 2. Permintaan info memo dan <i>term conditions</i> dari Victoria Sekuritas; 3. Insentif <i>seller</i>: a. Nasabah individual: • Penempatan 1 tahun dan kurang: 0,1% dari nominal penempatan NCD (dikurang diskonto); • Penempatan diatas 1 tahun: 0,15% dari nominal penempatan NCD (dikurang diskonto); b. Nasabah institusi: 50% dari nominal insentif nasabah individual sesuai ketentuan diatas; c. Insentif <i>seller</i> akan diambil dari <i>fee</i> untuk <i>arranger</i>; Negotiable Certificate of Deposit (NCD) products: 1. Target, tenor, and discount interest: 2. Permintaan info memo dan <i>term conditions</i> dari Victoria Sekuritas; 3. Seller incentives: a. Individual customer: • Placement of 1 year and less: 0.1% of the NCD nominal placement (less discount); • Placement of over 1 year: 0.15% of the NCD nominal placement (less discount); b. Institution customer: 50% of the individual customer nominal incentives according to the provisions above; c. Seller incentives will be taken from fees for arrangers; 4. <i>Fee arranger</i> dan <i>fee</i> lainnya: Perbandingan estimasi biaya <i>arranger</i>, profesi dan lembaga penunjang pasar modal <table><tr><th>Lembaga/Profesi/Otoritas Institution/Profession/Authority</th><th>Persentase dari Nilai Emisi Percentage of Emission Value</th></tr><tr><td><i>Arranger</i></td><td>0.75%</td></tr><tr><td>Notaris / Notary</td><td>0.05%</td></tr><tr><td>Agen Pembayaran / Payment Agent</td><td>0.004%</td></tr></table> Catatan: Biaya tersebut belum termasuk pajak berdasarkan ketentuan yang berlaku dan biaya <i>out of pocket expenses</i> (jika ada). Notes: Such costs do not include taxes based on applicable regulations and out of pocket expenses (if any). 5. Permintaan kepastian dari Victoria Sekuritas apakah NCD dapat dijadikan <i>back-to-back</i>; 6. Permintaan kepastian nominal perpajakan untuk NCD dengan beragam tenor yang ditawarkan (Victoria Sekuritas); 7. Pembagian target ke <i>Branch Banking Network & Performance</i> untuk NCD dan pendampingan terhadap cabang akan dilakukan oleh tim; 8. Pembuatan <i>tools marketing simple</i> perhitungan untuk penempatan yang digunakan cabang untuk menjual (<i>contact person</i> Victoria Sekuritas dan Bank Victoria); 9. Pembuatan perbandingan singkat kelebihan dari bunga NCD dibandingkan dengan deposito (Victoria Sekuritas dan Bank Victoria); dan 10. Memastikan jumlah denda atau pembayaran yang harus dilakukan terkait biaya tahunan atau sejenisnya (Bank Victoria).	Produk Product	Nominal Target Target Amount	Tenor Tenor	Bunga atau Diskonto Interest or Discount	NCD	150,000,000,000	9 bulan / month	5.75-6%	250,000,000,000	12 bulan / month	6.25-6.75%	100,000,000,000	18 bulan / month	7-7.5%	Total	500,000,000,000			Lembaga/Profesi/Otoritas Institution/Profession/Authority	Persentase dari Nilai Emisi Percentage of Emission Value	<i>Arranger</i>	0.75%	Notaris / Notary	0.05%	Agen Pembayaran / Payment Agent	0.004%
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Tanggal Rapat Meeting Date	Agenda
	- Arranger fees and other fees: Comparison of estimated costs of arrangers, professions and capital market supporting institutions - Requesting for confirmation from Victoria Sekuritas whether NCD can be used back-to-back; - Requesting for certainty on taxation nominal for NCD with various tenors offered (Victoria Sekuritas); - Target distribution to Branch Banking Network & Performance for NCD and assistance to branches will be carried out by the team; - Making marketing tools for simple calculations for placement used by branches to sell (contact person Victoria Sekuritas and Bank Victoria); - Making a brief comparison of the advantages of NCD interest compared to deposits (Victoria Sekuritas and Bank Victoria); and - Verifying the amount of fines or payments that must be made in relation to annual fees or the like (Bank Victoria).
28 Juli 2022 28 July 2022	- Status atau posisi Dana Pihak Ketiga (DPK) saat ini beserta <i>Cost of Fund</i> rata-rata; - Pemaparan Tabungan V-Gold (produk baru); - Pemaparan Tabungan V-Goals (produk baru); - Pemaparan Tabungan V-EduPlus (produk baru); - Penambahan produk reksa dana dari manajer investasi; - BNI Asset Management; - KISI Asset Management; - Penambahan dan penggantian produk <i>bancassurance</i> dari perusahaan asuransi Allianz untuk mengikuti Peraturan Otoritas Jasa Keuangan terkait Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) tahun 2022: - Allianz Wealthlink Protection Life menggantikan Allianz Wealthlink Preferred Life; - Allianz Assetlink Flexi menggantikan Allianz Assetlink Maxima; dan - Penambahan produk <i>bancassurance</i> Allianz Wealthlink Supreme Life. - Current status or position of Third Party Deposits (DPK) along with the average Cost of Funds; - Explanation of V-Gold Savings (new product); - Explanation of V-Goals Savings (new product); - Explanation of V-EduPlus Savings (new product); - Additional mutual fund product from investment manager; - BNI Asset Management; - KISI Asset Management; - Addition and replacement of <i>bancassurance</i> products from insurance company Allianz to comply with the Financial Services Authority Regulations related to Investment-Linked Insurance Products (PAYDI) in 2022: - Allianz Wealthlink Protection Life replaces Allianz Wealthlink Preferred Life; - Allianz Assetlink Flexi replaces Allianz Assetlink Maxima; and - Addition of the Allianz Wealthlink Supreme Life <i>bancassurance</i> product.
1 November 2022	- Status atau posisi dana pihak ketiga saat ini beserta <i>Cost of Fund</i> rata-rata; - Penambahan produk <i>bancassurance</i> referensi tidak dalam rangka produk bank untuk VIP Life Protection dengan PT Victoria Alife Indonesia; - Penambahan produk reksa dana dari manajer investasi PT Setiabudi Investment Management untuk Setiabudi Dana Proteksi 8; - Persetujuan program Tabungan Imlek; - Sharing produk digital; - Sharing ekosistem digital; dan - Persetujuan kerja sama dengan PT Finetiks (digital aggregator). - Status or current position of third party deposits along with the average Cost of Funds; - Addition of reference <i>bancassurance</i> products not within the framework of bank products for VIP Life Protection with PT Victoria Alife Indonesia; - Addition of mutual fund products from investment manager PT Setiabudi Investment Management for Setiabudi Dana Proteksi 8; - Approval of the Chinese New Year Savings program; - Digital product sharing; - Digital ecosystem sharing; and - Cooperation agreement with PT Finetiks (digital aggregator).
25 November 2022	- Kerja sama pemasaran produk reksa dana dengan PT Principal Asset Management; dan - Commercial model dan persetujuan kerja sama dengan PT Finetiks (digital aggregator). - Cooperation in marketing mutual fund products with PT Principal Asset Management; and - Commercial model and cooperation agreement with PT Finetiks (digital aggregator).

ORGAN PENDUKUNG DIREKSI Board of Directors' Supporting Organ

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi. Unit-unit tersebut bertugas dan bertanggung jawab secara kolektif untuk membantu Direksi dalam melakukan fungsi tertentu yang membutuhkan keahlian khusus dengan memberikan saran dan rekomendasi mengenai kebijakan terhadap pengelolaan Bank.

Corporate Secretary

Corporate Secretary berfungsi sebagai penghubung antara Bank dengan lembaga/instansi terkait, otoritas pasar modal, komunitas pemodal, dan masyarakat umum. *Corporate Secretary* bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat, dan transparan sesuai ketentuan dan perundang-undangan yang berlaku bagi bank maupun bagi perusahaan publik.

Pedoman Corporate Secretary

Dasar pembentukan dan pedoman *Corporate Secretary* dalam melaksanakan tugasnya mengacu pada peraturan utama berikut.

1. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2015 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
2. Kebijakan dan Prosedur *Corporate Affair* berdasarkan Surat Keputusan Direksi No. 021/SK-DIR/07/14 tanggal 21 Juli 2014 yang telah diperbarui menjadi Standar Operasional Prosedur *Corporate Secretary* Surat Keputusan Direksi No. 003/SK-DIR/12/17 tanggal 13 Desember 2017; dan
3. Standar Operasional Prosedur Rapat Umum Pemegang Saham berdasarkan Surat Keputusan Direksi No. 004/SKDIR/04/17 tanggal 21 April 2017.

Tugas dan Tanggung Jawab serta Realisasi Pelaksanaan Tugas Corporate Secretary

Tugas dan tanggung jawab *Corporate Secretary*, merujuk pada Pedoman *Corporate Secretary* adalah:

1. Mengikuti perkembangan pasar modal, khususnya peraturan-peraturan yang berlaku di bidang pasar modal;
2. Memberikan pelayanan kepada masyarakat atas setiap Informasi yang dibutuhkan pemodal berkaitan dengan kondisi Bank;
3. Memberikan masukan kepada Direksi Bank untuk mematuhi ketentuan Undang-Undang No. 8 Tahun 1995 tentang Pasar Modal dan peraturan pelaksanaannya; dan
4. Sebagai penghubung atau *contact person* antara Bank dengan Otoritas Jasa Keuangan serta masyarakat.

In carrying out its duties, the Board of Directors is assisted by subordinating units. These units have collective duties and responsibilities to assist the Board of Directors in performing certain functions that require specific expertise to provide suggestions and recommendations on the Bank's management policies.

Corporate Secretary

Corporate Secretary functions as a liaison between the Bank and relevant institutions/agencies, capital market authority, investor communities, and general public. The *Corporate Secretary* is responsible for providing and delivering information to general public or for investors' interests related to the Bank's performance in a timely, accurate, and transparent manner in compliance with the laws and regulations applicable to the Bank and public companies.

Corporate Secretary Charter

The basis for the *Corporate Secretary* charter and establishment in performing its duties refers to the following main regulations.

1. Financial Services Authority Regulation No. 35/POJK.04/2015 on *Corporate Secretary* of Issuers or Public Companies;
2. *Corporate Affair* Policy and Procedure based on the Board of Directors' Decision Letter No. 021/SK-DIR/07/14 dated 21 July 2014, which was updated as Standard Operating Procedure of *Corporate Secretary* based on Board of Directors' Decision Letter No. 003/SK-DIR/12/17 dated 13 December 2017; and
3. Standard Operating Procedure of General Meeting of Shareholders based on the Board of Directors' Decision Letter No. 004/SK-DIR/04/17 dated 21 April 2017.

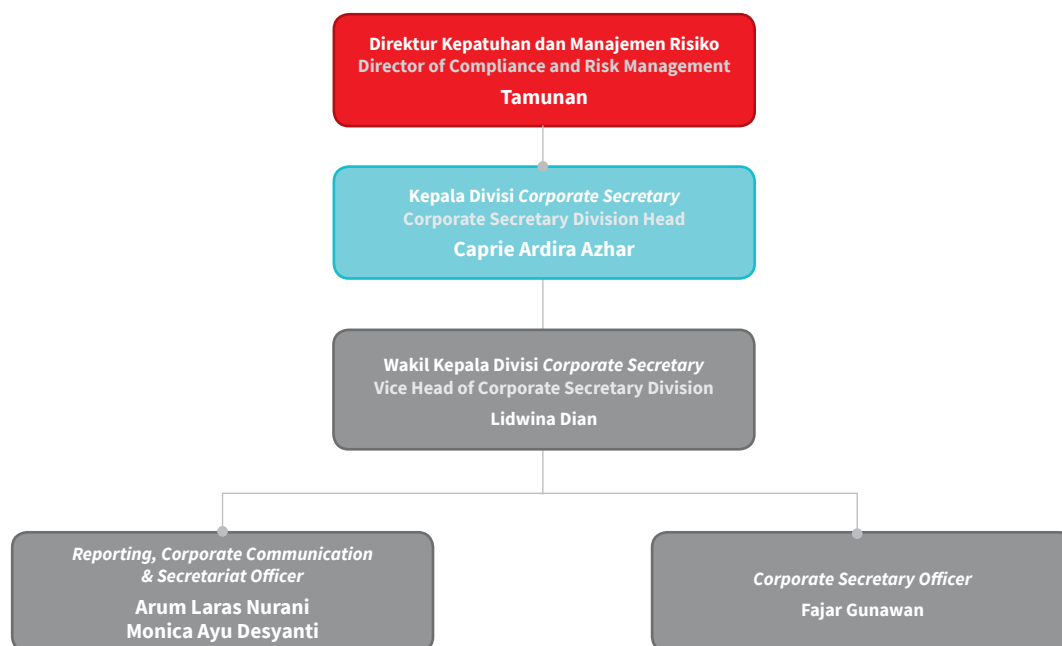
Duties, Responsibilities, and the Realization of Corporate Secretary Duties

Referring to the *Corporate Secretary* Charter, the duties and responsibilities of *Corporate Secretary* are as follows.

1. To follow the capital market development, especially regulations applicable in capital market sector;
2. To provide services to the public for any information required by the investors in relation to the Bank's condition;
3. To provide input to the Bank's Board of Directors to comply with the provisions of Law No. 8 of 1995 on Capital Market and its implementing regulations; and
4. To be the liaison or contact person between the Bank and Financial Services Authority and public.

Struktur Corporate Secretary

Secara struktur organisasi, *Corporate Secretary* berada langsung di bawah Direktur Kepatuhan dan Manajemen Risiko, sehingga setiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Direktur Kepatuhan dan Manajemen Risiko. Adapun struktur *Corporate Secretary* Bank Victoria per 31 Desember 2022, dipaparkan sebagai berikut.



Corporate Secretary's Structure

Based on the organizational structure, the Corporate Secretary is directly under the Director of Compliance and Risk Management, and therefore, all duties are directly reported to the Director of Compliance and Risk Management. The Corporate Secretary's structure of Bank Victoria as of 31 December 2022 is presented as follows.

Profil Kepala Divisi Corporate Secretary

Profile of Head of Corporate Secretary Division

CAPRIE ARDIRA AZHAR

Kepala Divisi
Corporate Secretary
Head of Corporate Secretary Division

 **Kewarganegaraan**
Nationality
Indonesia / Indonesian

 **Tempat Lahir**
Place of Birth
Jakarta

 **Usia**
Age
35 tahun / years old

 **Domisili**
Domicile
Jakarta

Dasar Hukum Penunjukkan

Surat Keputusan Direksi No. 012/SK-DIR/HCM/01/21 tanggal 11 Januari 2021.

Riwayat Pendidikan

Sarjana Hukum dari Universitas Padjadjaran (2012).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Associate Lawyer Makes & Partners Lawfirm (2012-2014);
- Legal & Corporate Secretary PT Victoria Investama Tbk (2014-2018);
- Head Legal and Compliance PT Sucor Sekuritas (2018-2019); dan
- Unit Head Corporate Secretary Bank Victoria (2019-2021).

Sertifikasi

Sertifikasi Manajemen Risiko Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2022-2026).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Legal Basis of Appointment

Board of Directors' Decision Letter No. 012/SK-DIR/HCM/01/21 dated 11 January 2021.

Education

Bachelor of Law from Universitas Padjadjaran (2012).

Current Concurrent Positions

None

History of Previous Positions

- Associate Lawyer of Makes & Partners Lawfirm (2012-2014);
- Legal & Corporate Secretary of PT Victoria Investama Tbk (2014-2018);
- Head of Legal and Compliance of PT Sucor Sekuritas (2018-2019); and
- Corporate Secretary Unit Head of Bank Victoria (2019-2021).

Certification

Risk Management Certification Level 3 from Banking Professional Certification Institute (2022-2026).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

Pelatihan dan/atau Peningkatan *Corporate Secretary*

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh *Corporate Secretary* dapat dilihat sebagai berikut.

Corporate Secretary's Training and/or Improvement

Information on training and/or improvement programs attended by the *Corporate Secretary* is as follows.

Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer
Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief
Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi
Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting
Training Inhouse In-house Training	Risk Register	Internal Bank Bank's Internal
Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia
Training Inhouse In-house Training	Whistleblowing System	Internal Bank Bank's Internal
Training Certification Certification Training	Persiapan Ujian Sertifikasi Manajemen Risiko Level 3 Preparation of Level 3 Risk Management Certification Exam	Efektifpro
Sertifikasi Certification	Ujian Sertifikasi Manajemen Risiko Level 3 Level 3 Risk Management Certification Exam	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute
Training Inhouse In-house Training	Sosialisasi New Human Resource Information System Dissemination on New Human Resource Information System	Internal Bank Bank's Internal
Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal

Satuan Kerja Audit Internal & Anti Fraud

Satuan Kerja Audit Internal (SKAI) & Anti Fraud merupakan fungsi independen yang bertanggung jawab langsung kepada Direktur Utama. SKAI & Anti Fraud berperan sebagai mitra bisnis strategis bagi semua tingkatan manajemen dan berfungsi memberikan *assurance* dan konsultasi yang bersifat independen dan objektif untuk meningkatkan nilai dan memperbaiki operasional Bank melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola bank.

Pedoman SKAI & Anti Fraud

Dalam melaksanakan tugas dan tanggung jawabnya, SKAI & Anti Fraud mengacu pada beberapa pedoman yang senantiasa dikaji ulang dan dimutakhirkan sesuai kondisi dan perkembangan organisasi, serta sesuai perubahan peraturan perundang-undangan yang berlaku. Pedoman SKAI & Anti Fraud Bank diuraikan sebagai berikut.

Internal Audit Work Unit & Anti Fraud

The Internal Audit Unit (SKAI) & Anti Fraud is an independent function that reports directly to the President Director. SKAI & Anti Fraud acts as a strategic business partner for all management levels and functions to provide independent and objective assurance and consulting to increase value and improve the Bank's operations through a systematic approach, by evaluating and improving the effectiveness of risk management, control, and bank governance process.

SKAI & Anti Fraud Charter

In performing its duties and responsibilities, the SKAI & Anti Fraud refers to several documents that are consistently reassessed and updated according to the organization's condition and development, and in accordance with amendments to the prevailing laws and regulations. The Bank's SKAI & Anti Fraud Charter is as described below.

Pedoman SKAI & Anti Fraud SKAI & Anti Fraud Charter	Uraian Description
Piagam Audit Internal Internal Audit Charter	SKAI & Anti Fraud memiliki Piagam Audit Internal sebagai pedoman utama pelaksanaan fungsinya. Piagam tersebut telah dimutakhirkan dan disahkan melalui Surat Keputusan Direksi No. 001A/SK-DIR/11/12 tanggal 1 November 2022 tentang Piagam Audit Internal (<i>Internal Audit Charter</i>). Piagam Audit Internal berperan dalam penguatan peran dan tanggung jawab serta dasar keberadaan dan pelaksanaan tugas-tugas pengawasan bagi SKAI & Anti Fraud. SKAI & Anti Fraud has an Internal Audit Charter as the main guideline for the implementation of its functions. The Charter has been updated and validated under the Board of Directors' Decision Letter No. 001A/SK-DIR/11/12 dated 1 November 2022 on Internal Audit Charter. The Internal Audit Charter plays a role in strengthening the roles and responsibilities, and serves as a basis for the existence and implementation of monitoring duties of the SKAI & Anti Fraud.
Sistem Prosedur dan Teknik Pemeriksaan Internal System, Procedure, and Technique of Internal Audit	Sistem Prosedur dan Teknik Pemeriksaan Internal merupakan pedoman kerja teknis SKAI & Anti Fraud. Pedoman tersebut telah dimutakhirkan berdasarkan Surat Keputusan Direksi No. 007/SK-DIR/12/17 tanggal 21 Desember 2017 tentang Sistem Prosedur dan Teknik Pemeriksaan Internal. The System, Procedure, and Technique of Internal Audit are the technical work guidelines for the SKAI & Anti Fraud. The guidelines have been updated under the Board of Directors' Decision Letter No. 007/SK-DIR/12/17 dated 21 December 2017 on System, Procedure, and Technique of Internal Audit.
Standar Operasional Prosedur Anti Fraud Standard Operating Procedure for Anti Fraud	Terkait pelaksanaan fungsi peningkatan terhadap efektivitas pengendalian internal dalam meminimalkan risiko fraud, SKAI & Anti Fraud telah memiliki Kebijakan dan Standar Operasional Prosedur Penerapan Anti Fraud dan Penerapan <i>Whistleblowing System</i> yang telah dimutakhirkan melalui Surat Keputusan Direksi No. 002/SK-DIR/08/20 tanggal 7 Agustus 2020 tentang Kebijakan dan Standar Operasional Prosedur Penerapan Strategi Anti Fraud PT Bank Victoria International Tbk. Related to the implementation of improvement function of the effectiveness of internal control to minimize fraud risk, the SKAI & Anti Fraud already has Policy and Standard Operating Procedure for Anti Fraud Implementation and Whistleblowing Implementation, which has been updated under the Board of Directors' Decision Letter No. 002/SK-DIR/08/20 dated 7 August 2020 on Policy and Standard Operating Procedure for Anti Fraud Strategy Implementation of PT Bank Victoria International Tbk.

Tugas dan Tanggung Jawab SKAI & Anti Fraud

Sesuai dengan Piagam Audit Internal, tugas dan tanggung jawab utama SKAI & Anti Fraud sebagai berikut.

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit;
2. Menyusun dan melaksanakan perencanaan audit tahunan, antara lain analisis dan penilaian di bidang keuangan, akuntansi, operasional, perkreditan, dan kegiatan lain;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen;
5. Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
6. Memberikan penilaian tingkat keyakinan kualitas pelaksanaan tugas atas proses manajemen risiko, sistem pengendalian internal dan tata kelola usaha telah dilaksanakan secara cukup dan efektif di seluruh Unit Kerja Bank Victoria;
7. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Dewan Komisaris;

Duties and Responsibilities of the SKAI & Anti Fraud

According to the Internal Audit Charter, the primary duties and responsibilities of SKAI & Anti Fraud are as follows.

1. Assisting the President Director and Board of Commissioners in monitoring by detailing the operations of planning, implementation, or monitoring of the audit result;
2. Preparing and conducting the annual audit planning, among others, the analysis and assessment in the fields of finance, accounting, operations, credit, and other activities;
3. Identifying all possibilities to improve and enhance the efficient use of resources and funds;
4. Providing advice for improvement and objective information on activities audited at all management levels;
5. Monitoring, analyzing, and reporting the follow-up actions of the suggested corrective actions;
6. Assessing the confidence level of quality of duty implementation of the risk management process, internal control system, and business governance that has been implemented sufficiently and effectively in all Work Units of Bank Victoria;
7. Preparing the audit result report and submitting the report to the President Director and the Board of Commissioners;

8. Bekerja sama dengan Komite Audit dalam melakukan pengawasan dan memonitor pelaksanaan tindak lanjut perbaikan atas temuan SKAI;
9. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen; dan
10. Melaksanakan fungsi Audit Internal Terintegrasi dalam rangka konglomerasi keuangan Grup Victoria.

Kedudukan dan Struktur Organisasi SKAI & Anti Fraud

Kedudukan SKAI & Anti Fraud berada langsung di bawah Direktur Utama. SKAI & Anti Fraud bertindak independen dan bertanggung jawab secara langsung kepada Direktur Utama. Divisi ini memiliki jalur komunikasi langsung dengan Komite Audit dan Dewan Komisaris serta memiliki akses yang tidak terbatas terhadap seluruh aktivitas di Bank dan merupakan mitra manajemen dalam mewujudkan implementasi GCG. Kepala SKAI & Anti Fraud diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris. Pengangkatan dan pemberhentian tersebut dilaporkan kepada regulator.

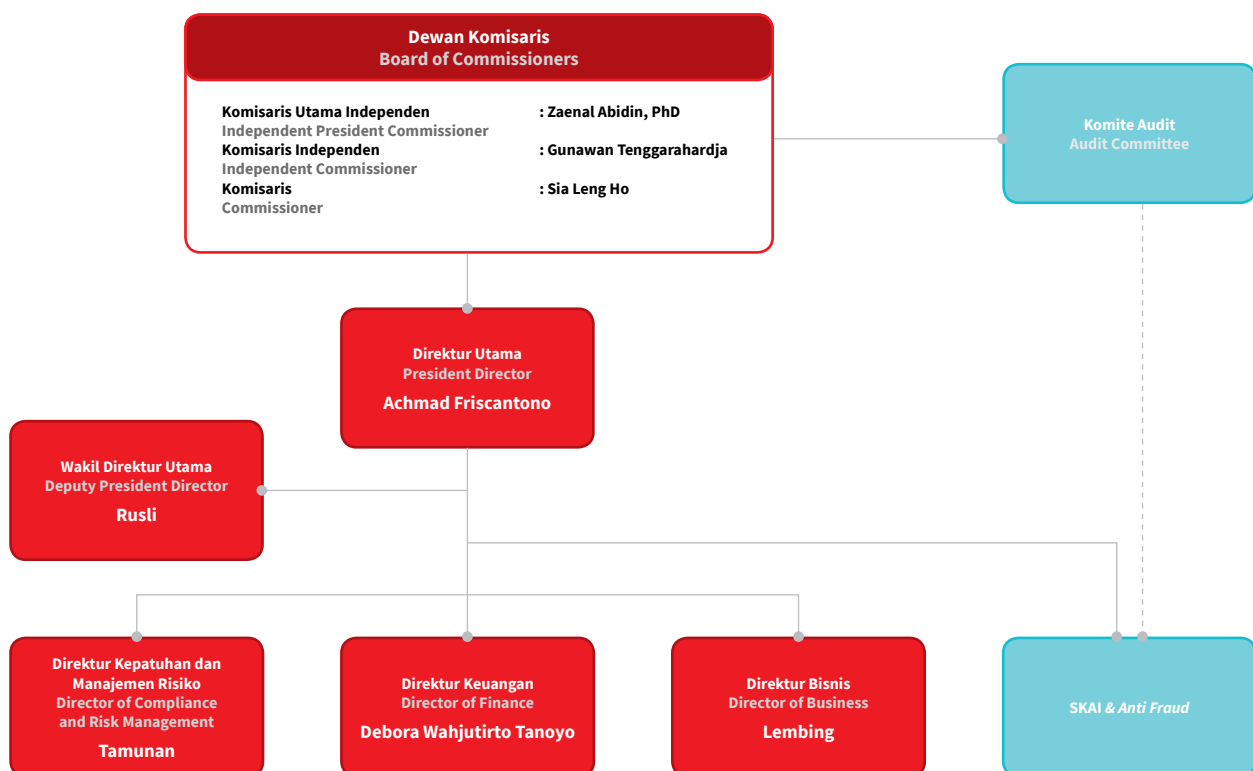
Adapun Struktur Organisasi SKAI & Anti Fraud Bank Victoria berdasarkan Keputusan Direksi No. 003E/SK-DIR/10/22 tanggal 31 Oktober 2022 tentang Struktur Organisasi PT Bank Victoria International Tbk sebagai berikut.

8. Cooperating with the Audit Committee in supervising and monitoring the implementation of follow-up for improvements to SKAI findings;
9. Providing recommendations for improvement and objective information on activities audited at all management levels; and
10. Performing the functions of Integrated Internal Audit in the framework of Victoria Group's financial conglomeration.

Position and Organizational Structure of SKAI & Anti Fraud

The position of SKAI & Anti Fraud is directly under the President Director. SKAI & Anti Fraud acts independently and is directly responsible to the President Director. This division has a direct communication line with the Audit Committee and the Board of Commissioners, has unrestricted access to all activities in the Bank, and is a management partner in realizing GCG implementation. The Head of SKAI & Anti Fraud is appointed and dismissed by the President Director, with approval from the Board of Commissioners. The appointment and dismissal are reported to the regulator.

SKAI & Anti Fraud's Organizational Structure of Bank Victoria is based on the Board of Directors' Decision Letter No. 003E/SK-DIR/10/22 dated 31 October 2022 on Organizational Structure of PT Bank Victoria International Tbk as follows.



Keterangan / Remark :

— Garis Komando
Commanding Line
- - - - - Garis Koordinasi
Coordinating Line

Profil Kepala Divisi SKAI & Anti Fraud

Profile of Head of SKAI & Anti Fraud Division

DJOKO SOENDJOJO

Kepala Divisi SKAI & Anti Fraud

Head of SKAI & Anti Fraud Division



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Surabaya



Usia
Age
54 tahun / years old



Domisili
Domicile
Jakarta

Dasar Hukum Penunjukkan

Surat Keputusan Direksi No. 003/SK-DIR/HCM/01/19 tanggal 2 Januari 2019.

Riwayat Pendidikan

Sarjana Ekonomi dari STIE Malangkecewara Malang (1993).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

- Staff Senior Akuntansi dan Keuangan PT Bank Andromeda Kantor Pusat Jakarta (1995–1997);
- Staff Senior Akuntansi dan Keuangan PT Bank Alfa BBKU Kantor Pusat Jakarta (1997–1999);
- Staff Administrasi BBO-BBKU BBPN/IBRA Kantor Pusat Jakarta (2000–2004);
- Staff Senior Keuangan & Custody Tim Likuidasi PT Bank Prasadha Utama Kantor Pusat Jakarta (2004);
- Kepala Seksi Manajemen Risiko Bank Victoria (2005);
- Kepala Seksi *Financial Control* Bank Victoria (2005–2006);
- Kepala Satuan Kerja Audit Interen (SKAI) Bank Victoria (2006); dan
- Kepala Divisi Administrasi Pengkreditan Bank Victoria (2015–2017).

Sertifikasi

- Sertifikasi Audit Intern Level Supervisor dari Lembaga Sertifikasi Profesi Perbankan (2022–2026); dan
- Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2022–2024).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Legal Basis of Appointment

Board of Directors' Decision Letter No. 003/SK-DIR/HCM/01/19 dated 2 January 2019.

Education

Bachelor of Economics from STIE Malangkecewara, Malang (1993).

Current Concurrent Positions

None.

History of Previous Positions

- Senior Accounting and Finance Staff of PT Bank Andromeda, Jakarta Head Office (1995–1997);
- Senior Accounting and Finance Staff of PT Bank Alfa BBKU, Jakarta Head Office (1997–1999);
- Administration Staff of BBO-BBKU BBPN/IBRA, Jakarta Head Office (2000–2004);
- Senior Staff of Finance & Custody of Liquidation Team of PT Bank Prasadha Utama, Jakarta Head Office (2004);
- Head of Risk Management Section of Bank Victoria (2005);
- Head of Financial Control Section of Bank Victoria (2005–2006);
- Head of Internal Audit Unit (IAU) of Bank Victoria (2006); and
- Head of Credit Administration Division of Bank Victoria (2015–2017).

Certifications

- Supervisor Level of Internal Audit Certification from the Banking Profession Certification Institute (2022–2026); and
- Risk Management Certification Level 4 from the Banking Profession Certification Institute (2022–2024).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

Komposisi dan Sertifikasi Profesi SKAI & Anti Fraud

Seluruh anggota SKAI & Anti Fraud memiliki latar belakang pendidikan dan kompetensi yang memadai dalam menjalankan tugas sebagai auditor, serta telah tersertifikasi dalam bidang manajemen risiko perbankan sesuai dengan ketentuan Bank Indonesia. Berikut sertifikasi profesi yang telah diperoleh personel SKAI & Anti Fraud Bank.

Composition and Professional Certification of SKAI & Anti Fraud

All members of the SKAI & Anti Fraud have adequate educational backgrounds and competencies in carrying out their duties as auditors, and have been certified in banking risk management in accordance with the provisions of Bank Indonesia. The following are professional certification obtained by the Bank's SKAI & Anti Fraud personnel.

Nama Name	Jabatan Position	Sertifikasi Certifications	Masa Berlaku Validity Period	Penyelenggara Organizer
Sertifikasi Audit Internal Internal Audit Certification				
Djoko Soendjojo	Kepala Divisi Head of Division	Level Auditor Supervisor Supervisory Auditor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Ferry A Deuning	Kepala Unit Head of Unit	Level Auditor Auditor Level	24 Agustus 2023 24 August 2023	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Joel Eka M Krissata	Senior Officer	Level Supervisor Supervisor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution

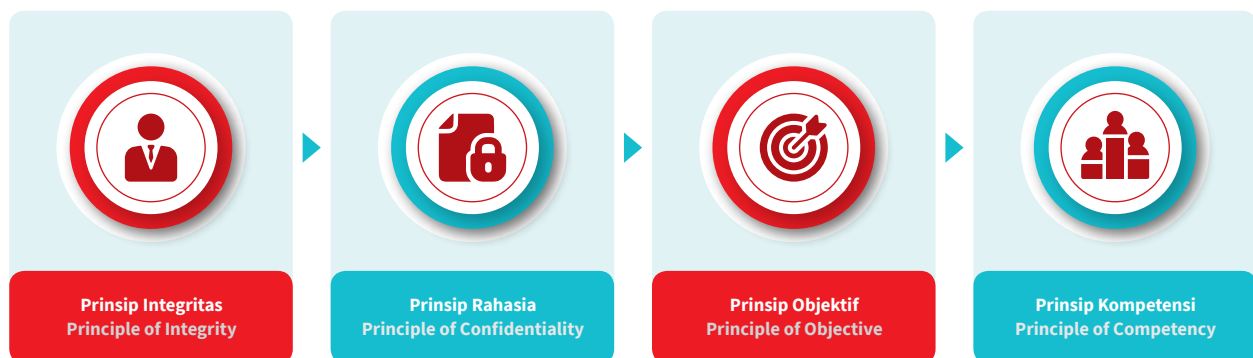
Nama Name	Jabatan Position	Sertifikasi Certifications	Masa Berlaku Validity Period	Penyelenggara Organizer
Fadillah Syarif	Senior Officer	Level Supervisor Supervisor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Agung Wicaksono	Officer	Level Supervisor Supervisor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Jantamen Simanjuntak	Officer	Level Auditor Auditor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Yohanes Reynaldi	Officer	Belum Mengikuti Sertifikasi Has Not Obtained Certification Yet	N/A	N/A
Muhammad Putera Ismail A	Officer	Belum Mengikuti Sertifikasi Has Not Obtained Certification Yet	N/A	N/A

Sertifikasi Manajemen Risiko
Risk Management Certification

Djoko Soendjojo	Kepala Divisi Head of Division	Manajemen Risiko Level 4 Risk Management Level 4	1 Maret 2024 1 March 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Ferry A Deuning	Kepala Unit Head of Unit	Manajemen Risiko Level 3 Risk Management Level 3	8 Desember 2024 8 December 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Joel Eka M Krissata	Senior Officer	Manajemen Risiko Level 3 Risk Management Level 3	26 September 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Fadillah Syarif	Senior Officer	Manajemen Risiko Level 3 Risk Management Level 3	26 September 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Agung Wicaksono	Officer	Manajemen Risiko Level 3 Risk Management Level 3	20 Agustus 2024 20 August 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Jantamen Simanjuntak	Officer	Manajemen Risiko Level 1 Risk Management Level 1	3 Desember 2026 3 December 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Yohanes Reynaldi	Officer	Manajemen Risiko Level 1 Risk Management Level 1	26 November 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Muhammad Putera Ismail A	Officer	Manajemen Risiko Level 1 Risk Management Level 1	5 Juli 2024 5 July 2024	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution

Kode Etik SKAI & Anti Fraud

Kode Etik yang harus dipatuhi oleh semua anggota SKAI & Anti Fraud Bank Victoria terdiri dari 4 (empat) prinsip yaitu:



Metode Audit

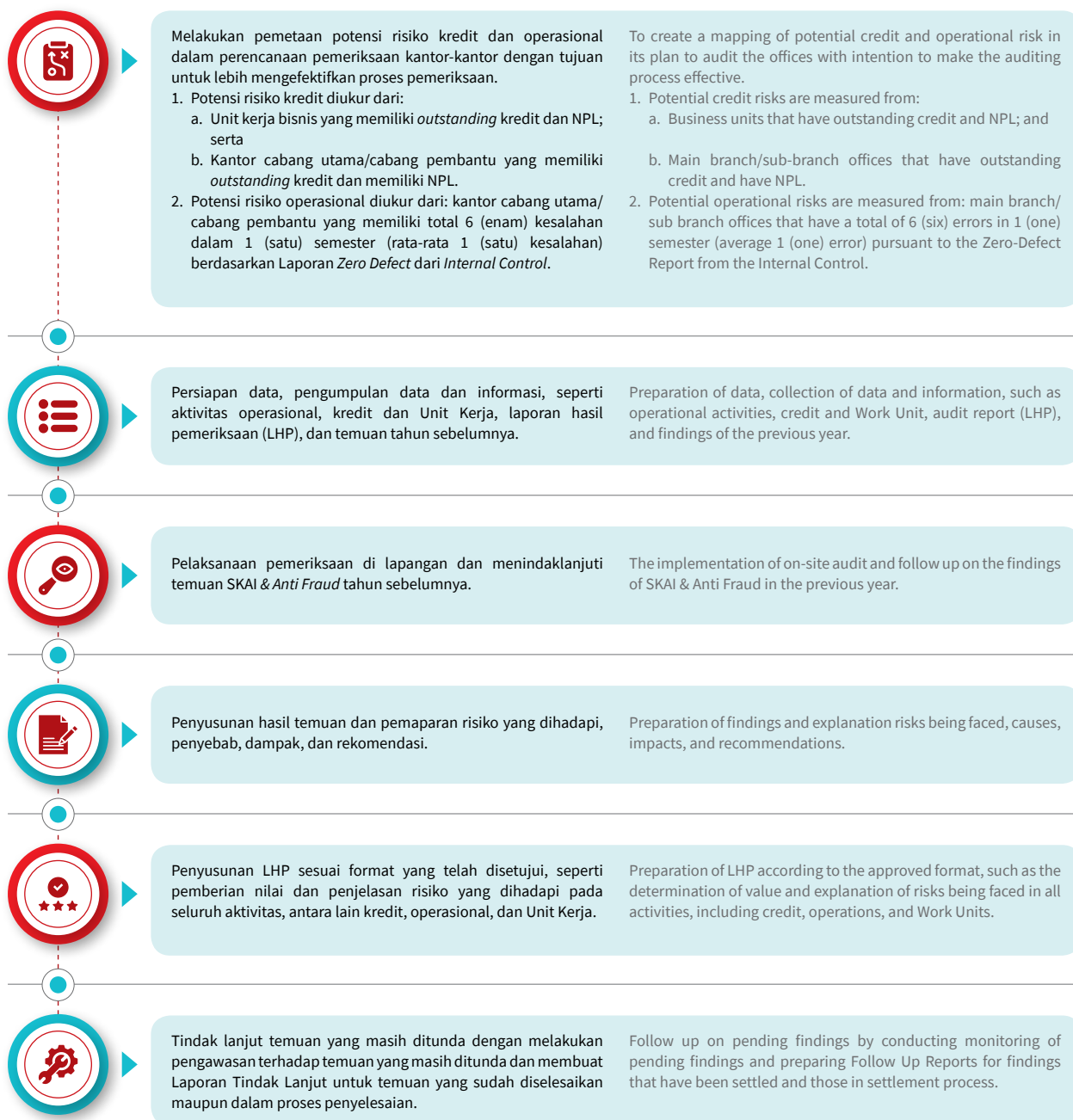
Metode audit yang diterapkan Bank Victoria merupakan metode audit yang berbasis risiko (*risk based internal audit/RBIA*) yang dijelaskan sebagai berikut.

Code of Ethics of SKAI & Anto Fraud

Code of Ethics to be complied with by all members of Bank Victoria's SKAI & Anti Fraud comprises 4 (four) principles as follows:

Audit Method

The audit method applied by Bank Victoria is a risk based internal audit (RBIA) method, as explained below.



Rapat SKAI & Anti Fraud

SKAI & Anti Fraud melakukan rapat secara berkala dengan Komite Audit, Direksi, dan Dewan Komisaris minimal 4 (empat) kali dalam 1 (satu) tahun. Dalam rapat tersebut, SKAI & Anti Fraud menyampaikan laporan realisasi hasil pemeriksaan audit pada setiap triwulan. Pada tahun 2022, SKAI & Anti Fraud telah melaksanakan rapat dengan Dewan Komisaris, Direksi, dan/atau Komite Audit sebanyak 6 (enam) kali yang diuraikan sebagai berikut.

1. Rapat dengan Dewan Komisaris dan Komite Audit pada tanggal 15 Maret 2022 dengan agenda membahas realisasi rencana audit triwulan IV sampai Februari 2022;
2. Rapat dengan Dewan Komisaris dan Komite Audit pada tanggal 15 Maret 2023 dengan agenda membahas realisasi dan rencana audit triwulan III 2022 dan triwulan IV 2022;

SKAI & Anti Fraud's Meeting

SKAI & Anti Fraud conducts regular meetings with Audit Committee, Board of Directors, and Board of Commissioners at least 4 (four) times in a year. In the meeting, SKAI & Anti Fraud submits a report on the realization of audit results every quarter. In 2022, SKAI & Anti Fraud held 6 (six) meetings with the Board of Commissioners, Board of Directors, and/or Audit Committee as described below.

1. Meeting with the Board of Commissioners and Audit Committee on 15 March 2022 with an agenda to discuss the realization of audit plan quarter IV until February 2022;
2. Meeting with the Board of Commissioners and Audit Committee on 15 March 2023 with an agenda to discuss the realization and audit plans for the quarter III 2022 and quarter IV 2022;

3. Rapat dengan Dewan Komisaris dan Komite Audit pada tanggal 20 Juli 2022 dengan agenda membahas realisasi dan rencana audit triwulan II 2022;
4. Rapat dengan Dewan Komisaris dan Komite Audit pada tanggal 31 Oktober 2022 dengan agenda membahas realisasi dan rencana audit triwulan III 2022;
5. Rapat dengan Direktur Utama pada tanggal 8 Desember 2022 dengan agenda rencana kerja SKAI *Macro Risk Assessment* (MRA) 2023; dan
6. Rapat dengan Komite Audit pada tanggal 28 Desember 2022 dengan agenda pembahasan rencana kerja SKAI & *Anti Fraud* tahun 2023.

Rencana dan Realisasi Pelaksanaan Kerja SKAI & Anti Fraud

SKAI & *Anti Fraud* setiap tahun menyusun rencana kerja sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di tahun 2022 sebagai berikut.

Jenis Pemeriksaan Type of Audit	Rencana Audit Audit Plan	Realisasi Audit Actual Audit	Pencapaian (%) Achievement (%)
Pemeriksaan kantor cabang utama Audit of main branch office	14	14	100.00
Pemeriksaan kantor cabang pembantu Audit of sub-branch office	25	25	100.00
Pemeriksaan Operasional Unit Kerja Kantor Pusat Audit of Operational Unit of Head Office	12	12	100.00
Pemeriksaan Laporan Hasil Penilaian Kepatuhan (LHPK) dan Kantor Pengelola Daftar Hitam Nasional (KPDHN) Audit Results Report of the Compliance Assessment (LHPK) and the National Black List Management Office (KPDHN)	1	1	100.00

Temuan dan Tindak Lanjut Hasil Audit

Pada tahun 2022, hasil audit telah menghasilkan sejumlah temuan yang telah dilaporkan kepada Dewan Komisaris dan Direksi. Temuan tersebut telah menghasilkan sejumlah rekomendasi yang perlu ditindaklanjuti oleh *auditee*. Selanjutnya, rekomendasi yang telah ditindaklanjuti dengan tuntas, akan diinformasikan kepada *auditee* dan Direksi, sedangkan rekomendasi yang belum selesai ditindaklanjuti dan masih berstatus *pending item*, akan dipantau penyelesaiannya oleh SKAI & *Anti Fraud*.

Selama tahun 2022, jumlah temuan hasil audit sebanyak 481 temuan, 458 temuan atau 95,22% telah ditindaklanjuti dan sebanyak 23 temuan atau 4,78% masih dalam proses perbaikan.

Pelatihan dan/atau Peningkatan SKAI & Anti Fraud

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh SKAI & *Anti Fraud* dapat dilihat sebagai berikut.

3. Meeting with the Board of Commissioners and Audit Committee on 20 July 2022 with an agenda to discuss the realization and audit plan for the quarter II 2022;
4. Meeting with the Board of Commissioners and Audit Committee on 31 October 2022 with an agenda to discuss the realization and audit plan for the quarter III 2022;
5. Meeting with the President Director on 8 December 2022 with the 2023 SKAI Macro Risk Assessment (MRA) work plan agenda; and
6. Meeting with the Audit Committee on 28 December 2022 with an agenda to discuss the 2023 SKAI & Anti Fraud work plan.

Work Plan and Realization of SKAI & Anti Fraud

SKAI & *Anti Fraud* prepares an annual work plan as a guide in conducting annual audit effectively. The number of plans and actual audits conducted by SKAI in 2022 are as follows.

Findings and Follow-Up on Audit Results

The audit carried out in 2022 resulted in a number of findings reported to the Board of Commissioners and Board of Directors. The findings resulted in a number of recommendations that need to be followed-up by the *auditee*. Completed recommendations will be informed to the *auditee* and Board of Directors, while uncompleted recommendations will remain in pending item status, and the completion will be monitored by SKAI & *Anti Fraud*.

In 2022, the number of audit findings was 481 findings, of which 458 findings or 95.22% were already followed up and 23 findings or 4.78% are still in corrective process.

SKAI & Anti Fraud's Training and/or Improvement

Information on the training and/or improvement programs attended by SKAI & *Anti Fraud* is as follows.

Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
Training Inhouse In-house Training	Leadership and Commitment on Execution	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
Training Inhouse In-house Training	Perhitungan Validasi Cadangan Kerugian Penurunan Nilai (CKPN) PSAK 71 Calculation of Validation of Allowance for Impairment Losses (CKPN) PSAK 71	Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners	Februari 2022 February 2022
Training Inhouse In-house Training	Digital Transformation dan Penanganan Cyber Crime Perbankan Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
Training Inhouse In-house Training	Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transactions	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Februari 2022 February 2022
Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
Training Public Public Training	Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022
Training Public Public Training	Penyaluran Kredit Bank Perkreditan Rakyat dengan Pola Linkage-Executing Distribution of Rural Bank Loans with a Linkage-Executing Pattern	PT Synergi Daya Utama	Maret dan April 2022 March and April 2022
Sertifikasi Certification	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	PT Talindo Edukasi Mandiri	April 2022
Training Public Public Training	Business Email Compromise	PT Andara Sarana	April 2022
Training Public Public Training	Strategi Pemberantasan Korupsi: Deteksi dan Pencegahan Corruption Eradication Strategy: Detection and Prevention	Perbanas Institute	Mei 2022 May 2022
Training Public Public Training	Anti Bribery Management System: Experience Through Integrity	Otoritas Jasa Keuangan Institute	Juni 2022 June 2022
Training Public Public Training	Blockchain in Banking and Financial Services	PT Digital Enterprise Indonesia	Juni 2022 June 2022
Training Inhouse In-house Training	Whistleblowing System	Internal Bank Bank's Internal	Juni 2022 June 2022
Training Public Public Training	Pendalaman Teknis Pemeriksaan Operasional Technical In-depth of Operational Inspection	PT Andara Sarana	Juli 2022 July 2022
Training Certification Certification Training	Persiapan Ujian Sertifikasi Audit Level Auditor Preparation of Auditor Level Audit Certification	Efektifpro	Juli 2022 July 2022
Sertifikasi Certification	Sertifikasi Audit Level Auditor Auditor Level Audit Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus 2022 August 2022
Training Certification Certification Training	Persiapan Ujian Sertifikasi Manajemen Risiko Level 3 Preparation of Level 3 Risk Management Certification Exam	Efektifpro	Agustus 2022 August 2022
Sertifikasi Certification	Sertifikasi Manajemen Risiko Level 3 Risk Management Certification Level 3	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Agustus 2022 August 2022
Training Public Public Training	Audit Kejahatan Siber DAN Keamanan Siber Audit on Cyber Crime AND Cyber Safety	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	September 2022
Sertifikasi Certification	Refreshment Sertifikat Risk Management Level 4 Level 4 Risk Management Certificate Refreshment	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	September 2022

Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
Training Inhouse In-house Training	Sosialisasi New Human Resource Information System Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
Seminar Public Public Seminar	Mempertahankan Kualitas Identifikasi Transaksi Keuangan Mencurigakans Audit Forensic di Era Global dan Digital Maintaining the Quality of Identification of Suspicious Financial Transactions and Forensic Audit in the Global and Digital Era	Association of Certified Fraud Examiners	September 2022
Training Public Public Training	Audit Profesional Program Risk Based Audit Professional Audit for Risk Based Audit Program	Lembaga Pusat Studi Informasi Information Studies Center Institute	Oktober 2022 October 2022
Training Public Public Training	Data Analysis & Reporting with Excel	GNV Business Consulting	Oktober 2022 October 2022
Sertifikasi Certification	Refreshment Sertifikasi Certified Anti Fraud Manager (CAFM)	Asia Anti Fraud	November 2022
Training Certification Certification Training	Persiapan Ujian Sertifikasi Audit Level Supervisor Preparation of Supervisor Level Audit Certification Exam	Efektifpro	November 2022
Training Public Public Training	Penerapan Customer Due Dilligence (CDD) dan Enhance Due Diligence (EDD) dalam Rangka Anti Pencucian Uang (APU) Implementation of Customer Due Diligence (CDD) and Enhance Due Diligence (EDD) in the Context of Anti-Money Laundering (APU)	PT Andara Sarana	November 2022
Sertifikasi Certification	Sertifikasi Audit Level Supervisor Supervisor Level Audit Certification	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Desember 2022 December 2022
Training Public Public Training	Memahami Tipologi Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT) Sebagai Upaya Memitigasi Risiko TPPU pada Bank Victoria Understanding the Typology of Money Laundering (TPPU) and Terrorism Financing Crimes (TPPT) as an Effort to Mitigate TPPU Risk at Bank Victoria	PT Andara Sarana	Desember 2022 December 2022
Training Public Public Training	Risiko Dini Fraud Early Risk of Fraud	PT Globe Persada Indonesia	Desember 2022 December 2022
Training Inhouse In-house Training	End Year Meeting and Coaching	Internal Bank Bank's Internal	Desember 2022 December 2022
Training Inhouse In-house Training	Recover and Stronger	Internal Bank Bank's Internal	Desember 2022 December 2022

AKUNTAN PUBLIK Public Accountant

Audit eksternal oleh pihak independen perlu dilakukan untuk memastikan akuntabilitas informasi khususnya pada aspek keuangan agar Bank mampu menentukan langkah strategis dan kebijakan yang tepat dalam menopang keberlanjutan bisnis bank. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tentang perubahan atas No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan Bank telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan obyektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh RUPS dengan mempertimbangkan usulan Dewan Komisaris.

External audit by an independent party is necessary to ensure information accountability, particularly in financial aspect so that the Bank can determine the right strategic steps and policies to support Bank's business continuity. Based on the Financial Services Authority Regulation No. 32/POJK.03/2016 on Amendment to Regulation No. 6/POJK.03/2015 on Transparency and Publication of Bank Reports, audit on the Bank's Financial Statements is conducted by an independent, competent, professional, and objective public accountant in accordance with Public Accountant Professional Standards, as well as the work agreement and audit scope agreed. The appointment of public accountant who will provide audit services for annual historical financial information shall be determined by the GMS with due observance of the Board of Commissioners' suggestions.

Informasi Jasa Assurance dan/atau Non assurance yang Diberikan Akuntan Publik atau Kantor Akuntan Publik dan/atau Afiliasi atau Jaringan

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, pemberian jasa audit atas Laporan Keuangan dari suatu entitas dilakukan oleh akuntan publik paling lama untuk periode audit selama 3 (tiga) tahun buku pelaporan secara berturut-turut. Atas dasar tersebut, Bank Victoria mengungkapkan daftar kantor akuntan publik, akuntan publik, jasa yang diberikan, dan nilai imbalan jasa (honorarium) untuk mengaudit Laporan Keuangan Konsolidasian Bank Victoria selama 5 (lima) tahun terakhir sebagai berikut.

Information on Assurance and/or Non-Assurance Services Provided by Public Accountant or Public Accounting Firm and/or its Affiliates or Network

Based on the Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Services Activities, a public accountant may offer its services to audit the Financial Statements for 3 (three) consecutive fiscal years at most. On this basis, Bank Victoria discloses a list of public accounting firms, public accountants, services provided, and honorarium given in regard of auditing Bank Victoria's Financial Statements for the last 5 (Five) years in the following table.

Uraian Description	Tahun Buku Fiscal Year				
	2022	2021	2020	2019	2018
Kantor Akuntan Publik Public Accounting Firm	Purwantono, Sungkoro & Surja (member of Ernst & Young)	Purwantono, Sungkoro & Surja (member of Ernst & Young)	Tanudiredja, Wibisana, Rintis dan Rekan (member of Pricewaterhouse Cooper) Tanudiredja, Wibisana, Rintis and Partners (member of Pricewaterhouse Cooper)		
Akuntan Publik Public Accountant	Yovita	Yovita	Jimmy Pangestu, SE	Jimmy Pangestu, SE	M Jusuf Wibisana, MEC, CPA
Nomor Izin Akuntan Publik Public Accountant License Number	AP. 0242	AP. 0242	AP. 1124	AP. 1124	AP. 0222
Masa Kontrak Contract Period	Januari-Desember January-December				
Biaya (Rp) Fee (Rp)	2,320,000,000	1,550,000,000	1,700,000,000	1,500,000,000	1,760,000,000

Jasa Non-Audit yang Diberikan Akuntan Publik

Sampai dengan tanggal 31 Desember 2022, tidak terdapat jasa lain yang diberikan oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja selain jasa audit Laporan Keuangan Tahun Buku 2022. Dengan demikian, tidak terdapat biaya yang dikeluarkan untuk jasa non-audit.

Non-Auditing Services Provided by Public Accountant

Until 31 December 2022, there were no other services provided by the Public Accounting Firm Purwantono, Sungkoro & Surja other than auditing services for Financial Statements for 2022 Fiscal Year. As such, there was no expense incurred for non-audit services.

Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Bank selalu berupaya meningkatkan komunikasi antara akuntan publik, auditor internal, dan Komite Audit untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Hal ini agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan guna membahas beberapa permasalahan yang dihadapi jika terjadi perbedaan pendapat antara akuntan publik dengan auditor internal.

Coordination between Public Accountant and Internal Auditor and Audit Committee

In order to minimize constraints that may occur during the audit process, the Bank always improves the communication between the public accountant, internal auditor, and Audit Committee. Meetings are routinely held to address some issues encountered in the event of dissenting opinion between the public accountant and the internal auditor. This is carried out so that audit process is in accordance with the Accountant Professional Standards, work agreement, and audit scope agreed and shall be completed according to the predetermined target time.

SISTEM PENGENDALIAN INTERNAL

Internal Control System

Salah satu komponen penting dalam manajemen dan kegiatan operasional Bank adalah Sistem Pengendalian Internal (SPI). Efektivitas SPI membantu manajemen menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

One important component in the Bank's management and operational activities is the Internal Control System (SPI). The effectiveness of SPI helps the management maintain Bank's assets, guarantee the availability of reliable financial statements and managerial reports, improve compliance with the applicable laws and regulations, and reduce risk of losses, deviation, and breaches of prudential aspects.

Ruang Lingkup Pengendalian Internal

Bank Victoria menerapkan SPI dengan mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum. Implementasi pengendalian internal yang handal dan efektif di Bank menjadi tanggung jawab seluruh pihak yang terlibat dalam organisasi Bank, meliputi:

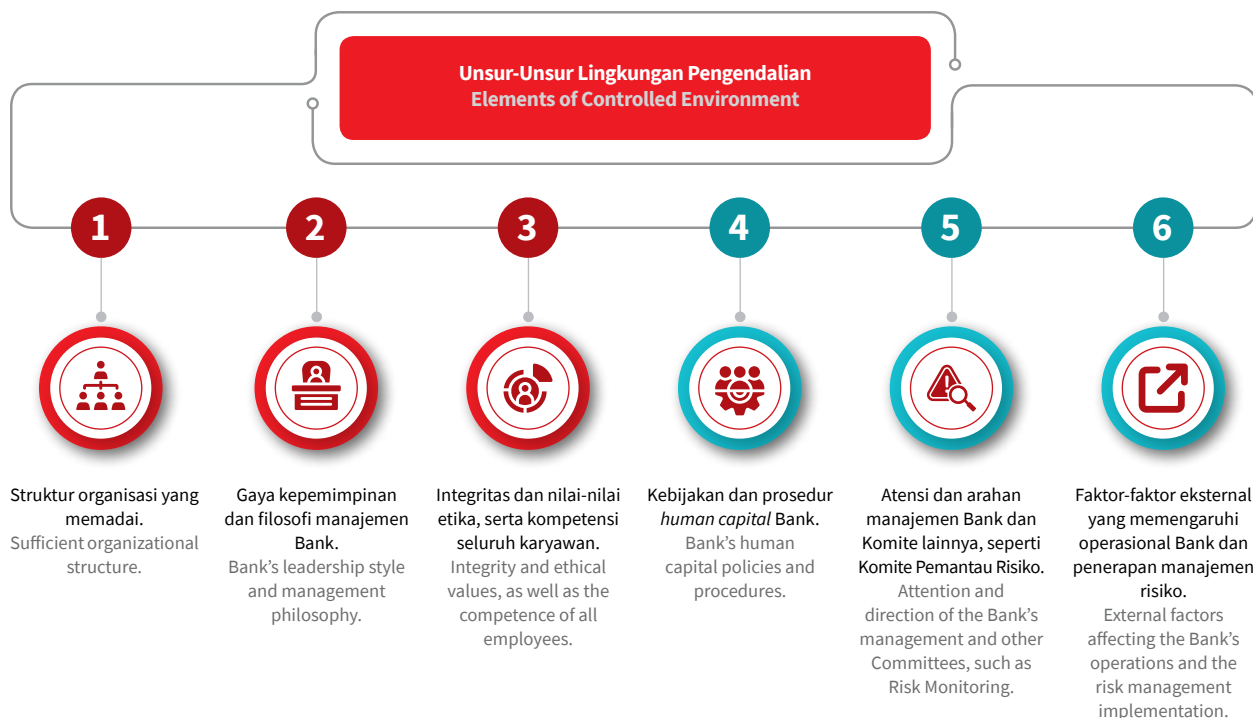
Internal Control Scope

Bank Victoria applies SPI by referring to the Financial Services Authority Circular No. 35/SEOJK.03/2017 on Guidelines for Standards of Internal Control System for Commercial Banks. The implementation of reliable and effective internal control at the Bank is the responsibility of all parties involved in the Bank's organization, including:

Organ/Pihak Organ/Party	Uraian Tanggung Jawab Description of Responsibilities
Direksi Board of Directors	Bertanggung jawab menciptakan dan memelihara pengendalian internal yang efektif, serta memastikan bahwa sistem tersebut berjalan secara aman dan andal sesuai dengan tujuan pengendalian internal yang telah ditetapkan oleh Bank. Responsible for creating and maintaining effective internal control, and ensuring that the system runs safely and reliably in accordance with the internal control objectives specified by the Bank.
Dewan Komisaris Board of Commissioners	Bertanggung jawab mengawasi pelaksanaan pengendalian internal secara umum, termasuk kebijakan Direksi yang menetapkan pengendalian internal. Responsible for supervising the implementation of internal control in general, including the Board of Directors' policies that establish internal control.
SKAI & Anti Fraud	Bertanggung jawab mengevaluasi dan berperan aktif dalam meningkatkan efektivitas pengendalian internal secara berkesinambungan, berkaitan dengan pelaksanaan operasional Bank yang berpotensi menimbulkan kerugian dalam pencapaian sasaran yang telah ditetapkan oleh manajemen. Terkait hal ini, Bank senantiasa memastikan agar jalur pelaporan telah memadai dan auditor internal telah memiliki keahlian, khususnya terkait praktik dan penerapan penilaian risiko. Responsible for evaluating and taking an active role in improving the effectiveness of internal control on an ongoing basis, in relation to the implementation of the Bank's operations that may potentially incur losses in achieving the targets specified by the management. In this regard, the Bank consistently ensures that reporting channels are adequate and that internal auditors have the expertise, particularly regarding the practice and application of risk assessments.
Pejabat Eksekutif dan Karyawan Executive Officers and Employees	Bertanggung jawab melaksanakan pengendalian internal yang telah ditetapkan oleh manajemen Bank. Melalui pengendalian internal yang efektif, tanggung jawab Pejabat Eksekutif dan karyawan Bank akan meningkat, mendorong budaya risiko yang memadai, serta mempercepat proses identifikasi terhadap praktik perbankan yang tidak sehat dan terhadap organisasi melalui sistem deteksi dini yang efisien. Responsible for implementing the internal control established by the Bank's management. Through effective internal control, the responsibilities of Executive Officers and Bank employees will improve and promote an adequate risk culture, as well as accelerate the process of identifying unhealthy banking practices and organization through an efficient early-detection system.
Pihak Eksternal External Parties	Antara lain meliputi Otoritas Jasa Keuangan, auditor eksternal, dan nasabah Bank yang berkepentingan terhadap terlaksananya pengendalian internal yang andal dan efektif. Among others including the Financial Services Authority, external auditors, and Bank's customers who have an interest in the implementation of reliable and effective internal controls.

Secara khusus, Dewan Komisaris dan Direksi berperan dalam menjaga komitmen, perilaku, kepedulian, serta langkah yang tepat dalam mengimplementasikan pengendalian internal dalam seluruh kegiatan operasional Bank. Oleh karena itu, Dewan Komisaris dan Direksi telah menetapkan unsur-unsur lingkungan pengendalian yang meliputi:

In particular, the Board of Commissioners and Board of Directors are in charge of maintaining appropriate commitments, behaviors, concerns, and steps in implementing internal controls in the Bank's operational activities. Thus, the Board of Commissioners and Board of Directors have established elements of controlled environment which include:



Dalam menetapkan unsur-unsur lingkungan pengendalian dan mengimplementasikan pengendalian internal yang efektif, Bank mempertimbangkan beberapa faktor, antara lain:

1. Total aset;
2. Jenis produk dan aktivitas yang ditawarkan, termasuk produk dan aktivitas baru;
3. Kompleksitas operasional, termasuk jaringan kantor;
4. Profil risiko dari setiap kegiatan usaha;
5. Metode yang digunakan untuk pengolahan data dan teknologi informasi, serta metodologi yang diterapkan untuk pengukuran, pemantauan, dan pembatasan (limit) risiko; serta
6. Ketentuan dan peraturan perundang-undangan.

In determining the elements of the controlled environment and implementing effective internal controls, the Bank considers several factors, including:

1. Total assets;
2. The types of products and activities offered, including new products and activities;
3. Operational complexity, including office network;
4. Risk profile of each business activity;
5. Methods used for data and information technology processing, as well as methodology applied for risk measurement, monitoring, and limit; and
6. Provisions and laws and regulations.

Kesesuaian Pengendalian Internal dengan Kerangka COSO

Bank menerapkan SPI yang terdiri atas 3 (tiga) tujuan pengendalian, yaitu efektivitas operasional, kehandalan pelaporan, dan kepatuhan kepada ketentuan yang berlaku dengan mengacu pada kerangka pengendalian internal yang disusun oleh *Committee of Sponsoring Organizations of Treadway Commission* (COSO). Kerangka pengendalian internal COSO meliputi 5 (lima) komponen pengendalian yaitu:

Conformity of Internal Control with COSO Framework

The Bank implements SPI which consists of 3 (three) control objectives, namely operational effectiveness, reporting reliability, and compliance with applicable regulations by referring to the internal control framework prepared by the Committee of Sponsoring Organizations of Treadway Commission (COSO). COSO's internal control framework includes 5 (five) control components, which are:



Komponen Pengendalian Internal

Komponen pengendalian internal Bank terdiri dari 5 (lima) yang saling berkaitan dengan uraian sebagai berikut.

1. Pengawasan oleh Manajemen dan Budaya Pengendalian

Dewan Komisaris dan Direksi Bank meyakini bahwa penerapan GCG akan berpengaruh terhadap pencapaian kinerja yang baik dan peningkatan nilai perusahaan. Hal tersebut di antaranya diterapkan melalui pelaksanaan tanggung jawab oleh Dewan Komisaris dan Direksi dalam pengendalian internal yang diuraikan sebagai berikut.

a. Dewan Komisaris bertanggung jawab untuk:

- Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha Bank secara keseluruhan;
- Memahami risiko utama yang dihadapi Bank, menetapkan tingkat toleransi risiko, dan memastikan bahwa Direksi telah melakukan langkah-langkah yang diperlukan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko tersebut;
- Mengesahkan struktur organisasi; dan
- Memastikan bahwa Direksi telah memantau efektivitas pelaksanaan SPI.

b. Direksi bertanggung jawab untuk:

- Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris;
- Mengembangkan prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang dihadapi Bank;
- Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab, dan hubungan pelaporan yang jelas;
- Memastikan bahwa pendelegasian wewenang berjalan secara efektif yang didukung oleh penerapan akuntabilitas yang konsisten;
- Menetapkan kebijakan, strategi, dan prosedur pengendalian internal; serta
- Memantau kecukupan dan efektivitas dari SPI.

Internal Control Components

The Bank's internal control consists of 5 (five) interrelated components as described below.

1. Control by the Management and Control Culture

The Board of Commissioners and Board of Directors believe that GCG will have influence on the achievement of good performance and enhancement of the Company's value. This is implemented, among others, through the responsibilities of the Board of Commissioners and Board of Directors in internal controls as described below.

a. The Board of Commissioners is responsible for:

- Validating and reviewing regularly the Bank's overall business policies and strategies;
- Understanding the main risks faced by the Bank, establishing the level of risk tolerance, and ensuring that the Board of Directors has taken the necessary steps to identify, measure, monitor, and control those risks
- Approving the organizational structure; and
- Ensuring that the Board of Directors has monitored the effectiveness of SPI implementation.

b. The Board of Directors is responsible for:

- Implementing policies and strategies approved by the Board of Commissioners;
- Developing procedures for identifying, measuring, monitoring, and controlling risks faced by the Bank;
- Maintaining an organizational structure that reflects clear authority, responsibility, and reporting relationships;
- Ensuring that authority delegation runs effectively and is supported by the consistent accountability implementation;
- Establishing policies, strategies, and internal control procedures; and
- Monitoring the adequacy and effectiveness of SPI.

Dewan Komisaris dan Direksi dalam melaksanakan tanggung jawab tersebut mengemban tanggung jawab untuk meningkatkan etika kerja dan integritas yang tinggi dalam menciptakan budaya organisasi yang menekankan kepada seluruh karyawan mengenai pentingnya pengendalian internal yang berlaku di Bank. Hal ini antara lain dilakukan melalui penerapan:

- a. Dewan Komisaris dan Direksi sebagai panutan seluruh karyawan, memiliki komitmen pribadi yang tinggi terhadap pengembangan Bank yang sehat;
- b. Dewan Komisaris dan Direksi mengelola *Human Capital*, termasuk dalam proses penempatan karyawan yang sesuai dengan keterampilan, pengetahuan, dan perilaku; dan
- c. Dewan Komisaris dan Direksi meningkatkan kesadaran bagi seluruh karyawan Bank mengenai pentingnya efektivitas pelaksanaan tugas serta tanggung jawab masing-masing, dan selanjutnya karyawan mengomunikasikan kepada pihak manajemen yang terkait mengenai setiap permasalahan yang terjadi dalam kegiatan operasional Bank.

Seluruh kebijakan, standar, dan prosedur operasional didokumentasikan secara tertulis dan tersedia bagi setiap karyawan yang terkait guna mendukung efisiensi penerapan budaya pengendalian. Bank juga mengelola dan menghindari kebijakan dan praktik yang dapat mengakibatkan dorongan atau menciptakan peluang untuk melakukan penyimpangan atau pelanggaran dalam rangka memperkuat nilai-nilai etika.

2. Identifikasi dan Penilaian Risiko

Guna mengidentifikasi, menganalisis, dan menilai risiko yang dihadapi Bank dalam mencapai target yang ditetapkan, Direksi melakukan penilaian risiko. Dalam hal ini, Bank Victoria melakukan pemantauan secara berkelanjutan dengan mengidentifikasi semua jenis risiko yang dihadapi oleh Bank, baik risiko individual maupun secara keseluruhan, serta menetapkan limit dan teknik pengendalian risiko tersebut dengan dibantu oleh auditor internal, sehingga cakupan audit dapat dilakukan lebih luas. Apabila terdapat risiko yang belum dikendalikan, Bank akan mengkaji ulang pengendalian internal secara tepat.

Adapun risiko yang dapat timbul atau berubah sesuai dengan kondisi Bank, antara lain terkait:

- a. Perubahan kegiatan operasional Bank;
- b. Perubahan susunan personalia;
- c. Perubahan sistem informasi;
- d. Pertumbuhan yang cepat pada kegiatan usaha tertentu;
- e. Perkembangan teknologi;
- f. Pengembangan jasa, produk, atau aktivitas baru;
- g. Terjadinya penggabungan usaha, peleburan usaha, pengambilalihan, dan restrukturisasi Bank;
- h. Perubahan dalam sistem akuntansi;
- i. Ekspansi usaha;
- j. Perubahan hukum dan peraturan; serta
- k. Perubahan perilaku dan ekspektasi nasabah.

In carrying out these responsibilities, the Board of Commissioners and Board of Directors assume the responsibility for improving work ethics and high integrity in creating an organizational culture that emphasizes all employees the importance of internal control applicable at the Bank. This is done, among others, through the implementation of:

- a. The Board of Commissioners and Board of Directors as role models to all employees have high personal commitment to the development of a sound Bank;
- b. The Board of Commissioners and Board of Directors manage human capital, including the process of employee placement in accordance with their skills, knowledge, and behavior; and
- c. The Board of Commissioners and Board of Directors raise awareness for all of the Bank's employees on the importance of effectiveness of their respective duties and responsibilities, and the employees communicate to the relevant management regarding every problem occurring in the Bank's operational activities.

All of the operational policies, standards, and procedures are documented in writing and are available for each related employees in order to support the efficient implementation of the control culture. The Bank also manages and avoids any policy and practice that may encourage or create opportunities of deviation or violation in order to strengthen ethical value.

2. Risk Identification and Assessment

In order to identify, analyze, and assess risks the Bank will face in achieving the established targets, the Board of Directors conducts risk assessment. In relation to this, Bank Victoria conducts continuous monitoring by identifying all types of risks faced by the Bank, both individual and aggregate risks, and establishing such risk limit and control technique assisted by the internal auditor for wider audit coverage. In the event of any risk that has not been controlled, the Bank will re-assess the internal control appropriately.

The risks that may arise or change in accordance with the conditions of the Bank, among others:

- a. Change of the Bank's operations;
- b. Change of personnel structure;
- c. Change of information system;
- d. Rapid growth in certain business activities;
- e. Technological development;
- f. Development of new services, products, or activities;
- g. Business merger, consolidation, acquisition, and restructuring of the Bank;
- h. Change in the accounting system;
- i. Business expansion;
- j. Amendment to laws and regulations; and
- k. Change in customer's behavior and expectation.

3. Kegiatan Pengendalian Internal dan Pemisahan Fungsi

Kegiatan pengendalian internal yang melibatkan seluruh pihak internal akan berjalan efektif apabila direncanakan dan dilakukan pemantauan dalam penerapannya. Kegiatan pengendalian ini meliputi kebijakan, prosedur, dan praktik yang memberikan keyakinan kepada pejabat dan karyawan Bank bahwa arahan Dewan Komisaris dan Direksi Bank telah dilaksanakan secara efektif. Kegiatan tersebut telah diterapkan oleh Bank Victoria pada semua tingkatan fungsional sesuai dengan struktur organisasi Bank dan dijelaskan sebagai berikut.

a. Kaji Ulang Manajemen

Kegiatan pengendalian internal melalui Direksi, selaku *top level management*, dilakukan dengan mengadakan rapat secara berkala bersama Dewan Komisaris dan SKAI & *Anti Fraud*. Rapat tersebut di antaranya membahas mengenai Laporan Hasil Pemeriksaan Audit yang dilakukan oleh auditor internal sehingga memungkinkan bagi Direksi untuk melakukan kaji ulang atas hasil pemeriksaan audit rutin maupun khusus.

b. Kaji Ulang Kinerja Operasional

Sebagai bentuk kaji ulang atas kinerja operasional Bank, maka SKAI & *Anti Fraud* secara rutin mengadakan pertemuan/rapat dengan Komite-Komite di bawah Direksi, seperti ALCO, Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan, serta Komite Pemantau dan Pelaksanaan GCG, guna memastikan pengendalian internal telah berjalan pada level operasional Bank.

c. Pengendalian Sistem Informasi

Bank menerapkan pengendalian internal atas sistem informasi dan teknologi dengan melaksanakan verifikasi terhadap akurasi dan kelengkapan dari transaksi, serta melaksanakan prosedur otorisasi sesuai dengan ketentuan internal Bank. Hal tersebut dilakukan melalui kegiatan audit rutin pada Divisi *Information Technology* serta Divisi *Business Analytic and MIS*.

d. Pengendalian Aset Fisik

Pengendalian atas aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset yang dimiliki oleh Bank. Terkait hal ini, Bank secara periodik mengadakan audit tahunan kepada Divisi *Human Capital Management & General Affair*.

e. Dokumentasi

Dokumentasi atas kegiatan pengendalian internal dilakukan melalui formalisasi dan pendokumentasian seluruh kebijakan, prosedur, sistem dan standar akuntansi, serta proses audit dengan memadai. Beberapa bentuk dokumentasi tersebut di antaranya penerbitan Surat Keputusan Direksi No. 003/SKDIR/ 12/17 tanggal 13 Desember 2017 tentang SOP *Corporate Secretary*, serta Surat Edaran Direksi No. 004/SE-DIR/03/17 tanggal 21 Maret 2017 tentang Sistem *File Kredit*. Bank Victoria juga melakukan pembaruan secara berkala terhadap kebijakan maupun SOP yang berlaku saat ini, sehingga dapat mengakomodir dan menggambarkan kebutuhan Bank secara aktual. Pembaruan terkait kebijakan maupun SOP selalu diinformasikan kepada pejabat dan seluruh karyawan Bank.

3. Activities of Internal Control and Separation of Functions

Internal control activities involving all internal parties will be effective if the implementation is planned and monitored. These control activities include policies, procedures, and practices that provide assurance to the Bank's officials and employees that direction from the Bank's Board of Commissioners and Board of Directors has been effectively implemented. These activities have been implemented by Bank Victoria at all functional levels in accordance with the Bank's organizational structure and described as follows.

a. Management Review

Internal control activities through the Board of Directors, as top-level management, are conducted by regular meeting with the Board of Commissioners and SKAI & Anti Fraud. Such meetings include discussing the Audit Result Report conducted by the internal auditor to enable the Board of Directors to conduct a review of the results of routine and special audit checks.

b. Operational Performance

Review As a review of the Bank's operational performance, the SKAI & Anti Fraud regularly conducts meetings with the Committees under the Board of Directors, such as ALCO, Integrated Risk Management Committee in the Financial Group Committee, and GCG Implementation and Monitoring Committee, to ensure that internal control has been running at the Bank's operational level.

c. Information System Control

The Bank implements internal control over information and technology system by verifying transaction accuracy and completeness, and performing the authorization procedures in accordance with the Bank's internal regulations. This is done through routine audit activities in Information Technology Division as well as Business Analytic and MIS Division.

d. Control of Physical Assets

Physical asset control is performed to ensure physical security of the Bank's assets. In this regard, the Bank periodically conducts annual audit to Human Capital Management & General Affair Division.

e. Documentation

Documentation for internal control activities was conducted through formalizing and documenting all policies, procedures, systems, and accounting standards, as well as audit process adequately. Some of such document types are among others issuance of the Board of Directors' Decision Letter No. 003/ SK-DIR/12/17 dated 13 December 2017 on Corporate Secretary's SOP, and Board of Directors' Circular No. 004/SE-DIR/03/17 dated 21 March 2017 on Credit Filing System. Bank Victoria also periodically renews its existing policies and SOP, in order to accommodate and to reflect the Bank's actual requirements. The renewal related to policies and all SOP is consistently informed to all of the Bank's officers and employees.

Dalam melaksanakan kegiatan pengendalian internal, Bank Victoria menerapkan prinsip pemisahan fungsi yang diharapkan dapat mencapai sistem pengendalian internal yang efektif, serta bertujuan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan kesalahan atau penyimpangan dalam pelaksanaan tugas di setiap level organisasi. Penerapan pemisahan fungsi tersebut salah satunya terwujud dalam Surat Keputusan Direksi No. 007/SK-DIR/01/18 tanggal 11 Januari 2018 tentang Pendelegasian Wewenang Biaya Unit *Kerja General Affair*.

4. Sistem Akuntansi, Informasi, dan Komunikasi

Sistem akuntansi, informasi, dan komunikasi yang optimal dilakukan agar Bank dapat mengidentifikasi masalah yang mungkin timbul, serta sebagai sarana tukar menukar informasi dalam melaksanakan tugas sesuai dengan tanggung jawab masing-masing. Sistem akuntansi Bank terdiri dari metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan, dan melaporkan transaksi yang terjadi pada Bank, sesuai dengan standar akuntansi yang berlaku di Indonesia. Sistem informasi Bank dikelola secara tepat dan dimutakhirkan secara berkala agar dapat menghasilkan laporan yang akurat dan tepat waktu mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Dewan Komisaris dan Direksi Bank. Pengelolaan sistem informasi termasuk pada pengorganisasian rencana pemulihan darurat (*contingency recovery plan*) dan sistem rekam cadang (*back up*) untuk mencegah kegagalan usaha yang berisiko tinggi. Sedangkan, sistem komunikasi dikelola agar mampu memberikan informasi secara tepat waktu kepada seluruh pihak, baik internal maupun eksternal, seperti Otoritas Jasa Keuangan, auditor eksternal, Pemegang Saham, dan nasabah Bank.

5. Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Pengendalian internal yang efektif memerlukan tindakan pemantauan dan koreksi penyimpangan terhadap efektivitas seluruh pelaksanaan pengendalian internal. Terkait hal ini, Bank melakukan pemantauan terhadap risiko utama yang diprioritaskan, termasuk evaluasi secara berkala, baik oleh masing-masing Unit Kerja Operasional sebagai risk taking unit maupun oleh SKAI & *Anti Fraud*. Dalam upaya memantau dan melakukan tindakan koreksi penyimpangan, auditor internal telah melakukan kegiatan pemeriksaan operasional dan keuangan di kantor-kantor Bank, meliputi perkreditan, dana pihak ketiga (DPK), penerapan APU dan PPT, penerapan *know your customer* (KYC), *teller* dan uang tunai, *security*, *service excellence*, Laporan Keuangan, gedung dan inventaris, serta lain-lain. Terhadap setiap kelemahan dalam pengendalian internal, baik yang diidentifikasi oleh *risk taking unit*, auditor internal, ataupun pihak lainnya, akan segera dilaporkan kepada pejabat dan/atau Direksi yang berwenang untuk diperhatikan dan dilakukan tindakan koreksi.

In implementing the internal control activities, Bank Victoria applies the principle of separation of functions that is expected to achieve an effective internal control system, and aims to make everyone in their respective position to not have the opportunity to make mistakes or deviations in executing their duties at every organizational level. Implementation of function separation is among others manifested in the Board of Directors' Decision Letter No. 007/SK-DIR/01/18 dated 11 January 2018 on Authorization Delegation of the General Affair Work Unit's Cost

4. Accounting, Information, and Communication Systems

An optimal accounting, information, and communication system is established to enable the Bank to identify problems that may arise, as well as a means of exchanging information in carrying out its tasks according to its respective responsibilities. The Bank's accounting system consists of methods and records to identify, classify, analyze, classify, record, and report transactions with the Bank, in accordance with the applicable accounting standards in Indonesia. The Bank's information system is properly managed and updated periodically in order to produce accurate and timely reports on business activities, financial conditions, risk management implementation, and compliance with the provisions that support the implementation of the Bank's Board of Commissioners and Board of Directors duties. The management of information system includes organizing contingency recovery plans and back up systems to prevent high risk business failures. Whereas, the communication system is managed to provide timely information to all parties, both internal and external, such as the Financial Services Authority, external auditors, Shareholders, and Bank's customers.

5. Monitoring Activities and Corrective Actions

Effective internal control requires monitoring and corrective actions against the effectiveness of all internal control implementation. In this regard, the Bank monitors primary risks, including periodic evaluations, by either Operating Unit as risk taking unit or by Internal Audit & Anti Fraud. To monitor and conduct corrective actions, the internal auditor has conducted operational and financial auditing activities in the Bank's offices, including credit, third party funds (DPK), APU and PPT implementation, know your customer (KYC) implementation, teller and cash, security, service excellence, Financial Statements, building and inventory, and others. Any weaknesses in internal control, whether identified by risk taking units, internal auditors, or other parties, must be immediately reported to the authorized officers and/or Directors for their observation and corrective actions.

Tinjauan atas Efektivitas Sistem Pengendalian Internal 2022

Bank senantiasa melakukan pemantauan secara terus menerus terhadap efektivitas pelaksanaan pengendalian internal. Pemantauan terhadap risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala. Evaluasi pelaksanaan sistem pengendalian internal pada Bank dijalankan oleh SKAI & *Anti Fraud*. Hasil evaluasi dikomunikasikan dengan Direksi dan dilaporkan kepada Dewan Komisaris melalui Komite Audit agar diperoleh usulan perbaikan guna mencapai peningkatan yang berkelanjutan dari proses lini bisnis yang ada.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2022, menunjukkan bahwa sistem pengendalian internal pada Bank Victoria telah memadai. Bank telah melaksanakan langkah-langkah tindak lanjut untuk meminimalisir risiko dan melakukan perbaikan-perbaikan antara lain dalam bentuk pengkinian kebijakan/prosedur/sistem.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi Bank Victoria melakukan tinjauan ulang atas sistem pengendalian internal perusahaan secara berkelanjutan dan konsisten. Di tahun 2022, Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal yang dimiliki telah mencukupi untuk menunjang keberlanjutan Bank Victoria.

FUNGSI KEPATUHAN Compliance Function

Bank Victoria telah membentuk Fungsi Kepatuhan sebagai unit independen yang membantu sekaligus bertanggung jawab langsung kepada Direktur yang membawahi Fungsi Kepatuhan. Fungsi Kepatuhan adalah serangkaian langkah-langkah untuk mengantisipasi perkembangan tantangan dan risiko usaha bank yang semakin besar.

Pedoman Fungsi Kepatuhan

Pedoman terkait tata kerja fungsi kepatuhan mengacu pada ketentuan yang tertuang dalam Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan bagi Bank Umum.

Overview of the Effectiveness of Internal Control System in 2022

The Bank consistently monitors the effectiveness of internal control implementation. Monitoring of the Bank's main risks must be prioritized and functions as part of the Bank's daily activities including periodic evaluations. Evaluation on the implementation of internal control system is performed by the SKAI & Anti Fraud. The evaluation result is thereafter communicated to the Board of Directors and reported to the Board of Commissioners through Audit Committee in order to obtain corrective recommendations to achieve continuous improvement from the existing business line process.

The evaluation conducted in 2022 showed that the internal control system at Bank Victoria was adequate. The Bank took follow-up measures to minimize risks and make refinement in the form of updating policies/procedures/systems.

Statement of Board of Commissioners and Board of Directors on the Internal Control System Adequacy

Bank Victoria's Board of Commissioners and Board of Directors review the Company's internal control system continuously and consistently. In 2022, the Board of Commissioners and Board of Directors considered that the internal control system was adequate to support Bank Victoria's sustainability.

Bank Victoria established the Compliance Function as an independent unit that assists and is directly responsible to the Director in charge of Compliance Function. Compliance Function is a series of steps to anticipate the growing challenges and risks in the Bank's business.

Compliance Function Charter

The charter on compliance function refers to the provisions stipulated in the Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function of Commercial Banks.

Penanggung Jawab Fungsi Kepatuhan

Bank secara khusus telah memiliki Direktur Kepatuhan dan Manajemen Risiko serta Divisi *Compliance & System Procedure* yang berfokus dan bertanggung jawab pada pelaksanaan fungsi kepatuhan di Bank Victoria. Pelaksanaan fungsi kepatuhan juga secara aktif diawasi oleh Dewan Komisaris. Berikut tugas dan tanggung jawab masing-masing pihak tersebut dalam menjalankan fungsi kepatuhan.

1. Dewan Komisaris

- Mengevaluasi pelaksanaan fungsi kepatuhan Bank paling sedikit 2 (dua) kali dalam setahun; dan
- Berdasarkan hasil evaluasi pelaksanaan fungsi kepatuhan, Dewan Komisaris menyampaikan saran-saran dalam rangka peningkatan kualitas pelaksanaan fungsi kepatuhan kepada Direktur Utama dengan tembusan kepada Direktur Kepatuhan dan Manajemen Risiko.

2. Direktur Kepatuhan dan Manajemen Risiko

- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank;
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
- Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank;
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
- Meminimalkan risiko kepatuhan Bank;
- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; serta
- Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Terkait dengan pelaksanaan tata kelola terintegrasi, maka Direktur Kepatuhan dan Manajemen Risiko yang telah ditunjuk sebagai Direktur *in Charge* dapat merumuskan langkah-langkah strategis dalam mendukung dan meningkatkan efektivitas penerapan fungsi kepatuhan, penerapan manajemen risiko, serta penerapan tata kelola terintegrasi pada konglomerasi keuangan Grup Victoria. Pelaporan pelaksanaan tugas dan tanggung jawab dari fungsi kepatuhan kepada regulator dilakukan oleh Direktur Kepatuhan dan Manajemen Risiko dengan tembusan kepada Dewan Komisaris paling kurang secara triwulan.

3. Divisi *Compliance & System Procedure*

- Membuat langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;

Person in Charge of the Compliance Function

The Bank specifically hired a Director of Compliance and Risk Management and Compliance & System Procedure Division that focus on and are in charge of the implementation of the Bank's compliance function. The implementation of compliance function is also under active supervision of the Board of Commissioners. Duties and responsibilities of each party are described as follows.

1. Board of Commissioners

- Evaluating the implementation of the Bank's compliance function at least 2 (two) times a year; and
- Based on the evaluation results of implementation of compliance function, the Board of Commissioners provides suggestions to improve the quality of compliance function to the President Director with a copy to the Director of Compliance and Risk Management.

2. Director of Compliance and Risk Management

- Formulating strategies to encourage the creation of the Bank's compliance culture;
- Proposing compliance policies or compliance principles to be specified by the Board of Directors;
- Establishing compliance systems and procedures to develop the Bank's internal provisions and guidelines;
- Ensuring that all policies, provisions, systems, and procedures and business activities conducted by the Bank are in accordance with the provisions of Financial Services Authority, and the laws and regulations;
- Minimizing the Bank's compliance risk;
- Taking precautions so that the policies and/or decisions taken by the Bank's Board of Directors do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; and
- Performing other tasks associated with the compliance function.

Related to the implementation of integrated governance, the Director of Compliance and Risk Management who was appointed as the Director in Charge can formulate strategic steps to support and improve the effectiveness of compliance function implementation, risk management implementation, and the integrated governance implementation to Victoria Group Financial Conglomeration. Reporting of the implementation of duties and responsibilities of the compliance function to the regulator is conducted by the Director of Compliance and Risk Management with copies to the Board of Commissioners at least quarterly.

3. Compliance & System Procedure Division

- Preparing steps in order to support the creation of a compliance culture on all of the Bank's business activities at every organizational level;

- b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan;
- c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan;
- d. Melakukan kaji ulang dan/atau merekomendasikan untuk mengkinikan dan menyempurnakan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
- e. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; serta
- f. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Terkait dengan pelaksanaan tata kelola terintegrasi pada konglomerasi keuangan Grup Victoria, maka Divisi *Compliance & System Procedure* memiliki tugas dan tanggung jawab meliputi:

- a. Menetapkan langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada konglomerasi keuangan;
- b. Mendistribusikan dan mengomunikasikan setiap kebijakan terbaru terintegrasi dari Bank Indonesia dan Otoritas Jasa Keuangan, maupun kebijakan eksternal lainnya;
- c. Mengomunikasikan dan mengoordinasikan penyampaian data/informasi kepada pihak berwenang atau regulator; dan
- d. Mengomunikasikan dan mengoordinasikan proses pembuatan laporan kepada pihak berwenang atau regulator.

Divisi *Compliance & System Procedure* melaporkan seluruh aktivitasnya dalam melaksanakan tugas dan tanggung jawabnya langsung kepada Direktur Kepatuhan dan Manajemen Risiko, baik secara individu maupun secara terintegrasi.

Struktur Organisasi Fungsi Kepatuhan

Bank Victoria telah menunjuk Direktur Kepatuhan dan Manajemen Risiko serta Divisi *Compliance & System Procedure* sebagai pihak yang bertanggung jawab pada pelaksanaan fungsi kepatuhan di Bank. Adapun struktur organisasi fungsi kepatuhan diungkapkan pada bagan berikut.

- b. Identifying, measuring, monitoring, and controlling the compliance risks by referring to the provisions of the Financial Services Authority;
- c. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures against the provisions of laws and regulations;
- d. Reviewing and/or recommending updates and refinements of policies, provisions, systems, and procedures owned by the Bank to be in accordance with the provisions of the Financial Services Authority and provisions of laws and regulations;
- e. Taking measures to ensure that the policies, regulations, systems, and procedures, as well as the Bank's business activities to be in accordance with the provisions of the Financial Services Authority and provisions of laws and regulations; and
- f. Performing other tasks associated with the compliance function.

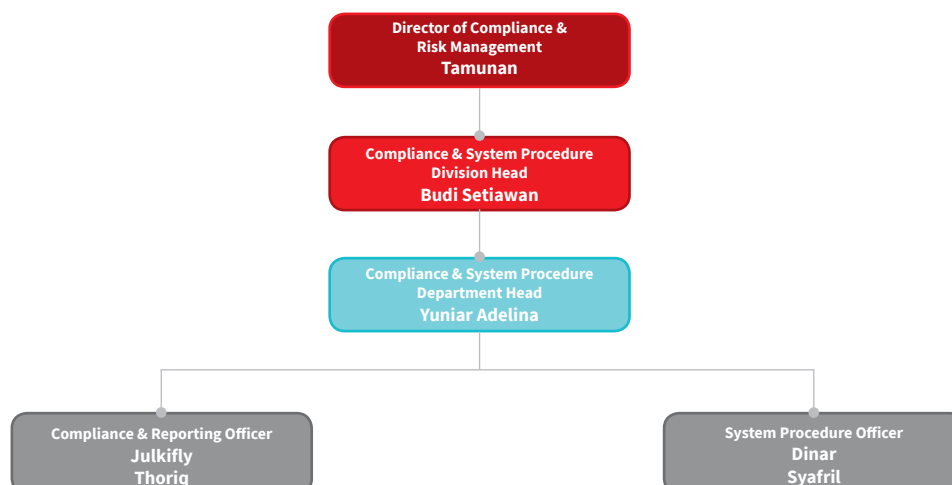
Related to the implementation of integrated governance in Victoria Group Financial Conglomeration, the Compliance & System Procedure Divisions have duties and responsibilities including:

- a. Specifying the measures to support the establishment of compliance culture in the financial conglomeration;
- b. Distributing and communicating any integrated new policies from Bank Indonesia and Financial Services Authority, as well as other external policies;
- c. Communicating and coordinating the delivery of data/information to the authorities or regulators; and
- d. Communicating and coordinating the process of reporting to the authorities or regulators.

The Compliance & System Procedure Division reports all of its activities in performing its duties and responsibilities directly the Director of Compliance and Risk Management, both individually and in an integrated manner.

Organization Structure of Compliance Function

Bank Victoria has appointed the Director of Compliance and Risk Management and the Compliance & System Procedure Division as the parties responsible for implementing compliance function at the Bank. Organization structure of compliance function is disclosed below.



Profil Kepala Divisi Compliance & System Procedure Division

BUDI SETIAWAN

Kepala Divisi Compliance & System Procedure

Head of Compliance & System Procedure Division

Kewarganegaraan
Nationality
Indonesia / Indonesian

Tempat Lahir
Place of Birth
Jakarta

Usia
Age
54 tahun / years old

Domisili
Domicile
Jakarta

Dasar Hukum Penunjukkan

Surat Keputusan Direksi No. 011/SK-DIR/HCM/08/22 tanggal 25 Agustus 2022.

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Krisnadwipayana, Jakarta (1993).

Rangkap Jabatan Saat Ini

Tidak Ada.

Riwayat Jabatan Sebelumnya

Department Head Compliance PT Bank Victoria International Tbk (2012).

Sertifikasi

1. Sertifikasi Manajemen Risiko Perbankan Level 3 Lembaga Sertifikasi Profesi Perbankan (2018); dan
2. Sertifikasi Kepatuhan Perbankan Level 1 Lembaga Sertifikasi Profesi Perbankan (2015).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Legal Basis of Appointment

Board of Directors' Decision Letter No. 011/SK-DIR/HCM/08/22 dated 25 August 2022.

Education

Bachelor of Economics from Krisnadwipayana University, Jakarta (1993).

Current Concurrent Positions

None.

History of Previous Positions

Compliance Department Head of PT Bank Victoria International Tbk (2012).

Certification

1. Certification in Banking Risk Management Level 3 from the Banking Profession Certification Institute (2018); and
2. Certification in Banking Compliance Level 1 from Banking Profession Certification Institute (2015).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

Profile of the Head of Compliance & System Procedure Division

Laporan Singkat Pelaksanaan Kegiatan Fungsi Kepatuhan Tahun 2022

Dalam mengimplementasikan fungsi kepatuhan, di tahun 2022 Direktur Kepatuhan dan Manajemen Risiko dibantu oleh Divisi Compliance & System Procedure Division telah melaksanakan program kerja dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank, antara lain:

1. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;

Brief Report on Implementation of Compliance Function's Activities in 2022

In implementing compliance function in 2022, the Director of Compliance and Risk Management, assisted by the Compliance & System Procedure Division, carried out work programs to achieve compliance culture at all business activities of the Bank, among others, as follows:

1. Formulating strategies to encourage the creation of the Bank's Compliance Culture;
2. Proposing compliance policies or compliance principles to be specified by the Board of Directors;

3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank;
4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan, dan peraturan perundang-undangan yang berlaku; serta
5. Meminimalkan risiko kepatuhan Bank.

3. Establishing compliance systems and procedures to be used in developing the Bank's internal provisions and guidelines;
4. Ensuring that all policies, provisions, systems, and procedures and business activities conducted by the Bank are in accordance with the provisions of Bank Indonesia, Financial Services Authority, and the applicable laws and regulations; and
5. Minimizing the Bank's compliance risk.

Pelatihan dan/atau Peningkatan Fungsi Kepatuhan

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Fungsi Kepatuhan dapat dilihat sebagai berikut.

Compliance Function's Training and/or Development Programs

Information related to training and/or development programs attended by the Compliance Function can be seen below.

Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
<i>Training Inhouse</i> In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
<i>Refreshment</i>	<i>Refreshment</i> Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	PT Talindo Edukasi Mandiri	April 2022
Sertifikasi Certification	Proses <i>Refreshment</i> Sertifikat Manajemen Risiko Risk Management Certificate Refreshment Process	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	April 2022
<i>Training Public</i> Public Training	<i>Business Email Compromise</i>	PT Andara Sarana	Mei 2022 May 2022
<i>Training Public</i> Public Training	<i>Anti Bribery Management System: Experience Through Integrity</i>	Otoritas Jasa Keuangan Institute	Juni 2022 June 2022
<i>Training Public</i> Public Training	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
<i>Training Inhouse</i> In-house Training	<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Training Certification</i>	Persiapan Ujian Sertifikasi Kepatuhan Level 2 Preparation of Level 2 Compliance Certification Exam	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Juli 2022 July 2022
Sertifikasi Certification	Ujian Sertifikasi Kepatuhan Level <i>Manager</i> Manager Level Compliance Certification Exam	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Juli 2022 July 2022
<i>Training Certification</i>	Persiapan Ujian Sertifikasi Manajemen Risiko Level 4 Preparation of Level 4 Risk Management Certification Exam	PT Talindo Edukasi Mandiri	September 2022
<i>Training Inhouse</i> In-house Training	Sosialisasi <i>New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

PENGADAAN BARANG DAN JASA

Procurement of Goods and Services

Bank telah menetapkan kebijakan pengadaan barang dan jasa sebagai pedoman kerja bagi Bank dalam merealisasikan pembelian barang/jasa yang dibutuhkan oleh unit kerja guna mendukung operasional bank serta pelayanan kepada nasabah. Dalam implementasi pengadaan barang dan jasa, Bank dapat mengalihdayakan sebagian pelaksanaan pekerjaan penunjang kegiatan usaha kepada pihak lain yang merupakan perusahaan penyedia jasa. Terkait hal tersebut, Bank berkomitmen untuk mengimplementasikan proses pengadaan barang/jasa secara transparan dan obyektif, sehingga semua rekanan diperlakukan secara *fair* dan rekanan tidak diperkenankan mengikuti proses pengadaan barang secara tidak wajar seperti memanipulasi, menyajikan fakta-fakta penting secara keliru, maupun melakukan praktik-praktik curang lainnya.

The Bank established a policy on procurement of goods and services as the Bank's charter in purchasing goods/services required by the work units to support the Bank's operations and customer services. In implementing procurement of goods and services, the Bank may outsource part of its supporting business activities to other parties who are in the business of providing such service. In relation to that, the Bank is committed to implementing procurement process of goods and services transparently and objectively, and therefore, all partners are treated fairly and not allowed to participate in the goods procurement process unfairly such as by manipulating, presenting important facts incorrectly, or engaging in other fraudulent practices.

Prinsip Dasar Pengadaan Barang dan Jasa

Dalam melaksanakan pengadaan barang dan jasa di lingkungan Bank Victoria, Divisi *Human Capital Management & General Affair* berpedoman pada Surat Keputusan Direksi No. 024/SKDIR/04/13 tentang Kebijakan dan Prosedur *General Affair* PT Bank Victoria International Tbk. Kebijakan tersebut mengatur beberapa prinsip dasar yang harus dipenuhi dalam kegiatan pengadaan barang dan jasa, yaitu:

1. Melakukan proses verifikasi kebutuhan dan jika benar harus dilakukan, maka akan diproses oleh Divisi *Human Capital Management & General Affair*;
2. Setiap *user* yang mengajukan rencana pengadaan, harus berusaha mencari penawaran terbaik; serta
3. Beberapa pengadaan barang dan/atau jasa diteliti berdasarkan sisi teknis, bukan berdasarkan harga.

Basic Principles of Procurement of Goods and Services

In implementing procurement of goods and services within Bank Victoria, the Human Capital Management & General Affair Division refers to the Board of Directors' Decision Letter No. 024/SKDIR/04/13 on General Affair Policies and Procedures of PT Bank Victoria International Tbk. The policy regulates some mandatory basic principles in procuring goods and services, which are:

1. Conducting verification process of needs and if absolutely necessary, it will be processed by the Human Capital Management & General Affair Division.
2. Any user submitting procurement plan must try to find the best offer; and
3. Some procurements of goods and/or services are examined based on its technical side, not by price.

Etika Pengadaan Barang dan Jasa

Penetapan etika dalam aktivitas pengadaan barang dan/atau jasa di lingkungan Bank Victoria mengacu pada Surat Keputusan Direksi No. 001/SK-DIR/01/21 tanggal 11 Januari 2021 tentang Pedoman Kode Etik Perilaku Karyawan PT Bank Victoria International Tbk. Pedoman tersebut telah mengatur mengenai hubungan karyawan dengan rekanan atau calon rekanan bahwa kegiatan pengadaan barang dan/atau jasa harus memenuhi beberapa hal, yaitu:

Ethics of Procurement of Goods and Services

The establishment of ethics in activities related to procurement of goods and/or services within Bank Victoria refers to the Board of Directors' Decision Letter No. 001/SK-DIR/01/21 dated 11 January 2021 on Employee's Code of Conduct of PT Bank Victoria International Tbk. The conduct regulates employee's relationship with partner or prospective partner that the procurement of goods and/or services must meet several matters such as:



Pengadaan Barang dan Jasa Tahun 2022

Pada tahun 2022, realisasi biaya pengadaan barang dan jasa Bank sebesar Rp100.544.815.016,- dengan kegiatan pengadaan barang dan jasa sebanyak 12 kegiatan.

Procurement of Goods and Services in 2022

In 2022, the realization of the Bank's cost of procurement of goods and services reached Rp100,544,815,016, with a total of 12 procurements of goods and services.

PERKARA HUKUM Legal Cases

Dalam kegiatan usahanya, Bank Victoria menghadapi risiko litigasi dan dapat tersangkut kasus hukum. Adapun jumlah perkara hukum yang dihadapi Bank, Dewan Komisaris dan Direksi Bank Victoria selama periode tahun 2022 ditunjukkan sebagai berikut.

In its business activities, Bank Victoria faces litigation risk and may be involved in legal case. The number of legal cases faced by the Bank, Board of Commissioners and Board of Directors of Bank Victoria for the 2022 period is shown as follows.

Perkara Hukum Legal Cases	Perdata Civil	Pidana Criminal	Tata Usaha Negara State Administration
Telah Selesai (Mempunyai Kekuatan Hukum yang Tetap) Settled (Final and Binding)	1	-	1
Dalam Proses Penyelesaian In Settlement Process	15	-	-
Dewan Komisaris dan Direksi Bank Victoria Board of Commissioners and Board of Directors of Bank Victoria	-	-	-
Telah Selesai (Mempunyai Kekuatan Hukum yang Tetap) Settled (Final and Binding)	-	-	-
Dalam Proses Penyelesaian In Settlement Process	-	-	-
Total	16	-	1

Perkara Hukum yang Dihadapi Bank Victoria Tahun 2022

Legal Cases Faced by Bank Victoria in 2022

Perkara / Case Gugatan Perdata No. 09/Pdt.G/2022/PN.Jkt.Sel Civil Lawsuit No. 09/Pdt.G/2022/PN.Jkt.Sel	
Para Pihak Parties	Penggugat : Enny Herianti Plaintiff Tergugat I : PT Pundi-Pundi Lumbung Pertiwi Defendant I Tergugat II : PT Bank Victoria International Tbk Defendant II Tergugat III : Hartanti Kuntoro, SH Defendant III Tergugat IV : PT Anugerah Lestari Utama Defendant IV Tergugat V : Galiana Hardianthi Defendant V Turut Tergugat I : Kantor Pelayanan Kekayaan Negara dan Lelang Jakarta V Co-Defendant I : State Assets and Auction Service Office of Jakarta V Turut Tergugat II : Badan Pertanahan Nasional Jakarta Selatan Co-Defendant II : South Jakarta National Land Agency
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Rp6,100,000,000
Status Penyelesaian Perkara Case Settlement Status	Putusan: menolak gugatan penggugat Ruling: reject the plaintiff's claim
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None
Perkara / Case Gugatan Perdata No. 809/Pdt.G/2021/PN.JKT.PST Civil Lawsuit No. 809/Pdt.G/2021/PN.JKT.PST	
Para Pihak Parties	Penggugat : PT Pundi-Pundi Lumbung Pertiwi Plaintiff Tergugat I : PT Bank Victoria International Tbk Defendant I Tergugat II : PT Anugerah Lestari Utama Defendant II Tergugat III : Kantor Pelayanan Kekayaan Negara dan Lelang Jakarta V Defendant III : State Assets and Auction Service Office of Jakarta V Tergugat IV : Notaris Suwarni Sukiman, SH Defendant IV : Notary Suwarni Sukiman, SH
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Rp100,000,000,000
Status Penyelesaian Perkara Case Settlement Status	Putusan: menolak gugatan penggugat Ruling: reject the plaintiff's claim
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case Gugatan Perdata No. 948/Pdt.G/2021/PN Jkt.Sel Civil Lawsuit No. 948/Pdt.G/2021/PN Jkt.Sel	
Para Pihak Parties	Penggugat I : PT Virgo Sari Plaintiff I Penggugat II : Dra Dewi Eka Arini Plaintiff II Tergugat I : PT Bank Victoria International Tbk Defendant I Tergugat II : Drs Anis Adwani, MBA Defendant II Tergugat III : Kantor Pelayanan Kekayaan Negara dan Lelang Bogor Defendant III Bogor State Assets and Auction Service Office Tergugat IV : Suwarni Sukiman, SH Defendant IV Tergugat V : Kantor Badan Pertanahan Nasional Kabupaten Bogor Defendant V Bogor Regency National Land Agency Office Tergugat VI : Fildzah, SH, LLM Defendant VI
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Material : Rp5,000,000,000 Immaterial : Rp5,000,000,000
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di pengadilan negeri On trial process at the district court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None
Perkara / Case Gugatan Perdata No. 20/Pdt.Bth/2022/PN.Cbi Civil Lawsuit No. 20/Pdt.Bth/2022/PN.Cbi	
Para Pihak Parties	Pelawan I : Dra Dewi Eka Arini Plaintiff I Pelawan II : PT Virgo Sari Plaintiff II Terlawan I : Fildzah Defendant I Terlawan II : Dea Anis Adwani MBA Defendant II Terlawan III : PT Bank Victoria International Tbk Defendant III Terlawan IV : Kantor Pelayanan Kekayaan Negara dan Lelang Bogor Defendant IV Bogor State Assets and Auction Service Office Terlawan V : Kantor Badan Pertanahan Nasional Kabupaten Bogor Defendant V Bogor Regency National Land Agency Office
Pokok Perkara Case Profile	Perlawanan Appeal
Nilai Nominal Gugatan Nominal Value of Claim	Membayar seluruh biaya yang timbul dari perkara Pay all costs arising from the case
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 604/Pdt.G/2021/PN Jkt.Sel
Civil Lawsuit No. 604/Pdt.G/2021/PN Jkt.Sel

Para Pihak Parties	Penggugat/Terbanding Plaintiff/Appellee Tergugat/Pembanding Defendant/Appellant	: PT Iswara Dewata : PT Bank Victoria International Tbk
Pokok Perkara Case Profile	Wanprestasi Default	
Nilai Nominal Gugatan Nominal Value of Claim	Material Kerugian akibat hilangnya keuntungan Losses due to lost profits Immaterial	: Rp219,483,844,757 dan / and USD11,600,000 : USD347,238,224.66 : USD201,448,631.91
Status Penyelesaian Perkara Case Settlement Status	Dalam proses banding On the process of appeal	
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk	
Sanksi Administrasi Administrative Sanctions	Tidak ada None	

Perkara / Case
Kasasi terhadap Putusan No. 548/Pdt.G/2019/PN.Jkt>Pst
Cassation against Ruling No. 548/Pdt.G/2019/PN.Jkt>Pst

Para Pihak Parties	Pemohon Kasasi (dahulu tergugat I) Cassation Petitioner (formerly Defendant I) Pemohon Kasasi (dahulu Tergugat II) Cassation Petitioner (formerly Defendant II) Termohon Kasasi (dahulu Penggugat) Defendant for Cassation (formerly Plaintiff)	: PT Lintas Cipta Development : Richie Wirjan : PT Bank Victoria International Tbk
Pokok Perkara Case Profile	Wanprestasi Default	
Nilai Nominal Gugatan Nominal Value of Claim	Membayar Utang Paying Payable Membayar Denda Paying Fines	: Rp4,440,213,003.04 : Rp327,219,514.38
Status Penyelesaian Perkara Case Settlement Status	Dalam proses kasasi On the process of cassation	
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk	
Sanksi Administrasi Administrative Sanctions	Tidak ada None	

Perkara / Case
Kasasi terhadap Putusan No. 262/Pdt.G/2017/PN.Tng
Cassation against Ruling No. 262/Pdt.G/2017/PN.Tng

Para Pihak Parties	Pemohon Kasasi (dahulu Penggugat) Cassation Petitioner (formerly Plaintiff) Termohon Kasasi I (dahulu Tergugat I) Defendant for Cassation I (formerly Defendant I) Termohon Kasasi II (dahulu Tergugat I) Defendant for Cassation II (formerly Defendant I) Termohon Kasasi III (dahulu Tergugat III) Defendant for Cassation III (formerly Defendant III) Termohon Kasasi IV (dahulu Tergugat IV) Defendant for Cassation IV (formerly Defendant IV) Turut Termohon Kasasi (dahulu Turut Tergugat) Co-Defendant for Cassation (formerly Co-Defendant)	: Evie Hardjosoemo, SH : Lanny Layadi : Fransisca Layadi alias Tinneke Layadi : Sri Endah Sulistyani : PT Inter Medika Utama : PT Bank Victoria International Tbk
Pokok Perkara Case Profile	Wanprestasi Default	
Nilai Nominal Gugatan Nominal Value of Claim	Tidak ada None	
Petitum Petitum	Memerintahkan mematuhi putusan dan menyerahkan Sertifikat Hak Milik (jaminan kepada penggugat) Ordered to comply with the ruling and submitted Certificate of Ownership (guarantee to the plaintiff)	
Status Penyelesaian Perkara Case Settlement Status	Putusan kasasi: menolak kasasi dari pemohon kasasi Cassation ruling: rejected the cassation of the cassation petitioner	
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk	

Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara
Banding Putusan No. 977/Pdt.G.PLW/2018/PN.Jkt.Sel
Appeal of Ruling No. 977/Pdt.G.PLW/2018/PN.Jkt.Sel

Para Pihak Parties	Pelawan I : Podo Wibowo W H Plaintiff I Pelawan II : Neneng Naldy Plaintiff II Terlawan I : Haryono Eddyarto Defendant I Terlawan II : H Naldy Nazar Haroen Defendant II Terlawan III : Eddy Rinaldy Defendant III Turut Terlawan I : PT Bank Harda Internasional Tbk Co-Defendant I Turut Terlawan II : PT Bank Victoria International Tbk Co-Defendant II
Pokok Perkara Case Profile	Perlawanan Appeal
Nilai Nominal Gugatan Nominal Value of Claim	Tidak ada None
Petitum Petitum	Menyatakan tanah dan bangunan Jl. KH Ahmad Dahlan No. 15 milik Pelawan II dan sah sebagai jaminan Turut Terlawan II Declared the land and building at Jl. KH Ahmad Dahlan No. 15 belonging to Pelawan II and were valid as collateral for Co-Defendant II
Status Penyelesaian Perkara Case Settlement Status	Dalam proses banding On the process of appeal
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Peninjauan Kembali Putusan No. 1/G/2020/PTUN-SRG
Review of Ruling No. 1/G/2020/PTUN-SRG

Para Pihak Parties	Pemohon Peninjauan Kembali : PT Froggy Edutography Petitioner for Review Termohon Peninjauan Kembali I : Kantor Pelayanan Kekayaan Negara dan Lelang Tangerang I Defendant for Review I : State Assets and Auction Service Office of Tangerang I Termohon Peninjauan Kembali II : PT Surya Sentra Gemilang Sentosa Defendant for Review II Termohon Peninjauan Kembali III : PT Bank Victoria International Tbk Defendant for Review III
Pokok Perkara Case Profile	Tata Usaha Negara State Administration
Nilai Nominal Gugatan Nominal Value of Claim	Tidak ada None
Petitum Petitum	Menyatakan batal atau tidak sah risalah lelang dan mewajibkan Tergugat mencabut risalah lelang Declared the minutes of auction canceled or invalid and obliged the Defendant to revoke the minutes of auction
Status Penyelesaian Perkara Case Settlement Status	Berkekuatan hukum tetap Permanent legal force
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Tidak ada None
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 645/Pdt.G/2021/PN.Jkt.Pst
Civil Lawsuit No. 645/Pdt.G/2021/PN.Jkt.Pst

Para Pihak Parties	Penggugat I : Edric Novidiyanto Plaintiff I Penggugat II : Fenny Plaintiff II Tergugat : PT Bank Victoria International Tbk Defendant

	Turut Tergugat I : Tim Kurator PT Danau Winata Indah (Dalam Pailit) Co-Defendant I Curator Team of PT Danau Winata Indah (In Bankruptcy) Turut Tergugat II : Notaris Budiman Cornelius Santiago Hutapea, SH Co-Defendant II Notary Budiman Cornelius Santiago Hutapea, SH Turut Tergugat III : Notaris Suwarni Sukiman, SH Co-Defendant III Notary Suwarni Sukiman, SH Turut Tergugat IV : Bank Victoria Kantor Kas Grand Boutique Co-Defendant IV Bank Victoria Grand Boutique Cash Office
Pokok Perkara Case Profile	Perbuatan Melawan Hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Material Penggugat I : Rp223,352,214.83 Material of Plaintiff I Material Penggugat II : Rp160,804,773.52 Material of Plaintiff II Immaterial : Rp10,000,000,000 per Penggugat Immaterial Rp10,000,000,000 per Plaintiff
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 290/Pdt.G/2022/PN.Jkt.Sel
Civil Lawsuit No. 290/Pdt.G/2022/PN.Jkt.Sel

Para Pihak Parties	Penggugat I : Valerius Kristiyono Plaintiff I Penggugat II : Raymondus Iffatyanto Plaintiff II Penggugat III : Agnes Merilyanti Plaintiff III Penggugat IV : Hanif Prasetyo Kusumo Plaintiff IV Penggugat V : Tyas Rahmah Kusuma Plaintiff V Tergugat I : PT Bank Victoria International Tbk Defendant I Tergugat II : J Supriyanto Defendant II Tergugat III : PT Bahtera Indonesia Gempita Defendant III
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Membayar Biaya Pengacara : Rp200,000,000 Paying Attorney Fees Immaterial : Rp1,000,000,000
Status Penyelesaian Perkara Case Settlement Status	Gugatan dicabut Lawsuit withdrawn
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Tidak ada None
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Perkara Perdata No. 1236/Pdt.G/2021/PN.Dps
Civil Case No. 1236/Pdt.G/2021/PN.Dps

Para Pihak Parties	Penggugat : PT Pengembangan Pariwisata Indonesia (Persero)/ Plaintiff Indonesia Tourism Development (ITDC) Tergugat : PT Bali Nusa Indo Perkasa Defendant Turut Tergugat I : PT Bank Victoria International Tbk Co-Defendant I Turut Tergugat II : Kantor Pertanahan Kabupaten Badung Co-Defendant II Badung Regency Land Office
Pokok Perkara Case Profile	Wanprestasi Default
Nilai Nominal Gugatan Nominal Value of Claim	Tidak ada None

Petition Petition	Meminta pengembalian sertifikat jaminan kepada Penggugat Requesting return of guarantee certificate to the Plaintiff
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Banding Putusan No. 390/Pdt.G/2022/PN.Jkt.Sel
Appeal of Ruling No. 390/Pdt.G/2022/PN.Jkt.Sel

Para Pihak Parties	Pembanding (dahulu Tergugat) : Shierly Appellant (formerly Defendant) Turut Terbanding V : PT Bank Victoria International Tbk Co-Appellant V (dahulu Turut Tergugat V / formerly Co-Defendant V)
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Material : Rp5,000,000,000 Immaterial : Rp2,000,000,000
Status Penyelesaian Perkara Case Settlement Status	Dalam proses banding On the process of appeal
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 1150/Pdt.G/2022/PnN.Jkt.Sel
Civil Lawsuit No. 1150/Pdt.G/2022/PnN.Jkt.Sel

Para Pihak Parties	Penggugat : PT Surya Eden Utama Plaintiff Tergugat : PT Bank Victoria International Tbk Defendant
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Material : Rp45,000,000,000 Immaterial : Rp50,000,000,000
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 767/Pdt.G/2022/PN.Jkt.Pst
Civil Lawsuit No. 767/Pdt.G/2022/PN.Jkt.Pst

Para Pihak Parties	Penggugat : PT Favorite Sinar Pelangi Plaintiff Tergugat I : PT Bank Victoria International Tbk Defendant I Tergugat II : PT Wahana Mutiara Pratama Defendant II Tergugat IV : Notaris Surjadi Jasin, SH Defendant IV Turut Tergugat I : Badan Pertanahan Nasional Kotamadya Bandung Co-Defendant I Bandung Municipal National Land Agency Turut Tergugat II : Otoritas Jasa Keuangan Jakarta Co-Defendant II Jakarta Financial Services Authority Turut Tergugat III : Bank Indonesia, Jakarta Co-Defendant III
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	Material : Rp10,599,178,000 Immaterial : Rp560,000,000,000

Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara / Case
Gugatan Perdata No. 801/Pdt.G/2021/PN.Jkt.Pst
Civil Lawsuit No. 801/Pdt.G/2021/PN.Jkt.Pst

Para Pihak Parties	Para Penggugat : Benedictus Agusputranto, dan kawan-kawan Plaintiffs : Benedictus Agusputranto, and fellows Para Tergugat : PT Bank Victoria International Tbk (Tergugat 25), dan kawan-kawan Defendants : PT Bank Victoria International Tbk (Defendant 25), and fellows
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
v	Material : Rp100.992.900.030,- Immaterial : Rp5.000.000.000,-
Status Penyelesaian Perkara Case Settlement Status	Putusan: Gugatan tidak diterima Ruling: Lawsuit was not accepted
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	-

Perkara / Case
Gugatan Perdata No. 659/PDT.G/2021/PN.JKT/PST
Civil Lawsuit No. 659/PDT.G/2021/PN.JKT/PST

Para Pihak Parties	Para Penggugat : Agustiawan Soedibyo, dan kawan-kawan Plaintiffs : Agustiawan Soedibyo, and fellows Para Tergugat : PT Bank Victoria International Tbk (Tergugat 5), dan kawan-kawan Defendants : PT Bank Victoria International Tbk (Defendant 5), and fellows
Pokok Perkara Case Profile	Wanprestasi Default
Nilai Nominal Gugatan Nominal Value of Claim	Membayar bunga moratoir sebesar 6% sejak tanggal jatuh tempo masing-masing polis Pay moratoir interest of 6% since the maturity date of each policy
Status Penyelesaian Perkara Case Settlement Status	Dalam proses sidang di Pengadilan Negeri On trial process at the District Court
Risiko dan Pengaruh yang Dihadapi Bank Risks Faced by and Impact on the Bank	Risiko hukum dan risiko reputasi Legal risk and reputation risk
Sanksi Administrasi Administrative Sanctions	Tidak ada None

Perkara Penting yang Dihadapi Dewan Komisaris dan Direksi Tahun 2022

Sepanjang tahun 2022, tidak terdapat perkara penting yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat pada Bank Victoria.

Cases Faced by the Board of Commissioners and Board of Directors on 2022

Throughout 2022, there were no significant cases faced by the current member of Board of Commissioners and Board of Directors of Bank Victoria.

SANKSI ADMINISTRATIF

Administrative Sanctions

Sanksi administratif dan sanksi finansial yang diterima Bank selama tahun 2022 diuraikan sebagai berikut.

Administrative sanctions and financial sanctions subjected to the Bank in 2022 are described below.

Penerima Sanksi Sanctioned Party	Jenis Sanksi Types of Sanction	Otoritas Pemberi Sanksi Sanctioning Authority	Total (Rp)
Bank Victoria	Sanksi finansial Financial sanctions	Bank Indonesia, Otoritas Jasa Keuangan, dan Pajak Bank Indonesia, Financial Services Authority, and Taxes	19,460,000
Dewan Komisaris Board of Commissioners	Nihil None	Nihil None	Nihil None
Direksi Board of Directors	Nihil None	Nihil None	Nihil None

PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME

Anti Money Laundering and Counter Terrorism Financing Program

Rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) di Indonesia merupakan serangkaian pengaturan dan proses pelaksanaan upaya pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme (TPPU dan TPPT), yang melibatkan seluruh pemangku kepentingan terkait termasuk masyarakat.

The regime of Anti-Money Laundering and Prevention of Terrorism Funding (APU PPT) in Indonesia is a series of arrangements and processes for implementing efforts to prevent and eradicate money laundering and terrorism financing (TPPU and TPPT), involving all relevant stakeholders, including the community.

Untuk memenuhi kepentingan nasional dan menyesuaikan standar internasional di bidang APU PPT, Indonesia telah menerbitkan Undang-Undang No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU TPPU) dan Undang-Undang No. 9 Tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU TPPT) sebagai landasan hukum yang kuat dalam segala upaya pencegahan dan pemberantasan TPPU dan TPPT.

To meet national interests and adjust international standards in APU PPT, Indonesia has issued Law no. 8 of 2010 on Prevention and Eradication of the Criminal Action of Money Laundering (UU TPPU) and Law No. 9 of 2013 on the Prevention and Eradication of Terrorism Financing Criminal Acts (TPPT Law) as a strong legal basis in all efforts to prevent and eradicate TPPU and TPPT.

Bank sendiri memiliki peran penting dalam upaya pencegahan TPPU dan TPPT melalui penerapan program APU PPT yang berbasis risiko dan pelaksanaan kewajiban pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) selaku *Financial Intelligence Unit* (FIU).

The Bank itself has an important role to prevent TPPU and TPPT through the implementation of risk-based APU PPT program and implementation of reporting obligations to the Financial Transaction Reports and Analysis Center (PPATK) as the Financial Intelligence Unit (FIU).

Dalam rangka peningkatan kualitas penerapan program APU dan PPT agar dapat berjalan dengan efektif, Bank melakukan beberapa hal berikut.

1. Pengawasan Pengawasan Aktif Direksi dan Dewan Komisaris

Direksi Bank bertanggung jawab untuk memastikan bahwa penerapan Prinsip APU dan PPT berjalan secara efektif dengan cara:

- a. Memastikan bahwa Bank telah mempunyai kebijakan dan prosedur penerapan program APU dan PPT;
- b. Merekomendasikan kebijakan dan prosedur tentang program APU dan PPT kepada Dewan Komisaris;
- c. Memastikan bahwa pelaksanaan program APU dan PPT telah sesuai dengan kebijakan yang berlaku;
- d. Membentuk Unit Kerja khusus yang melaksanakan program APU dan PPT dan/atau menunjuk Pejabat yang bertanggungjawab terhadap Program APU dan PPT di Kantor Pusat;
- e. Memantau kepatuhan satuan kerja dalam menerapkan program APU dan PPT;
- f. Memastikan kantor cabang wajib memiliki Unit Kerja khusus dan memiliki karyawan yang menjalankan fungsi Unit Kerja khusus atau pejabat yang mengawasi penerapan program APU dan PPT;
- g. Memastikan kebijakan dan prosedur tentang program APU dan PPT telah sejalan dengan perubahan dan pengembangan produk, jasa, dan teknologi informasi perbankan serta sesuai dengan perkembangan modus pencucian uang atau pendanaan terorisme; dan
- h. Memastikan secara berkala bahwa seluruh karyawan, khususnya karyawan dari Unit Kerja terkait dan karyawan baru, telah berpartisipasi mengikuti program pelatihan mengenai APU dan PPT.

Dewan Komisaris Bertanggung Jawab:

- a. Menyetujui kebijakan tentang program APU dan PPT;
- b. Mengawasi pelaksanaan tugas dan tanggung jawab Direksi dalam melaksanakan program APU dan PPT; serta
- c. Memastikan adanya pembahasan terkait pencucian uang dan/atau pendanaan terorisme dalam rapat Direksi dan Dewan Komisaris.

2. Kebijakan dan prosedur, di antaranya meliputi:

- a. Identifikasi dan verifikasi calon nasabah (termasuk *beneficial owner*);
- b. *Customer due diligence* (CDD) atau penerapan prinsip-prinsip *know your customer* (KYC) dan *enhance due diligence*;
- c. Penerapan *risk-based approach*;
- d. Area berisiko tinggi dan *politically exposed person*;
- e. Pelaksanaan CDD/KYC oleh pihak ketiga;
- f. Pemantauan dan pelaporan;
- g. Prosedur transfer dana;
- h. Sistem informasi manajemen;
- i. *Human Capital* dan pelatihan; serta
- j. Pengendalian Internal.

In order to enhance the quality of AML and CTF programs so that they can run effectively, the Bank carries out the following actions.

1. Active monitoring of the Board of Directors and Board of Commissioners

The Bank's Board of Directors is responsible for ensuring that the implementation of AML-CTF Principles works effectively by:

- a. Ensuring that the Bank has policies and procedures of AML-CTF programs;
- b. Recommending AML-CTF policies and procedure to the Board of Commissioners;
- c. Ensuring that the implementation of AML-CTF program is in accordance with the stipulated prevailing policies;
- d. Establishing a special Task Force to work on AML-CTF programs and/or appointing Officer in charge of AML-CTF programs at the Head Office;
- e. Monitoring the compliance of work units in implementing AML-CTF programs;
- f. Ensuring that branch offices must have a special Work Unit and have employees running the special Work Unit function or officers monitoring the implementation of AML-CTF programs;
- g. Ensuring that written policies and procedures related to AML-CTF are in-line with the changes and development of the Bank's products, services, and technology, and the development of mode of operation of money laundering or terrorism financing; and
- h. Ensuring that all employees, particularly those from the related Work Units, as well as new employees, participate in trainings related to AML-CTF programs periodically.

The Board of Commissioners is responsible for:

- a. Approving policies on AML-CTF programs;
- b. Monitoring the implementation of Board of Directors' duties and responsibilities in implementing AML-CTF programs; and
- c. Ensuring that there are discussions on money laundering and/or terrorism financing in the Board of Directors and Board of Commissioners meetings.

2. Policies and Procedure, which include:

- a. Identification and verification of potential customers (including beneficial owner);
- b. Customer due diligence (CDD) or application of know your customer (KYC) and enhance due diligence principles;
- c. Application of risk-based approach;
- d. High risk areas and politically exposed person;
- e. Implementation of CDD/KYC by third parties;
- f. Monitoring and reporting;
- g. Fund transfer procedures;
- h. Management information system;
- i. Human capital and training; and
- j. Internal control.

3. Pengendalian Internal, di antaranya meliputi:
 - a. Memiliki kebijakan, prosedur, dan pemantauan internal yang memadai;
 - b. Adanya batasan wewenang dan tanggung jawab satuan kerja terkait dengan penerapan program APU dan PPT; dan
 - c. Melakukan pemeriksaan secara independen untuk memastikan efektivitas penerapan program APU dan PPT.
4. Sistem Informasi Manajemen, di antaranya meliputi:
 - a. Memiliki sistem informasi yang dapat mengidentifikasi, menganalisa, memantau, dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan oleh nasabah;
 - b. Memiliki dan memelihara profil nasabah secara terpadu (single customer identification file);
 - c. Memiliki dan memelihara profil WIC; serta
 - d. Kebijakan dan prosedur wajib mempertimbangkan faktor teknologi informasi yang berpotensi disalahgunakan oleh pelaku TPPU/TPPT.
5. Sumber Daya Manusia
Untuk menghasilkan sumber daya manusia yang mempunyai pengetahuan yang memadai dalam menjalankan tugas-tugasnya, Bank berkewajiban menyediakan program pelatihan bagi seluruh karyawan, khususnya terkait APU dan PPT. Terkait hal ini, Bank melaksanakan pelatihan dengan cakupan materi antara lain:
 - a. Penerapan peraturan perundang-undangan yang terkait dengan program APU dan PPT;
 - b. Tipologi pencucian uang dan pendanaan terorisme; serta
 - c. Kebijakan dan prosedur internal penerapan program APU dan PPT, serta peran dan tanggung jawab karyawan dalam memberantas pencucian uang dan pendanaan terorisme.

Di sepanjang tahun 2022, tidak ditemukan indikasi terjadinya tindak pidana pencucian uang dan pendanaan terorisme di Bank Victoria.

Financial Integrity Rating on Money Laundering/ Terrorism Financing (FIR on ML/TF)

Guna mendukung penguatan stabilitas sistem keuangan nasional, serta dalam upaya menjaga dan memperkuat integritas sektor keuangan Indonesia dari risiko TPPU/TPPT, dan sesuai rencana strategis PPATK tahun 2020-2024, PPATK bersama Tim Ahli, Tim Akademisi, Perwakilan dari Otoritas Jasa Keuangan, Bank Indonesia, Badan Reserse Kriminal (Bareskrim) Kepolisian Negara Republik Indonesia (POLRI), Kejaksaan Agung, Badan Narkotika Nasional, dan Perwakilan 10 Penyedia Jasa Keuangan Bank Umum telah menginisiasi pengembangan *Financial Integrity Rating on Money Laundering/Terrorism Financing (FIR on ML/TF)* pada tahun 2019. FIR on ML/TF merupakan penilaian terhadap integritas dan efektivitas pihak pelapor dalam pelaksanaan Program APU PPT, khususnya pada aspek kinerja pelaporan APU PPT.

3. Internal control, which includes:
 - a. Have adequate policies, procedures and internal monitoring;
 - b. Limitation on the authority and responsibilities of work units related to the implementation of APU and PPT programs; and
 - c. Conduct independent audit to ensure the effectiveness of the implementation of APU and PPT programs.
4. Management information system, which includes:
 - a. Having an information system that can identify, analyze, monitor, and provide reports effectively regarding the characteristics of transactions made by customers;
 - b. Having and maintaining customer profiles in an integrated manner (single customer identification file);
 - c. Having and maintaining a WIC profile; and
 - d. Policies and procedures shall consider information technology factors that have the potential to be misused by TPPU/TPPT perpetrators.
5. Human Resources
In order to produce human capital with adequate knowledge in carrying out their duties, the Bank must provide training programs for all of its employees, especially related to AML and CTF. With relation to that, trainings are held among others with the following materials:
 - a. Implementation of laws and regulations related to AML-CTF programs;
 - b. Typology of money laundering and terrorism financing; and
 - c. Internal policies and procedures for the implementation of AML-CTF programs, as well as employees' roles and responsibilities in combating money laundering and terrorism financing.

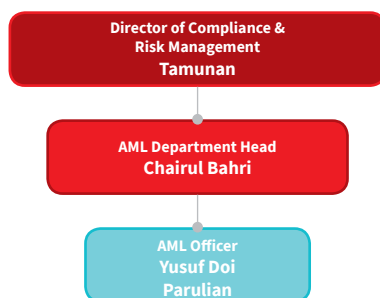
Throughout 2022, there was no indication of money laundering and terrorism financing criminal act occurring at Bank Victoria.

Financial Integrity Rating on Money Laundering/ Terrorism Financing (FIR on ML/TF)

To support strengthening the stability of the national financial system, and to maintain and strengthen the integrity of the Indonesian financial sector from TPPU/TPPT risks, and in accordance with the PPATK strategic plan for 2020-2024, PPATK together with the Expert Team, Academic Team, Representatives from Financial Services Authority, Bank Indonesia, Criminal Investigation Agency (Bareskrim) of the Indonesian National Police (POLRI), the Attorney General's Office, the National Narcotics Agency, and Representatives of 10 Commercial Bank Financial Service Providers have initiated the development of *Financial Integrity Rating on Money Laundering/ Terrorism Financing (FIR on ML/TF)* in 2019. FIR on ML/TF is an assessment of the integrity and effectiveness of the reporting party in the implementation of APU PPT Program, particularly in the aspect of APU PPT reporting performance.

PT Bank Victoria International Tbk memiliki nilai FIR on ML/TF periode 2022 sebesar 9,05 yang mencerminkan tingkat komitmen dalam mendukung PPATK dan aparat penegak hukum untuk melakukan penelusuran transaksi keuangan terkait indikasi TPPU/TPPT, tingkat implementasi tata kelola pelaporan APU PPT sesuai ketentuan Lembaga Pengawas dan Pengatur (LPP) dan pedoman pelaporan PPATK, tingkat kepatuhan terhadap kewajiban pelaporan APU PPT kepada PPATK, serta kualitas formal dan materil atas keseluruhan laporan yang disampaikan masuk pada kategori Sangat Baik.

Bank Victoria juga telah memiliki struktur organisasi Pencucian Uang dan Pencegahan Pendanaan Terorisme yang ditunjukkan sebagai berikut.



PT Bank Victoria International Tbk has an FIR on ML/TF for the 2022 period of 9.05 which reflects the level of commitment in supporting PPATK and law enforcement officials to trace financial transactions related to indications of TPPU/TPPT, the level of implementation of APU PPT reporting governance in accordance with the Institutional provisions Supervisors and Regulators (LPP) and PPATK reporting guidelines, the level of compliance with APU PPT reporting obligations to PPATK, and the formal and material quality of all reports submitted, which are in the Very Good category.

Bank Victoria also has an organizational structure for Money Laundering and Prevention of Terrorism Funding shown as follows.

PEMBERIAN DANA KEGIATAN POLITIK

Provision of Funds for Political Activities

Pada tahun 2022, Bank Victoria tidak terlibat di dalam kegiatan politik, serta tidak memberikan dana untuk kepentingan politik. Kebijakan internal Bank melarang keterlibatan Bank termasuk karyawan untuk berkegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan karyawan.

In 2022, Bank Victoria was not involved in political activities, nor did it provide funds for political purposes. The Bank's internal policy prohibits the Bank's involvement, including employees, in political activities, nor providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and its employees.

KODE ETIK

Code of Conduct

Dalam rangka meningkatkan kinerja dan kepatuhan Bank terhadap perundang-undangan yang berlaku serta mengikuti pembaruan dan pelaksanaan tata kelola perusahaan yang baik, Bank Victoria menetapkan standar yang tinggi tentang Kode Etik yang wajib dijadikan pedoman oleh seluruh insan Bank. Pedoman ini wajib dijalankan dalam melakukan hubungan bisnis dengan nasabah, rekanan dan rekan sekerja. Dengan dipatuhinya Kode Etik diharapkan dapat mencegah berkembangnya hubungan yang tidak wajar dengan para nasabah, rekanan atau antara sesama insan Bank.

In improving the Bank's performance and compliance with the applicable laws and regulations as well as following updates and implementation of a good corporate governance, Bank Victoria sets high standards on the Code of Conduct which must be used as the guidelines by all Bank personnel. These guidelines must be implemented in conducting business relationships with customers, partners, and co-workers. Compliance with the Code of Conduct is expected to prevent emergence of unfair relationships with customers, partners, or among Bank personnel.

Pokok Isi Kode Etik

Bank Victoria telah memiliki Kode Etik yang disahkan melalui Surat Keputusan Direksi No. 001/SK-DIR/01/21 tanggal 11 Januari 2021 tentang Pedoman Kode Etik Karyawan PT Bank Victoria International Tbk. Kode Etik ini berlaku bagi seluruh Karyawan termasuk dalam hal ini jajaran Direksi dan Dewan Komisaris. Adapun pokok-pokok Kode Etik Bank Victoria sebagai berikut.

Standar Etika Bisnis Standard Business Ethics	
	Etika Bank dengan karyawan Bank's Ethics with employees
	Etika Bank dengan nasabah Bank's Ethics with customers
	Etika Bank dengan penyedia barang dan jasa (evaluasi yang objektif dalam pengadaan perlengkapan dan peralatan Bank) Bank's Ethics with provider of goods and services (objective evaluation in the procurement of the Bank's equipment and tools)
	Etika Bank dengan pesaing Bank's Ethics with competitors
	Etika Bank dengan pemerintah Bank's Ethics with the government
	Etika Bank dengan masyarakat Bank's Ethics with the communities
	Etika Bank dengan media massa Bank's Ethics with mass media
	Etika Bank dengan organisasi profesi Bank's Ethics with professional organizations

Principles of Code of Conduct

Bank Victoria already has the Code of Conduct, which was validated under the Board of Directors' Decision Letter No. 001/SK-DIR/01/21 dated 11 January 2021 on Employee's Code of Conduct of PT Bank Victoria International Tbk. This Code of Conduct is applied to all Employees including the Board of Directors and Board of Commissioners. The principles of Code of Conduct of Bank Victoria are as follows.

Standar Perilaku Karyawan Standard Code of Conduct	
Tuntutan perilaku karyawan Employee behavior guidelines	
Penanganan benturan kepentingan Management of conflict of interest	
Pedoman pemberian dan penerimaan hadiah dan donasi Guidelines for giving and receiving gifts and donations	
Pedoman kepatuhan terhadap peraturan Regulatory compliance guidelines	
Pedoman menjaga kerahasiaan data dan informasi perusahaan Guidelines for maintaining confidentiality of company data and information	
Pedoman aktivitas politik Political activity guidelines	
Pedoman pelaporan atas pelanggaran dan perlindungan pelapor Guidelines for reporting violations and protection of whistleblower	

Komitmen Kepatuhan terhadap Kode Etik

Bank Victoria senantiasa berkomitmen untuk mematuhi Kode Etik sebagai standar etika tertinggi selain peraturan perundang-undangan yang berlaku dalam menjalankan setiap kegiatan bisnis maupun operasional. Seluruh insan Bank, mulai dari Dewan

Commitment to Complying with Code of Conduct

In carrying out business activities and operations, Bank Victoria is constantly committed to complying with the Code of Conduct as the highest ethical standards in addition to the applicable laws and regulations. All Bank personnel, starting from the Board

Komisaris, Direksi, Pejabat eksekutif, sampai dengan karyawan diwajibkan untuk mematuhi Kode Etik dan menandatangani Surat Pernyataan yang dimuat pada halaman akhir Kode Etik untuk meningkatkan dan memperkuat penerapan Kode Etik dan reputasi Bank.

of Commissioners, Board of Directors, Executive Officials, to employees are required to adhere to the Code of Conduct and sign a Statement Letter contained in the final page of the Code of Conduct to improve and strengthen the implementation of Code of Conduct and the Bank's reputation.

SURAT PERNYATAAN STATEMENT LETTER

Saya yang bertanda tangan di bawah ini, dengan ini menyatakan sudah membaca, mempelajari, dan mengerti Kode Etik Perilaku Karyawan PT Bank Victoria International Tbk dan berjanji untuk mentaati dan melaksanakannya dengan sebaik-baiknya.

I, the undersigned, hereby declare that I have read, learned, and understood the Employee's Code of Conduct of PT Bank Victoria International Tbk and promise to adhere to and implement it to the best measure possible.

Saya bersedia dikenakan sanksi sesuai dengan aturan yang berlaku di PT Bank Victoria International Tbk, bila ternyata dikemudian hari saya melakukan pelanggaran atas Kode Etik Perilaku Karyawan PT Bank Victoria International Tbk.

I am willing to be sanctioned according to the regulations applicable at PT Bank Victoria International Tbk, if in the future I have apparently violated the Employee's Code of Conduct of PT Bank Victoria International Tbk.

.....2022
Yang Membuat Pernyataan / Person Making Statement,

(.....)
Jabatan / Position:
Bagian / Department:

Penyebarluasan dan Sosialisasi Kode Etik

Upaya penyebarluasan dan sosialisasi Kode Etik yang dilakukan Bank sebagai berikut.

1. Kode Etik diungkapkan dan/atau disebarkan kepada seluruh karyawan melalui media internal Bank yang dapat diakses dan dibuka setiap saat oleh semua karyawan;
2. Bank menyampaikan etika bisnis secara berkala melalui media memo dan/atau surat dari Direksi ataupun Divisi yang bertanggung jawab dalam mengelola etika bisnis untuk dapat dilaksanakan secara tertib;
3. Mengungkapkan dan menyampaikan Kode Etik melalui pembagian buku saku yang wajib dipelajari dan dilaksanakan oleh setiap karyawan Bank; dan
4. Bank senantiasa mengingatkan penerapan Kode Etik kepada seluruh karyawan melalui berbagai pelatihan, pelaksanaan induksi untuk para karyawan baru, serta melalui forum-forum pelatihan yang melibatkan pihak eksternal.

Circulation and Dissemination of Code of Conduct

The efforts carried out by the Bank to circulate and disseminate Code of Conduct are as follows:

1. Code of Conduct is disclosed and/or distributed to all employees through the Bank's internal media accessible by all employees and available at any time;
2. The Bank periodically disseminates the business ethics through memos and/or letters from the Board of Directors or Divisions responsible for managing business ethics for proper implementation.
3. The Code of Conduct is disclosed and distributed through the distribution of pocket book that must be studied and carried out by every Bank employee; and
4. The Bank constantly reminds all its employees on the implementation of Code of Conduct through various training programs, induction training programs for new employees, and through training forums involving external parties.

Upaya Penerapan dan Penegakan Kode Etik

Penerapan dan Penegakan secara Organisasi

1. Dewan Komisaris dibantu oleh Komite Nominasi dan Remunerasi bertanggung jawab atas dipatuhinya Kode Etik di lingkungan Bank;
2. Direksi dibantu oleh Divisi *Human Capital Management & General Affair* bertanggung jawab atas penerapan Kode Etik di lingkungan Bank;

Efforts to Implement and Enforce Code of Conduct

Implementation and Enforcement of Code of Conduct

1. The Board of Commissioners, supported by the Nomination and Remuneration Committee, is responsible for the compliance of the Code of Conduct within the Bank;
2. The Board of Directors, assisted by the Human Capital Management & General Affair Division, is responsible for the implementation of Code of Conduct within the Bank

3. Kepala Divisi, Manajer, dan setingkat Manajer bertanggung jawab atas penerapan Kode Etik di lingkungan Divisi/Unit Kerja masing-masing;
4. Direksi menunjuk Kepala Divisi *Human Capital Management & General Affair* beserta jajarannya yang bertanggung jawab untuk melaporkan pelanggaran terhadap pelaksanaan Kode Etik; dan
5. Setiap karyawan wajib membaca Kode Etik melalui intranet dan menandatangani formulir pernyataan bahwa yang bersangkutan telah membaca, memahami, dan setuju untuk mematuhi Kode Etik yang didokumentasikan oleh Divisi *Human Capital Management & General Affair*.

Penegakan Pedoman Kode Etik

1. Setiap karyawan Bank harus melaporkan setiap fakta penyimpangan Pedoman Kode Etik Perilaku Karyawan kepada Divisi *Human Capital Management & General Affair* dan identitas pelapor akan dilindungi;
2. Divisi *Human Capital Management & General Affair* menindaklanjuti setiap laporan dan menyampaikan hasil kajiannya kepada Direksi dan/atau Dewan Komisaris sesuai dengan lingkup tanggung jawabnya. Penanganan tindakan penyimpangan terhadap Pedoman Kode Etik Perilaku Karyawan dilakukan melalui penyelidikan yang mendalam dan didasari fakta-fakta yang dapat dipertanggungjawabkan;
3. Direksi dan Dewan Komisaris memutuskan tindakan pembinaan, sanksi disiplin dan/atau tindakan perbaikan serta pencegahan yang harus dilaksanakan oleh atasan langsung di lingkungan masing-masing;
4. Pemberian sanksi bagi pelaku penyimpangan Pedoman Kode Etik Perilaku Karyawan; dan
5. Bank memiliki pertimbangan dan hak apabila karyawan melanggar Kode Etik/Peraturan Perusahaan/sistem prosedur dengan memberikan langsung surat peringatan ketiga kepada karyawan yang dinilai melakukan penyimpangan berat tanpa perlu surat peringatan pertama dan surat peringatan kedua.

Bentuk Pelanggaran dan Jenis Sanksi

Apabila terjadi pelanggaran atau ketidakpatuhan terhadap ketentuan yang ditetapkan dalam Kode Etik, maka setiap pelanggaran akan dikenai sanksi sesuai dengan tingkat pelanggaran. Keputusan yang akan diambil oleh Bank sehubungan dengan hal ini akan disesuaikan dengan jenis dan keseriusan pelanggaran yang terjadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran.

Bentuk sanksi atas penyimpangan dapat berupa teguran lisan, surat peringatan pertama, kedua, sampai dengan ketiga, tidak memperoleh bonus umum tahunan dan atau bonus prestasi, tidak memperoleh kenaikan gaji dan/atau kenaikan pangkat untuk periode waktu tertentu, *skorsing* (dirumahkan sementara), demosi (penurunan pangkat atau posisi), pemutusan hubungan kerja (PHK).

3. The Head of Division, Manager, and managerial levels are responsible for the implementation of Code of Conduct in their respective Division/Unit;
4. The Board of Directors appoints Head of Human Capital Management & General Affair Division including its personnel to be the whistleblower in any violation against the Code of Conduct; and
5. It is mandatory for each and every employee to read the Code of Conduct through intranet and sign the statement letter to declare that the respective person has read, understood, and agreed to comply with the Code of Conduct, which thereafter documented by the Human Capital Management & General Affair Division.

Enforcement of Code of Conduct

1. Each of the Bank's employee must report each fact of violation against Employee's Code of Conduct to the Human Capital Management & General Affair Division and the identity of the whistleblower will be protected.
2. Human Capital Management & General Affair Division will follow up each report to and submit the assessment result to the Board of Directors and/or Board of Commissioners according to the scope of responsibility. Such violation against Employee's Code of Conduct will be handled by in-depth investigation based on accountable facts.
3. The Board of Directors and Board of Commissioners will make a decision on a directional action, disciplinary sanction and/or correctional action and to come up with prevention to be implemented by the direct supervisor in the respective scope;
4. The imposition of sanction for the party violating the Employee's Code of Conduct; and
5. The Bank maintains its discretion and right, in the event an employee violates the Code of Conduct/ Company Regulations/ Procedures, by directly giving third warning letter to the relevant employee who is deemed of conducting serious violation without first giving first and second warning letter.

Forms and Types of Sanction

In the event that there is a violation or non-compliance with the provisions stipulated in the Code of Conduct, each violation will be subject to sanctions according to the violation level. In making decision, the Bank will adjust the decision to the type and seriousness of the violations occur, and through a comprehensive evaluation of the individual committed the violation.

The forms of sanctions include verbal warning, first, second, and third warning letters, not receiving annual general bonus and/or achievement bonus, not getting salary increment and/or promotion for a certain period, suspension (temporary), demotion (demotion of rank or position), and termination of employment (PHK).



Laporan Penyimpangan Internal Tahun 2022

Bank senantiasa memberikan sanksi bagi pelaku pelanggaran Kode Etik. Pemberian sanksi bagi karyawan yang melanggar Kode Etik dilakukan sesuai dengan aturan kepegawaian yang berlaku. Sedangkan, pemberian sanksi bagi Dewan Komisaris dan Direksi yang melanggar Kode Etik dilakukan sesuai dengan ketentuan pada Anggaran Dasar Bank dan keputusan RUPS. Pada tahun 2022, informasi pelanggaran Kode Etik diuraikan sebagai berikut.

Internal Deviation Report in 2022

Bank Victoria consistently imposes strict sanctions against Code of Conduct violation. Employees committing violations will be sanctioned according to the applicable employment regulations. Whereas, sanctions against the Board of Commissioners and Board of Directors will be according to the provisions of the Bank's Articles of Association and the GMS resolutions. Information on Code of Conduct violations occurred in 2022 is as follows.

Bentuk Pelanggaran Forms Violation	Surat Peringatan Warning Letter	Surat Teguran Reprimand Letter
Ringan Minor	23	24
Sedang Moderate	4	-
Berat Severe	-	-
Total	27	24

Trend Kualitas Penerapan Kode Etik

Kualitas penerapan Kode Etik di Bank Victoria telah berjalan cukup baik. Karyawan Bank Victoria telah mematuhi seluruh peraturan yang tercantum dalam Kode Etik.

Trend on Quality of Code of Conduct Implementation

The quality of Code of Conduct implementation at Bank Victoria has been running quite well. Bank Victoria's employees have complied with all regulations set out in the Code of Conduct.

PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN KARYAWAN

Management/Employee Stock Ownership Program

Pada tahun 2022, Bank Victoria tidak melakukan program kepemilikan saham oleh manajemen (*management stock ownership program/MSOP*) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program/ESOP*).

In 2022, Bank Victoria did not conduct a management stock ownership program (MSOP), and/or an employee stock ownership program (ESOP).

KEBIJAKAN PENGUNGKAPAN INFORMASI

Information Disclosure Policy

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, anggota Dewan Komisaris atau anggota Direksi wajib melaporkan kepada Otoritas Jasa Keuangan atas kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka, baik langsung maupun tidak langsung. Laporan dimaksud wajib disampaikan paling lambat 10 (sepuluh) hari sejak terjadinya kepemilikan atau perubahan. Selain ketentuan pelaporan kepada Otoritas Jasa Keuangan, anggota Direksi dan anggota Dewan Komisaris juga wajib menyampaikan informasi kepada perusahaan terbuka mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka. Penyampaian informasi tersebut dilakukan paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham perusahaan terbuka.

Pursuant to the Financial Services Authority Regulation No. 11/POJK.04/2017 on Shareholding Report or Each Change on Public Companies Shareholding, members of the Board of Commissioners and Board of Directors are required to submit report to the Financial Services Authority regarding their shareholding and changes on shareholding in the public company, either directly or indirectly. Such report is required to be submitted the latest by 10 (ten) days from the date of shareholding or changes on shareholding. In addition to the requirements of reporting to the Financial Services Authority, members of the Board of Directors and Board of Commissioners are also required to submit information to the public company regarding their shareholding and changes on shareholding in the public company. Such information has to be submitted no later than 3 (three) working days after the shareholding or changes on shareholding of the public company.

Pengungkapan Kepemilikan Saham

Pada tahun 2021 dan 2022, kepemilikan saham Dewan Komisaris dan Direksi tidak berubah. Informasi kepemilikan saham Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Kepemilikan Saham Langsung dan Tidak Langsung atas Saham Bank Victoria oleh Anggota Dewan Komisaris dan Direksi.

Disclosure of Share Ownership

In 2021 and 2022, the Board of Commissioners and Board of Directors' shareholding did not experience any changes. Information on the Board of Commissioners' shareholding can be seen in the Company Profile chapter on the Direct and Indirect Share Ownership of Bank Victoria section by Members of Board of Commissioners and Board of Directors.

KEBIJAKAN ANTI KORUPSI

Anti Corruption Policy

Bank Victoria telah memiliki kebijakan yang terkait dengan pencegahan korupsi, antara lain tertuang dalam Surat Keputusan Direksi No. 002/SK-DIR/08/20 tanggal 7 Agustus 2020 tentang Kebijakan dan Standar Operasional Prosedur Penerapan Strategi *Anti Fraud*. Pelaksanaan kebijakan anti korupsi pada Bank dilakukan melalui kegiatan-kegiatan sebagai berikut.

1. Pencegahan Benturan Kepentingan
Guna menghindari benturan kepentingan dalam melaksanakan segala aktivitas yang terkait dengan Bank, seluruh karyawan Bank berpedoman pada Kode Etik Perilaku Karyawan.
2. Pemberian dan Penerimaan Hadiah atau Donasi
Kebijakan Bank terkait pemberian dan penerimaan hadiah atau donasi, sebagai berikut.
 - a. Dilarang meminta atau memberi isyarat yang mengesankan suatu permintaan berupa uang, barang, tip, komisi, atau surat apapun kepada nasabah atau calon nasabah;
 - b. Dilarang menerima pemberian dari nasabah atau calon nasabah baik berupa uang, barang, tip, komisi, atau sesuatu apapun yang dapat menyebabkan utang budi karyawan kepada nasabah, sehingga dapat memengaruhi karyawan dalam mengambil keputusan objektif bila terjadi masalah antara Bank dengan nasabah;
 - c. Karyawan dilarang menggunakan fasilitas atau jasa yang ditawarkan oleh nasabah atau calon nasabah karena hubungan baik yang telah dibina, untuk kepentingan pribadi atau keluarga yang dapat menimbulkan benturan kepentingan pada tugas karyawan; dan
 - d. Karyawan dilarang menerima penjamuan (hiburan) yang berlebihan dari pihak nasabah. Demikian pula karyawan dilarang mengadakan penjamuan berlebihan yang dapat menimbulkan citra negatif di masyarakat terhadap nama baik Bank dan nama baik karyawan yang bersangkutan.

Bank Victoria already has policies related to preventing corruption, among others, as stated in the Board of Directors' Decision Letter No. 002/SK-DIR/08/20 dated 7 August 2020 on Policy and Standard Operating Procedure for Anti Fraud Strategy Implementation. The Bank applies anti-corruption policy through the following activities.

1. Prevention of Conflict of Interest
To avoid conflicts of interest in carrying out all activities related to the Bank, all employees must refer to the Employee's Code of Conduct.
2. Giving and Receiving Gifts or Donations
The Bank's policies with regards to giving and receiving gifts or donations are as follows:
 - a. It is prohibited to ask or give an impression of requesting for money, goods, tips, commissions, or any letter to a customer or prospective customer;
 - b. It is prohibited to receive gifts from customers or prospective customers in the form of money, goods, tips, commissions, or anything that can cause employees' debt of deeds to customers, that may influence the employees in making objective decisions in the event of a problem between the Bank and the customer;
 - c. It is prohibited to use facilities or services offered by customers or prospective customers due to the good relationships that have been fostered, for personal or family interests that can cause conflicts of interest in the employees' duties; and
 - d. It is prohibited to accept excessive entertainment from the customer. Likewise, employees are not permitted to hold excessive entertainment that can create a negative image in the community on the Bank's reputation and the employee's reputation.

Sosialisasi Kebijakan Anti Korupsi

Bank terus melakukan sosialisasi mengenai kebijakan anti korupsi kepada seluruh karyawan Bank. Sosialisasi dilakukan melalui berbagai kegiatan dan media internal Bank. Hal ini dilakukan untuk memastikan serta meningkatkan kesadaran karyawan agar tidak melakukan tindakan korupsi dalam melaksanakan tugas dan tanggung jawabnya.

Pada tahun 2022, Bank Victoria telah mengikutsertakan karyawan Bank dalam program pendidikan dan pelatihan terkait pelatihan/sosialisasi anti korupsi yang diuraikan sebagai berikut.

Dissemination of Anti Corruption Policy

The Bank regularly disseminates anti-corruption policy to all of the Bank's employees. Dissemination is carried out through various activities and Bank's internal media. This is done to ensure and increase employees' awareness in order not to commit acts of corruption in performing their duties and responsibilities.

In 2022, Bank Victoria enrolled its employees in education and training programs related to anti-corruption training/dissemination as described below.

Materi Material	Penyelenggara Organizer	Waktu Date
Pemilihan <i>Lawyer</i> untuk BEC dan <i>Flow Chart</i> BEC Selection of Lawyer for BEC and BEC Flow Chart	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Januari 2022 January 2022
Rapat Evaluasi dan Koordinasi Sistem Informasi Terduga Pendanaan Terorisme Evaluation and Coordination Meeting of the Information System for Suspected Terrorism Funding	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Januari 2022 January 2022
Uji Kompetensi Kepatuhan Level 1 Level 1 Compliance Competency Test	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	Februari 2022 February 2022
Sosialisasi Pengembangan SIGAP 2021 2021 SIGAP Development Dissemination	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Februari 2022 February 2022
Rapat Koordinasi Pusat Pelaporan dan Analisis Transaksi Keuangan dan Bank Umum terkait Penyampaian Data Sistem Informasi Pengguna Jasa Terpadu melalui GoAML Coordination Meeting of the Reporting Center and Financial Transactions Analysis and Commercial Banks regarding Integrated Service User Information System Data Submission through GoAML	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Februari 2022 February 2022
<i>Opportunities, Challenges, and Impacts of Utilizing New Digital Technologies in Strengthening the Anti-Money Laundering Combating the Financing of Terrorism Regime</i>	Otoritas Jasa Keuangan Financial Services Authority	Februari 2022 February 2022
<i>Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance</i>	Bursa Efek Indonesia Indonesia Stock Exchange	Februari 2022 February 2022
<i>Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
<i>Tackling the Financial Crime Challenge in Indonesia with Innovation Technology and Data Confirmation</i>	Indonesian Bankers Club	Maret 2022 March 2022
<i>Business and Human Rights, Women Rights, Child Rights</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
<i>Rise Above the Crowd: Strategi dan Tantangan Hybrid Bank di Era Digital</i> Rise Above the Crowd: Hybrid Bank Strategy and Challenges in the Digital Era	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Maret 2022 March 2022
<i>Corruption, Bribery, Illicit Financial Flow, Transparency</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
Kesiapan Industri Jasa Keuangan Syariah dalam Mendukung <i>Sustainable Finance</i> Readiness of the Islamic Financial Services Industry in Supporting Sustainable Finance	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
<i>Transformative Governance</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
Bimbingan Teknis Penerapan Kewajiban Pelaporan bagi Penyelenggara <i>Financial Technology</i> I Technical Guidance for the Implementation of Reporting Obligations for Financial Technology Operators I	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Maret 2022 March 2022
Sinergi Membangun Negeri, Mencegah Kriminal Menguasai Negeri Synergy Builds the Nation, Prevents Crime from Dominating the Nation	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
Konsinyering Peluang dan Tantangan Transformasi Digital Sektor Keuangan dan Pembiayaan Hijau (<i>Green Financing</i>) sebagai Penggerak Ekonomi Baru dalam Rangka Mempercepat Pemulihan Ekonomi Consignment Opportunities and Challenges for the Digital Transformation of the Financial Sector and Green Financing as a New Economic Driver to Accelerate Economic Recovery	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022

Materi Material	Penyelenggara Organizer	Waktu Date
Peluang dan Tantangan Implementasi <i>Blockchain</i> di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Maret 2022 March 2022
Meyambut Pemberlakuan Pajak Karbon (<i>Tax Carbon</i>) Welcoming the Implementation of Tax Carbon	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Maret 2022 March 2022
<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
Mitigasi Risiko Pencucian Uang di Era Digital Mitigating Money Laundering Risk in the Digital Age	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	Juli 2022 July 2022
Tata Kelola Korporat di Indonesia serta Perkembangannya selama 10 Tahun Terakhir Corporate Governance in Indonesia and Its Development in the Past 10 Years	Indonesia Institute for Corporate Directorship	Agustus 2022 August 2022
Panduan Mengukur <i>Quantitative Impact</i> dalam Rangka Menjaga Ketahanan Perbankan Apabila Kebijakan Stimulus Covid-19 Berakhir A Guide to Measuring Quantitative Impact in Maintaining Banking Resilience when the Covid-19 Stimulus Policy Ends	Otoritas Jasa Keuangan Financial Services Authority	Agustus 2022 August 2022
<i>Bara CRO Roundtable Business Prospect and Risk in 2023</i>	Banker Association for Risk Management	Agustus 2022 August 2022
<i>Refreshment</i> Sertifikasi Kepatuhan Level Eksekutif Executive Level Compliance Certification Refreshment	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Agustus 2022 August 2022
Pertemuan Koordinasi dalam Rangka Evaluasi Kebijakan Pelaporan Coordination Meeting in Reporting Policy Evaluation	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	Agustus 2022 August 2022
Forum Komunikasi Direktur Kepatuhan Perbankan, Perlindungan Konsumen dalam Era Digitalisasi Penerapan Pengawasan <i>Market Conduct</i> dan Dampaknya bagi Perbankan Communication Forum of Banking Compliance Directors, Consumer Protection in the Digitalization Era of Implementation of Market Conduct Supervision and Its Impact on Banking	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum	Agustus 2022 August 2022
Indeks Efektivitas Pusat Pelaporan dan Analisis Transaksi Keuangan Effectiveness Index of Reporting Center and Financial Transactions Analysis	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	September 2022
Rapat Koordinasi terkait Rencana Penyampaian Informasi Sistem Informasi Pengguna Jasa Terpadu melalui Aplikasi GoAML dan Implementasi Aplikasi GoAML Ver5.2 Coordination Meeting related to the Plan for Submitting Integrated Service User Information System Information through the GoAML Application and Implementation of the GoAML Application Ver5.2	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	November 2022
Jasa Konsultan dalam Rangka Penyusunan Dokumen <i>Financial Integrity Rating</i> Pada Pusat Pelaporan dan Analisis Transaksi Keuangan Tahun 2022 Consulting Services for the Preparation of Financial Integrity Rating Documents at the Reporting Center and Financial Transactions Analysis in 2022	Pusat Pelaporan dan Analisis Transaksi Keuangan dan Sucofindo Reporting Center and Analysis of Financial Transactions and Sucofindo	November 2022
Keterbukaan Informasi Pemilik Manfaat (<i>Beneficial Owner</i>) pada Rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Information Disclosure of Beneficial Owners in Anti-Money Laundering and Terrorism Financing Regimes Prevention	Pusat Pelaporan dan Analisis Transaksi Keuangan Reporting Center and Financial Transactions Analysis	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Transaksi <i>Trade Finance</i> Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Trade Finance Transactions Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Setelmen Transaksi <i>Treasury</i> Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Treasury Transaction Settlement Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022

Materi Material	Penyelenggara Organizer	Waktu Date
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing Jenjang 6 Assessor Certification of Payment System and Rupiah Handling for Foreign Currency Exchange and Carrying of Foreign Banknotes Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Sistem Pembayaran dan Pengelolaan Uang Rupiah Pengelolaan Transfer Dana Pada Bank Jenjang 6 Assessor Certification of Payment System and Rupiah Money Management for Fund Transfer Management at Bank Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Sertifikasi Asesor Pengelolaan Uang Tunai (<i>Cash Handling</i>) Jenjang 6 Cash Handling Assessor Certification Level 6	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute	November 2022
Penerapan <i>Customer Due Diligence</i> (CDD) dan <i>Enhanced Due Diligence</i> (EDD) dalam Rangka Anti Pencucian Uang Implementation of Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) in the Context of Anti-Money Laundering	Internal Bank Bank's Internal	November 2022
Memahami Tipologi Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme sebagai Upaya Memitigasi Risiko Tindak Pidana Pencucian Uang pada Bank Victoria (<i>Batch 1</i>) Understanding the Typology of Money Laundering and Terrorism Financing Crimes as an Effort to Mitigate the Risk of Money Laundering Crimes at Bank Victoria (Batch 1)	Internal Bank Bank's Internal	Desember 2022 December 2022
Memahami Tipologi Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme sebagai Upaya Memitigasi Risiko Tindak Pidana Pencucian Uang pada Bank Victoria (<i>Batch 2</i>) Understanding the Typology of Money Laundering and Terrorism Financing Crimes as an Effort to Mitigate the Risk of Money Laundering Crimes at Bank Victoria (Batch 2)	Internal Bank Bank's Internal	Desember 2022 December 2022

PENGENDALIAN GRATIFIKASI

Gratification Control

Kegiatan bank pada umumnya tidak terlepas dari hubungan dan interaksi antara pihak internal maupun eksternal untuk menjalin kerjasama. Oleh karenanya, hal yang sering muncul dan tidak terhindarkan adalah adanya penerimaan, pemberian dan permintaan gratifikasi dari salah satu pihak. Bank telah memiliki kebijakan terkait pengendalian gratifikasi yang diatur dalam Kode Etik Bank Victoria, di mana Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, seluruh karyawan Bank, serta anggota keluarganya tidak diperbolehkan menerima pemberian dalam bentuk apapun, baik secara langsung maupun tidak langsung dari nasabah. Hal ini merupakan upaya untuk meningkatkan akuntabilitas dan nilai perusahaan sebagai Bank yang bersih dan bebas dari korupsi, kolusi dan nepotisme.

In general, the Bank's activities are closely related to relationship and interaction between internal and external parties in establishing cooperation. Therefore, what often arises and is unavoidable is the acceptance, giving, and requesting gratification from one of the parties. The Bank already has a policy on gratification control regulated under Bank Victoria's Code of Conduct, in which the Board of Commissioners, Board of Directors, Executive Officials, Office Heads, and all Bank employees, including their family members, are not allowed to receive any gratification in any form whatsoever, either directly or indirectly from customers. This is an effort to increase accountability and corporate value as a bank that is clean and free from corruption, collusion, and nepotism.

Pengelolaan Pengendalian Gratifikasi

Pengelolaan pengendalian gratifikasi Bank Victoria dilakukan melalui penerapan kewajiban pelaporan gratifikasi/parcel dalam bentuk apapun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan Bank Victoria, serta anggota keluarganya mendapatkan gratifikasi/parcel dalam bentuk apapun, maka pihak tersebut wajib mengisi formulir penerimaan gratifikasi/parcel dan diserahkan kepada Divisi *SKAI & Anti Fraud* untuk ditindaklanjuti.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Sosialisasi terkait pengendalian gratifikasi dilakukan secara berkelanjutan kepada seluruh level organisasi untuk meningkatkan *awareness*. Sosialisasi dilakukan melalui media internal Bank sehingga dapat diakses dengan mudah setiap saat oleh seluruh karyawan Bank.

Laporan Gratifikasi Tahun 2022

Tidak terdapat laporan gratifikasi yang mengandung *fraud* yang disampaikan kepada SKAI & *Anti Fraud* di sepanjang tahun 2022.

Management of Gratification Control

Management of gratification control in Bank Victoria is implemented through the obligation to report gratification/parcel in any form whatsoever. If the Board of Commissioners, Board of Directors, Executive Officials, Office Heads, and all employees of Bank Victoria including all of their family members receive any gratification/parcel in any form whatsoever, such party is obliged to complete gratification/parcel form and submit the form to the SKAI & Anti Fraud Division for follow up.

Dissemination of Gratification Control Policy

Gratification control is disseminated on an ongoing basis to all organizational levels to increase awareness. Dissemination is carried out through the Bank's internal media so that it can be conveniently accessed by all of the Bank's employees.

Gratification Report in 2022

There were no gratification reports containing fraud submitted to SKAI & Anti Fraud throughout 2022.

SISTEM PELAPORAN PELANGGARAN Whistleblowing System

Bank memiliki sistem pelaporan pelanggaran (*whistleblowing system/WBS*) yang merupakan salah satu mekanis mendeteksi yang digunakan oleh pihak internal Bank dan pihak eksternal untuk melaporkan tindak pelanggaran di lingkungan Bank Victoria yang dapat menimbulkan kerugian finansial dan merusak *image* Bank. Seluruh pihak baik internal maupun eksternal dapat melaporkan indikasi pelanggaran kepada Bank melalui saluran yang sudah disediakan. Melalui fungsi deteksi dini yang efektif, Bank dapat mengetahui indikasi terjadinya *fraud* dengan lebih cepat, sehingga langkah mitigasi agar risiko tidak berlanjut dapat segera dilakukan.

Kebijakan Sistem Pelaporan Pelanggaran

Bank Victoria telah membuat kebijakan mengenai sistem pelaporan pelanggaran dan telah dituangkan ke dalam Surat Keputusan Direksi No. 002/SK-DIR/08/20 tentang Kebijakan dan

The Bank has a whistleblowing system (WBS), which is one of the detection mechanisms used by the Bank's internal parties and external parties to report violations within Bank Victoria, which can cause financial losses and damage the Bank's image. All parties, both internal and external, can report indications of violations to the Bank through the channels provided. Through an effective early detection function, the Bank can find indications of fraud faster, and therefore, can immediately take mitigation measures to prevent such risk from occurring.

Whistleblowing System Policy

Bank Victoria has prepared the whistleblowing system policy, which is stated in the Board of Directors' Decision Letter No. 002/SK-DIR/08/20 on Policies and Standard Operating

Standar Operasional Prosedur Penerapan Strategi *Anti Fraud* PT Bank Victoria International Tbk. Kebijakan WBS Bank mengatur struktur pengelolaan WBS, mekanisme kerja, mulai dari pelaporan pelanggaran, landasan hukum perlindungan pelapor, perlindungan yang diberikan, serta *monitoring* dan *review*. Kebijakan WBS juga mengatur kewajiban Tim Pengelola WBS untuk:

1. Melaksanakan program promosi dan sosialisasi secara ekstensif dan intensif supaya pelaksanaan prosedur WBS dapat dipahami dengan benar;
2. Menyelenggarakan tata laksana organisasi sedemikian rupa sehingga laporan pelanggaran yang disampaikan dapat ditangani dengan baik serta terdokumentasi dengan baik, namun kerahasiaan pelapor juga tetap terjamin;
3. Melakukan laporan setiap semester kepada Direksi tentang pelaksanaan program WBS terkait laporan dugaan pelanggaran, meliputi sekurang-kurangnya:
 - a. Apakah prosedur WBS dapat diterapkan dengan baik dan mendapatkan sambutan yang positif dari karyawan ataupun para pemangku kepentingan lainnya?
 - b. Apakah prosedur WBS cukup efektif dalam melakukan deteksi dini dan pencegahan penyimpangan ataupun pelanggaran?
 - c. Apakah terdapat suatu pola pelanggaran tertentu yang sering berulang? Apakah kira-kira penyebabnya?
 - d. Saran perbaikan untuk meningkatkan efektivitas penerapan WBS dalam mencapai sasaran penciptaan iklim kerja yang terbuka, tulus, dan bertanggung jawab.

Sosialisasi Kebijakan Sistem Pelaporan Pelanggaran

Sebagai bentuk pencegahan, Bank secara rutin melakukan sosialisasi dan edukasi kepada kalangan internal dan eksternal Bank untuk meningkatkan *awareness* terhadap *fraud*. Di kalangan internal, sosialisasi kebijakan WBS dilakukan oleh Tim Pengelola WBS kepada seluruh karyawan melalui forum pelatihan, serta melalui *e-mail* yang setiap bulan dikirimkan kepada seluruh karyawan. Sedangkan, sosialisasi kebijakan WBS kepada pihak eksternal dilakukan melalui situs web Bank dan berbagai media, seperti buletin internal, poster, sosialisasi etika, maupun presentasi langsung kepada pihak terkait.

Jenis Pelanggaran yang Dapat Dilaporkan

Jenis-jenis pelanggaran yang dapat dilaporkan kepada Tim WBS meliputi namun tidak terbatas pada:

Procedures for the Implementation of Anti Fraud Strategy of PT Bank Victoria International Tbk. The Bank's WBS policy governs the WBS management structure, work mechanism, starting from violation reporting, legal basis of whistleblower protection, protection provided, and monitoring and review. The WBS policy also regulates the WBS Managing Team's obligations to:

1. Carry out an extensive and intensive promotion and dissemination program so that the implementation of WBS procedures can be understood correctly;
2. Conduct organizational governance in such a way that the violation report submitted can be handled properly and well documented, but the confidentiality of the reporter is also guaranteed;
3. Conduct a semester report to the Board of Directors on the implementation of WBS program on allegedly infringement reports, which include at least:
 - a. Is the WBS procedure properly implemented and gained positive response from employees or other stakeholders?
 - b. Is the WBS procedure effective enough in early detection and prevention of irregularities or offenses?
 - c. Is there any particular pattern of repeated violations? What are the causes?
 - d. Suggestions for improvement to increase the effectiveness of WBS implementation in achieving the objectives of creating an open, sincere, and responsible work climate.

Dissemination of Whistleblowing System Policy

As a form of prevention, the Bank routinely conducts dissemination and education to the Bank's internal and external parties to increase their awareness of fraud. In the internal circle, WBS policy is disseminated by the WBS Management Team to all employees through training programs and emails sent monthly to all employees. While, WBS policy is disseminated to external parties through the Bank's website and various media such as internal bulletin, poster, dissemination of ethics, and direct presentations to the related parties.

Types of Violation that Can Be Reported

Types of violations that can be reported to the WBS Team are including but not limited to:

1	Seluruh tindakan melanggar hukum pidana (misalnya: pencurian, penipuan, penggunaan narkoba, dan lain sebagainya).	All actions that violate criminal law (e.g. theft, fraud, drug use, etc.).
2	Penyalahgunaan wewenang dalam melayani nasabah, debitur, vendor atau pemasok lainnya (misalnya: penundaan pembayaran tidak beralasan, pemerasan, dan lain sebagainya).	Misuse of authority in serving the customers, debtors, vendors, or other suppliers (e.g. unwarranted payment delays, extortion, etc.).
3	Pelanggaran peraturan perbankan yang diatur dalam Undang-undang tentang Perbankan (misalnya: tidak melaksanakan prinsip kehati-hatian, membuka rahasia nasabah kepada yang tidak berhak, melakukan pencatatan yang tidak benar, meminta uang atas jasa pelayanan perbankan yang dilakukan).	Violation of banking regulations stipulated in Banking Law (for example: not practicing prudent principles, disclosing customers' confidential information to unauthorized parties, making incorrect records, asking for money for the banking services performed).
4	Pelanggaran peraturan perpajakan atau aturan pelaporan keuangan perusahaan yang tidak sesuai dengan Pernyataan Standar Akuntansi Keuangan.	Violations of tax regulations or corporate financial reporting regulations that are not in accordance with the Statement of Financial Accounting Standards.
5	Perbuatan yang dapat merugikan Bank, baik finansial maupun non-finansial, termasuk menciderai citra Bank.	Acts that may harm the Bank, both financially and nonfinancially, including harm the Bank's image.
6	Pelanggaran aturan interna yang dapat menciderai integritas pelaporan perusahaan, baik di bidang keuangan ataupun bidang lainnya.	Violations of internal rules that may jeopardize the integrity of the corporate reporting, whether in finance or other fields.
7	Perbuatan yang membahayakan keselamatan dan kesehatan kerja.	Acts that endanger occupational safety and health.

Cara Penyampaian Laporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Bank Victoria menerapkan mekanisme WBS di mana pelapor dapat menyampaikan laporan suatu pelanggaran secara lisan, dengan surat, melalui *e-mail* atau sms kepada Unit Anti *Fraud* pada alamat sebagai berikut.

1. Melalui Surat
Ditujukan kepada Direktur Utama dan ditembuskan kepada Unit Anti *Fraud* di Graha BIP Lt. 10, Jl. Gatot Subroto No. Kav. 23, Karet Semanggi, Setiabudi, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta, 12930.
2. Melalui *E-mail*
 - a. Unit Anti *Fraud* apabila terlapor adalah karyawan dengan alamat *e-mail*: unitantifraud@victoriabank.co.id.
 - b. Direktur Utama apabila terlapor adalah anggota Dewan Komisaris dengan alamat *e-mail* unitantifrauddireksi@victoriabank.co.id.
 - c. Dewan Komisaris apabila terlapor adalah anggota Direksi dengan alamat *e-mail* unitantifraudkomisaris@victoriabank.co.id.
3. Melalui telepon atau SMS dengan nomor ke: 081 187 076 49.

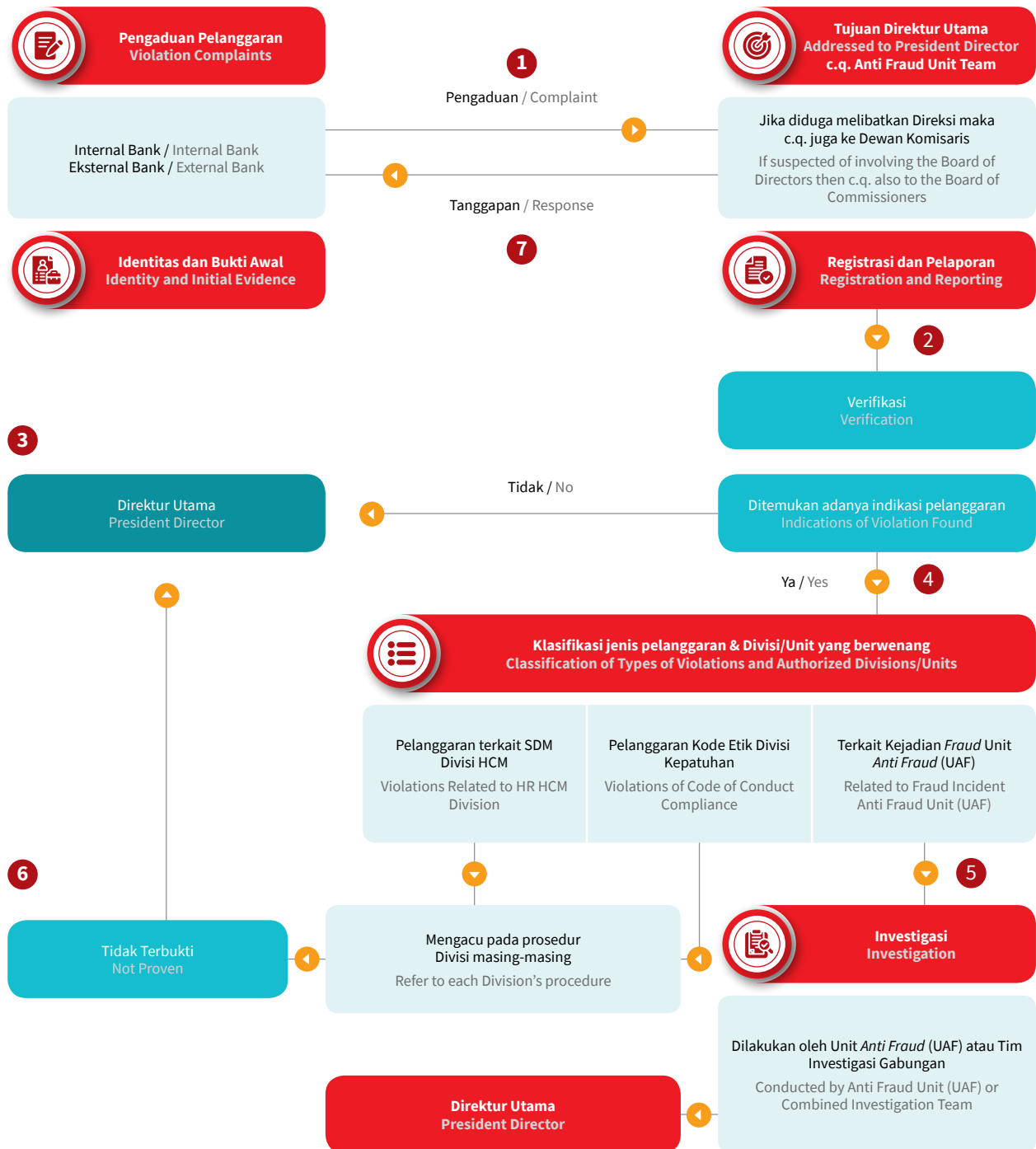
Mechanism to Submit Whistleblowing Report and Party Managing the Violations

Bank Victoria implements a WBS mechanism in which reporters can submit reports of a violation orally, by letter, via e-mail or sms to the Anti Fraud Unit at the following address.

1. By Mail
Addressed to the President Director with a copy to the Anti Fraud Unit at Graha BIP Lt. 10, Jl. Gatot Subroto No. Kav. 23, Karet Semanggi, Setiabudi, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta, 12930.
2. By E-mail
 - a. Anti Fraud Unit, if the reported party is an employee, at unitantifraud@victoriabank.co.id.
 - b. President Director, if the reported party is a member of the Board of Commissioners, at unitantifrauddireksi@victoriabank.co.id.
 - c. Board of Commissioners, if the reported party is a member of the Board of Directors, at unitantifraudkomisaris@victoriabank.co.id.
3. By telephone or SMS to: 081 187 076 49.

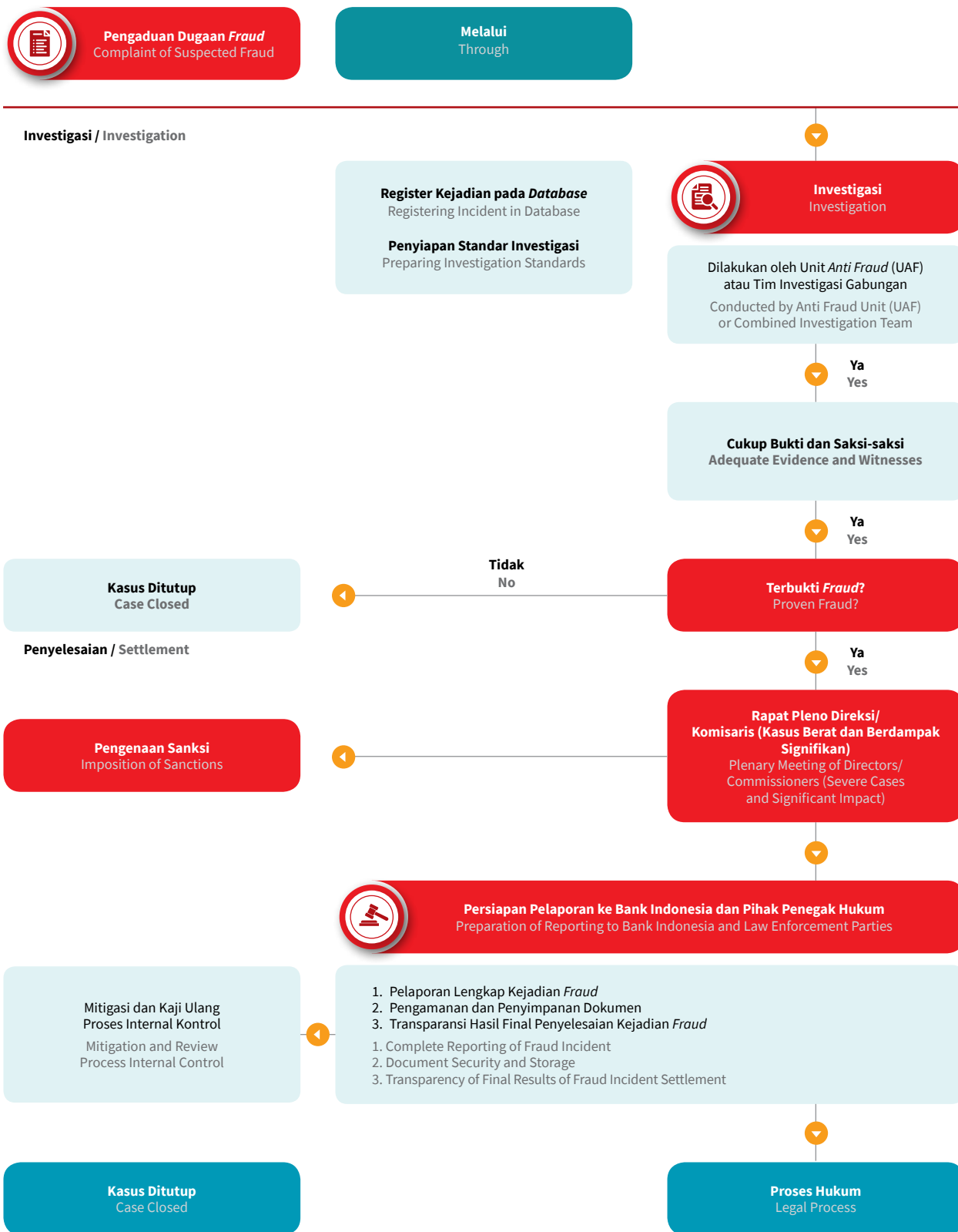
Mekanisme Pengelolaan Pelaporan Pelanggaran

Mechanism of Whistleblowing Management



SKEMA PENYELESAIAN FRAUD

Fraud Settlement Scheme



Perlindungan bagi Pelapor

Untuk memudahkan Tim *Anti Fraud* dalam menindaklanjuti dan mendapatkan klarifikasi terkait pelaporan pelanggaran yang terjadi, Manajemen Bank Victoria sangat menyarankan agar identitas pelapor dicantumkan. Hal tersebut dilakukan guna memudahkan kelancaran investigasi. Meskipun demikian, kerahasiaan identitas pelapor akan tetap dijaga oleh Tim *Anti Fraud* serta dijamin oleh Dewan Komisaris dan Direksi. Adapun informasi minimum pelapor meliputi alamat surat atau *e-mail* atau nomor telepon atau nomor telepon genggam.

Tim *Anti Fraud* melaksanakan jaminan perlindungan terhadap pelapor sesuai dengan mekanisme yang berlaku dengan bentuk jaminan perlindungan yang diberikan Bank kepada pihak pelapor sebagai berikut.

1. Penyediaan saluran komunikasi pelaporan (lisan, telepon, *e-mail*) yang bersifat rahasia dan dapat dipilih dengan bebas oleh pelapor ataupun penyediaan *Ombudsman* yang independen dan rahasia. Melalui saluran komunikasi ini, pelapor akan mendapatkan informasi tindak lanjut atas penanganan laporan dugaan pelanggaran yang disampaikan.
2. Jaminan atas kerahasiaan identitas pelapor, terkecuali bila terdapat tuntutan hukum yang mengharuskan identitas pelapor dibuka di hadapan hakim.
3. Apabila pelapor merasa terancam setelah melaporkan adanya tindakan pelanggaran, maka dalam hal ini, Bank berkewajiban untuk melakukan perlindungan yang meliputi:
 - a. Perlindungan fisik, baik terhadap dirinya sendiri maupun keluarganya;
 - b. Perlindungan terhadap harta benda miliknya dan milik keluarganya atas teror ataupun pembalasan yang harus dialaminya;
 - c. Perlindungan administratif yang berupa penundaan kenaikan pangkat, pemecatan, pengucilan di tempat kerja, mutasi yang tidak layak, termasuk kepastian kerja dan lainnya; serta
 - d. Perlindungan hukum dalam proses litigasi di Pengadilan Negeri, termasuk biayanya, dan bila perlu termasuk perlindungan melalui Lembaga Perlindungan Saksi dan Korban.

Penanganan Pengaduan

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh Tim *Anti Fraud*, untuk selanjutnya dilakukan investigasi atas kebenaran laporan yang diterima. Jika diketahui bahwa laporan terbukti kebenarannya, maka akan disampaikan kepada Dewan Komisaris dan Direksi untuk menentukan jenis sanksi yang akan diberikan. Sedangkan, laporan yang tidak terbukti keakuratannya, maka laporan tersebut akan diabaikan dan disisihkan sebagai laporan yang tidak perlu ditindaklanjuti. Bank juga tidak akan memberikan sanksi kepada pelapor apabila laporannya tidak terbukti setelah melalui penyelidikan yang dilakukan oleh Tim *Anti Fraud*.

Protection for Whistleblower

In order to facilitate the Anti Fraud Team in following up and obtaining clarification regarding the violation, Bank Victoria's management strongly recommends that whistleblower includes his/her identity in the report. This is intended for the smooth investigation of the report. Nevertheless, the whistleblower's identity will remain confidential by the Anti Fraud Team, which is guaranteed by the Board of Commissioners and Board of Directors. Information regarding the whistleblower must at least contain email address or phone number or mobile phone number.

The Anti Fraud Team implements protection for the whistleblower according to the applicable mechanism in the form of protection guarantee by the Bank to the whistleblower among others:

1. The availability of reporting communication channel (verbal, telephone, e-mail), which is confidential and can be freely chosen by the whistleblower or the provision of independent and confidential Ombudsman. Through these communication channels, the whistleblower will obtain information on the follow-up actions taken on the alleged violation report submitted.
2. Guarantee for the anonymity of the Whistleblower, unless required by law proceeding that the identity of the whistleblower must be disclosed before a judge.
3. If the whistleblower feels threatened after reporting a violation, then in this case the Bank is obligated to protect the whistleblower which includes:
 - a. Physical protection, both for the whistleblower and for the family members;
 - b. Protection for the whistleblower's properties and family members' properties against terror or any retaliation the whistleblower is dealing with;
 - c. Administrative protection in the form of suspension of promotion, termination, expulsion at work, unreasonable transfer, including work assurance etc.; and
 - d. Legal protection in the litigation process in the District Court, including the fee and if necessary, including protection through Witness and Victim Protection Agency.

Complaint Handling

Any incoming violation complaint will be managed by the Anti Fraud team, to further be investigated for its truth. In the event that the report is proven to be true, it will be submitted to the Board of Commissioners and Board of Directors to determine the type of sanction to be imposed. Whereas, complaint that is proven inaccurate will be ignored and set aside as a report that does need to be followed-up. The Bank will not impose any sanction to whistleblower of a report that is not proven true after an investigation is carried out by the Anti Fraud Team.

Laporan Pelanggaran Tahun 2022

Jumlah dan status pengungkapan laporan pelanggaran yang diterima Tim Anti *Fraud* selama tahun 2022, sebagai berikut.

Whistleblowing Report in 2022

The number and status of disclosure of whistleblowing reports received by the Anti Fraud Team in 2022 is as follows.

Internal Fraud	Total Pelanggaran yang Dilakukan oleh Total Violations Conducted by			Total
	Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	Karyawan Tetap Permanent Employees	Karyawan Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employees and Outsourced Employees	
Total Fraud	-	-	-	-
Telah Diselesaikan Settled	-	-	-	-
Surat Peringatan Warning Letter	-	-	-	-
Skors Suspension	-	-	-	-
Pemutusan Hubungan Kerja Termination of Employment	-	-	-	-
Dalam Penyelesaian Internal Bank Under the Bank's Internal Settlement	-	-	-	-
Belum Diupayakan Penyelesaiannya Settlement has not been Sought	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum Has been Followed-up through Legal Process	-	-	-	-

AKSES INFORMASI DAN DATA PERUSAHAAN Access to Company's Information and Data

Bank Victoria berupaya untuk memberikan informasi yang aktual dan bermanfaat bagi Pemegang Saham dan pemangku kepentingan. Penyediaan informasi bagi Pemegang Saham dan pemangku kepentingan dapat diakses melalui banyak cara, antara lain melalui:

Bank Victoria seeks to provide actual and beneficial information for Shareholders and stakeholders. Provision of information for Shareholders and stakeholders can be accessed in many ways, among others, through:



Corporate Secretary

Gedung Graha BIP Lt. 10
Jl. Gatot Subroto Kav. 23
Jakarta Selatan, 12930

 (021) 522 8888
 (021) 522 8777

 corsec@victoriabank.co.id

 www.victoriabank.co.id



Situs Web

Publik dapat dengan mudah mengakses situs web Bank untuk memperoleh informasi, baik informasi keuangan maupun non-keuangan Bank, mulai dari produk/fasilitas, laporan-laporan yang wajib dicantumkan pada situs web, sampai pada kesempatan untuk berkarir pada Bank. Situs web Bank juga menyediakan saluran informasi terkait Bank Victoria, meliputi:



Call Center
1500977



E-mail
costumercare@victoriabank.co.id

Media sosial / Social Media



@BankVictoriaID



Bank Victoria



@bankvictoria

Media Elektronik

Bank menggunakan media elektronik seperti situs dan *e-mail* (corsec@victoriabank.co.id) untuk menyampaikan informasi yang relevan, termasuk Laporan Tahunan. Pemangku kepentingan dapat mengirimkan pesan melalui *e-mail* dengan mendaftarkan identitas serta alamat *e-mailnya* pada *mailing list* melalui situs Bank (www.victoria.co.id) jika ingin mendapatkan informasi Bank secara berkala.

Electronic Media

The Bank uses electronic media such as website and email (corsec@victoriabank.co.id) to deliver relevant information, including Annual Reports. Stakeholders can send messages via email by registering their identity and email address on the mailing list via the Bank's website (www.victoria.co.id) if they would like to regularly receive the information regarding the Bank.

Siaran Pers

Bank Victoria melakukan *article placement* untuk menginformasikan berbagai kegiatan yang dijalankan, baik yang terkait dengan kinerja Bank maupun kegiatan lainnya. Sepanjang tahun 2022, Bank Victoria telah menerbitkan article placement sebagai berikut.

Press Release

Bank Victoria conducts article placements to inform various activities held, either related to the Bank's performance or related to other activities. Throughout 2022, Bank Victoria issued article placements as follows.

Tanggal Date	Media	Siaran Pers Press Release
Media Monitoring RUPST 2021 - 3 Juni 2022 Media Monitoring of the 2021 AGMS - 3 June 2022		
28 April 2022	Indonesia Market Quote	Bank Victoria Berencana <i>Rights Issue</i> 7,042 miliar Saham Bank Victoria Plans Rights Issue of 7.042 billion Shares
29 April 2022	WongKito.co	Bank Victoria Jajakan <i>Rights Issue</i> , Perkuat Struktur Modal Bank Victoria Presents Rights Issue, Strengthening Capital Structure
6 Mei 2022 6 May 2022	Liputan6	<i>Rights Issue</i> , Bank Victoria Bakal Gelar RUPS 3 Juni 2022 Rights Issue, Bank Victoria Will Hold GMS on 3 June 2022
13 Mei 2022 13 May 2022	Bisnis.com	Minta Restu <i>Rights Issue</i> , Bank Victoria (BVIC) Bakal Gelar RUPST. Catat Tanggalnya Asking for Rights Issue Blessing, Bank Victoria (BVIC) Will Hold AGMS. Save the Date
3 Juni 2022 3 June 2022	Bisnis.com	Jelang RUPST, Ahmad Fajar Mundur dari Dirut Bank Victoria (BVIC) Prior to AGMS, Ahmad Fajar Resigned from the President Director position of Bank Victoria (BVIC)

Tanggal Date	Media	Siaran Pers Press Release
3 Juni 2022 3 June 2022	Kata Data	Dirut Bank Victoria Mengundurkan Diri Menjelang RUPST President Director of Bank Victoria Resigned Prior to AGMS
3 Juni 2022 3 June 2022	IDX Channel	Dirut Bank Victoria (BVIC) Ahmad Fajar Mengundurkan Diri President Director of Bank Victoria (BVIC) Ahmad Fajar Resigned
3 Juni 2022 3 June 2022	Okezone.com	Direktur Utama Bank Victoria (BVIC) Mengundurkan Diri, Kenapa? President Director of Bank Victoria (BVIC) Resigned, Why?
3 Juni 2022 3 June 2022	TrenAsia.com	Direktur Utama Bank Victoria Mengundurkan Diri, Jelang RUPST President Director of Bank Victoria Resigned, Prior to AGMS
3 Juni 2022 3 June 2022	Inews.id	Dirut Bank Victoria Mengundurkan Diri President Director of Bank Victoria Resigned
3 Juni 2022 3 June 2022	Fortune Indonesia	Dirut Bank Victoria Mengundurkan Diri Jelang RUPST, Ada Apa? President Director of Bank Victoria Resigned Prior to AGMS, What Happened?
3 Juni 2022 3 June 2022	Info Bank News	Masih Merugi Rp119 miliar, Bank Victoria Tunjuk Dirut Baru Still losing Rp119 billion, Bank Victoria Appoints a New President Director
6 Juni 2022 6 June 2022	Harian Terbit	Bank Victoria Berhasil Tekan Kerugian hingga 52 Persen di 2021 Bank Victoria Manages to Reduce Losses to 52 Percent in 2021
8 Juni 2022 8 June 2022	Sinarmas Sekuritas	RUPST Bank Victoria Setujui <i>Rights Issue</i> 7,04 miliar Saham Bank Victoria AGMS Approves Rights Issue of 7.04 billion Shares
8 Juni 2022 8 June 2022	Mandiri Online Securities Trading	BVIC akan Menerbitkan <i>Right Issue</i> Maksimum 7,04 miliar Lembar BVIC will issue a maximum right issue of 7.04 billion shares
9 Juni 2022 9 June 2022	Headtopics.com	Punya Dirut Baru, Ini Direksi Baru Bank Victoria Has a New President Director, This is the New Director of Bank Victoria
9 Juni 2022 9 June 2022	IPOTNEWS	Hasil RUPS Juni 2022 BVIC June 2022 GMS Resolutions of BVIC
9 Juni 2022 9 June 2022	CNBC Indonesia	Punya Dirut Baru, Ini Direksi Baru Bank Victoria Has a New President Director, This is the New Director of Bank Victoria
11 Juni 2022 11 June 2022	Emitennews.com	Bank Victoria (BVIC) Tetapkan Harga <i>Right Issue</i> Rp140-170 per Lembar dengan Rasio 137:92 Bank Victoria (BVIC) Sets a Right Issue Price of Rp140-170 per share with a ratio of 137:92
11 Juni 2022 11 June 2022	The Iconomics	Bank Victoria akan Terbitkan Saham Baru untuk Penuhi Ketentuan Modal Inti Bank Victoria to Issue New Shares to Meet Core Capital Requirements
11 Juni 2022 11 June 2022	Indo Pos	Bank Victoria Jajakan <i>Right Issue</i> 7,04 miliar dengan Harga Rp140-170 per Lembar Bank Victoria Presents Right Issue of 7.04 billion at a price of Rp140-170 per share
12 Juni 2022 12 June 2022	Kontan	Bank Victoria (BVIC) Akan <i>Rights Issue</i> untuk Perkuat Modal Bank Victoria (BVIC) Will Have Rights Issue to Strengthen Capital
13 Juni 2022 13 June 2022	CNBC Indonesia	Penuhi Modal Inti, Bank Victoria <i>Rights Issue</i> Rp1,19 T Fulfilling Core Capital, Bank Victoria's Rights Issue of Rp1.19 T
13 Juni 2022 13 June 2022	Tempias.com	<i>Right Issue</i> Bank Victoria (IDX: BVIC) Incar Rp1,19 triliun, Awas Dilusi 40,17 Persen Bank Victoria's Right Issue (IDX: BVIC) Aims for Rp1.19 trillion, Beware of Dilution of 40.17 Percent
Media Monitoring RUPST 2021 - 19 Oktober 2022 Media Monitoring the 2021 AGMS - 19 October 2022		
20 Oktober 2022 20 October 2022	Media Indonesia	Bank Victoria dan PT Victoria Investama Tbk Lakukan Divestasi Bank Victoria Syariah Bank Victoria and PT Victoria Investama Tbk Divest Bank Victoria Syariah
24 Oktober 2022 24 October 2022	Neraca	Bank Victoria Resmi Divestasi Victoria Syariah Bank Victoria Officially Divests Victoria Syariah
Media Monitoring Bank Victoria jadi Bank Persepsi Media Monitoring Bank Victoria becomes Collecting Bank		
15 Maret 2022 15 March 2022	Investor.id	Bank Victoria Jadi Bank Persepsi Bank Victoria Becomes Collecting Bank
15 Maret 2022 15 March 2022	Media Indonesia	Bank Victoria Diresmikan sebagai Bank Persepsi Bank Victoria is Inaugurated as Collecting Bank
15 Maret 2022 15 March 2022	Harian Terbit	Bank Victoria Resmi Menjadi Bank Persepsi Bank Victoria Officially Becomes Collecting Bank
15 Maret 2022 15 March 2022	Kontan	Bank Victoria Telah Ditetapkan Sebagai Bank Persepsi Bank Victoria has been Established as Collecting Bank
16 Maret 2022 16 March 2022	Asian post	Resmi! Bank Victoria Menjadi Bank Persepsi Official! Bank Victoria Becomes Collecting Bank

Tanggal Date	Media	Siaran Pers Press Release
Bank Victoria Divestasi Unit Syariah Bank Victoria Divests Sharia Unit		
5 April 2022	Bisnis.com	Bank Victoria (BVIC) Ungkap Rencana Divestasi Anak Usaha Bank Victoria (BVIC) Reveals Subsidiary Divestment Plans
3 Agustus 2022 3 August 2022	Investor.id	Divestasi Unit Syariah di Depan Mata, Saham Bank Victoria (BVIC) Mau Dikerek ke Rp250 Divestment of Sharia Units in Front of Eyes, Bank Victoria (BVIC) Shares Want to be Raised to Rp250
29 September 2022	Kontan	Bank Victoria Divestasi Unit Syariah Rp288 miliar Bank Victoria Divests Rp288 billion of sharia units
29 September 2022	Emitennews.com	Perkuat Modal, Bank Victoria (BVIC) Jual Bank Victoria Syariah Rp288 miliar Strengthening Capital, Bank Victoria (BVIC) Sells Bank Victoria Syariah for Rp288 billion
29 September 2022	Warta ekonomi	Ketok Palu! Bank Victoria Pangkas Kepemilikan di Bisnis Bank Syariah, Ternyata Ini Tujuannya! Legal! Bank Victoria Cuts Ownership in Sharia Bank Business, Turns Out This is the Goal!

Buletin

Guna mempermudah penyampaian informasi kepada para pemangku kepentingan, Bank mengeluarkan media berupa buletin yang dikenal dengan nama *Victoria News*. Berikut informasi yang telah disampaikan *Victoria News* selama tahun 2021.

Bulletin

To facilitate information delivery to stakeholders, the Bank issues a media in the form of a bulletin known as *Victoria News*. In 2022, *Victoria News* provided the following information.

Edisi Edition	Konten Buletin Bulletin Contents
Vicnews Januari-Maret 2022 Vicnews January-March 2022	1. <i>Soft Launching Bancassurance Partnership</i> Bank Victoria dan Allianz Indonesia; 2. Peresmian Bank Victoria sebagai Bank Persepsi; 3. Pemotretan <i>Annual Report 2021</i>; dan 4. Penandatanganan Kerjasama Antara Bank Victoria dan Yayasan Kesejahteraan Madani. 1. Soft Launching of Bancassurance Partnership of Bank Victoria and Allianz Indonesia; 2. Inauguration of Bank Victoria as Perception Bank; 3. 2021 Annual Report shooting; and 4. Signing of Cooperation between Bank Victoria and Civil Welfare Foundation.
Vicnews Agustus 2022 Vicnews August 2022	Spesial 17 Agustus 2022. Special 17 August 2022.
Vicnews Oktober 2022 Vicnews August 2022	1. HUT Bank Victoria ke-28; 2. TikTok dan Instagram <i>Challenge Spesial #BankVictoria28Birthday</i>; 3. <i>Victoria Blood Donor Day</i>; dan 4. CSR Bank Victoria. 1. 28th Anniversary of Bank Victoria; 2. Special TikTok and Instagram Challenge #BankVictoria28Birthday; 3. Victoria Blood Donor Day; and 4. Victoria Bank CSR.
Vicnews November 2022 Vicnews November 2022	1. <i>Event Gathering</i> Bank Victoria Cabang Manado dan Surabaya; 2. Bank Victoria Meraih Penghargaan dari Economic Review; 3. <i>Signing Ceremony</i> Kerjasama Asuransi Jiwa Kredit Bank Victoria dan CAR Life Insurance; dan 4. <i>Customer Gathering</i> Bank Victoria di Ibis Hotel Gading Serpong. 1. Bank Victoria Gathering Event for Manado and Surabaya Branches; 2. Bank Victoria Won an Award from Economic Review; 3. Signing Ceremony of Cooperation of Bank Victoria Credit Life Insurance and CAR Life Insurance; and 4. Bank Victoria Customer Gathering at Ibis Hotel Gading Serpong.
Vicnews Desember 2022 Vicnews December 2022	1. Penilaian <i>Financial Integrity Rating on Money Laundering/Terrorism Financing</i> (FIR on ML/TF) Bank Victoria 2022; 2. <i>Christmas Celebration</i> Bank Victoria 2022; dan 3. Tukar Kado 2022. 1. Assessment of 2022 Financial Integrity Rating on Money Laundering/Terrorism Financing (FIR on ML/TF) of Bank Victoria; 2. Bank Victoria Christmas Celebration 2022; and 3. 2022 Exchange Gift.

IMPLEMENTASI TATA KELOLA PERUSAHAAN TERBUKA

Implementation of Corporate Governance of Public Company

Bank Victoria terus berupaya meningkatkan penerapan GCG dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Peraturan tersebut mencakup 5 (lima) aspek, 8 (delapan) prinsip, dan 25 (dua puluh lima) rekomendasi terkait penerapan aspek dan prinsip GCG yang harus dilaksanakan Bank. Uraian mengenai penerapan tersebut dijelaskan sebagai berikut.

Bank Victoria continues to increase its GCG implementation based on the Financial Services Authority Circular No. 32/SEOJK.04/2015 on Guidelines for Corporate Governance of Public Companies. The regulation consists of 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations related to the implementation of GCG aspects and principles that must be implemented by the Bank. The description of the implementation is as follows.

No.	Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Pemenuhan Fulfillment	Keterangan Description
I. HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM RELATIONSHIP BETWEEN THE PUBLIC COMPANY AND SHAREHOLDERS IN GUARANTEEING THE SHAREHOLDERS' RIGHTS			
1.	Meningkatkan Nilai Penyelenggaraan RUPS. Increasing the Value of Convening General Meeting of Shareholders (GMS).		
a.	Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>), baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence, and interest of Shareholders.	Terpenuhi Complied	Tata cara mengenai pengambilan suara telah diatur di dalam Anggaran Dasar Bank tentang Keputusan, Kuorum, Kehadiran, Keputusan dalam RUPS dan Risalah RUPS. Dalam pelaksanaan setiap RUPS, mekanisme pengambilan suara merupakan bagian dari tata tertib rapat yang diinformasikan kepada para Pemegang Saham melalui pengumuman di situs web Bank dan dibacakan awal rapat. Procedure for voting is regulated in the Bank's Articles of Association on Decision, Quorum, Attendance, GMS Resolution, and GMS Minutes. At every GMS, the voting mechanism is part of the meeting procedure, which will be informed to Shareholders through an announcement on the Bank's website and will be read out in the beginning of the meeting.
b.	Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	Terpenuhi Complied	RUPS Tahunan 2022 dihadiri oleh seluruh anggota Dewan Komisaris dan Direksi Bank. The 2022 Annual GMS was attended by all members of the Board of Commissioners and Board of Directors of the Bank.
c.	Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 (satu) tahun. Summary of GMS Minutes is available on the Public Company's website for at least 1 (one) year.	Terpenuhi Complied	Ringkasan risalah RUPS tersedia dalam situs web Bank Victoria selama lebih dari 1 tahun. Summary of GMS Minutes is available on Bank Victoria's website for more than 1 year.
2.	Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Increasing the Communication Quality between the Public Company and Shareholders or Investors.		
a.	Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	Terpenuhi Complied	Bank telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor yang diatur dalam Anggaran Dasar Bank terkait RUPS. The Bank already has a policy regarding communication with Shareholders or investors as regulated under the Bank's Articles of Association related to the GMS.
b.	Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	Terpenuhi Complied	Bank telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan informasi kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi Bank www.victoriabank.co.id bagian Hubungan Investor. The Bank already has a communication policy in order to be transparent and provide information equality to Shareholders or Investors, which can be accessed on the Bank's official website at www.victoriabank.co.id in the Investor Relations section.

No.	Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Pemenuhan Fulfillment	Keterangan Description
II. FUNGSI DAN PERAN DEWAN KOMISARIS FUNCTIONS AND ROLES OF THE BOARD OF COMMISSIONERS			
3.	Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Strengthening the Board of Commissioners' Membership and Composition.		
a.	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. The determination of number of Board of Commissioners' members considers the Public Company's condition.	Terpenuhi Complied	Berdasarkan Anggaran Dasar Bank, <i>Board of Commissioners Charter (BOC Charter)</i> , dan Peraturan Otoritas Jasa Keuangan tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Dewan Komisaris Bank beranggotakan 3 (tiga) orang dan 2 (dua) orang di antaranya merupakan Komisaris Independen. Jumlah tersebut dianggap telah sesuai dengan kompleksitas usaha Bank saat ini. Based on the Bank's Articles of Association, the Board of Commissioners Charter (BOC Charter), and the Financial Services Authority Regulation on Board of Directors and Board of Commissioners of Issuers or Public Companies, the Bank's Board of Commissioners consists of 3 (three) members and 2 (two) of them are Independent Commissioners. This number is deemed fit to the Bank's current business complexity.
b.	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi Complied	Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Bank. The composition of Board of Commissioners' members has duly observed the diversity of expertise, knowledge, and experience required by the Bank.
4.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.		
a.	Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.	Terpenuhi Complied	Kebijakan terkait penilaian sendiri Dewan Komisaris telah ditetapkan dalam <i>BOC Charter</i> terkait Evaluasi Kinerja Dewan Komisaris. The policy related to Board of Commissioners' self-assessment is duly set out in the BOC Charter with relation to the Board of Commissioners' Performance Evaluation.
b.	Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Laporan Tahunan 2022 telah memuat pelaksanaan penilaian sendiri Dewan Komisaris. Penilaian sendiri tersebut dilaksanakan secara konsisten setiap tahun berdasarkan <i>BOC Charter</i> . The 2022 Annual Report has contained the implementation of the Board of Commissioners' self-assessment. The self-assessment is consistently performed annually based on the BOC Charter.
c.	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	Terpenuhi Complied	Dewan Komisaris Bank Victoria telah memiliki kebijakan terkait pengunduran diri apabila terlibat dalam kejahatan keuangan sebagaimana ditetapkan dalam <i>BOC Charter</i> terkait Keanggotaan Dewan Komisaris Bank Victoria's Board of Commissioners already has a policy related to resignation if involved in financial crime as set out in the BOC Charter related to the Board of Commissioners' Membership.
d.	Dewan Komisaris atau Komite yang menjalankan fungsi nominasi dan remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing nomination and remuneration functions prepares the succession policy for the nomination process of the Board of Directors' members.	Terpenuhi Complied	Komite Nominasi dan Remunerasi Bank telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi yang tertuang dalam Kebijakan Sistem Nominasi dan Remunerasi. The Bank's Nomination and Remuneration Committee already has a succession policy for the Nomination process of the Board of Directors' members as stated in the Nomination and Remuneration System Policy.

No.	Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Pemenuhan Fulfillment	Keterangan Description
III. FUNGSI DAN PERAN DIREKSI FUNCTIONS AND ROLES OF THE BOARD OF DIRECTORS			
5.	Memperkuat Keanggotaan dan Komposisi Direksi. Strengthening the Board of Directors' Membership and Composition.		
a.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektifitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	Terpenuhi Complied	Berdasarkan Anggaran Dasar Bank, <i>Board of Directors Charter (BOD Charter)</i> , dan Peraturan Otoritas Jasa Keuangan tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Direksi Bank beranggotakan 5 (lima) orang. Jumlah tersebut dianggap telah sesuai dengan kompleksitas usaha Bank saat ini. Based on the Bank's Articles of Association, the Board of Directors Charter (BOD Charter), and the Financial Services Authority Regulation on Board of Directors and Board of Commissioners of Issuers or Public Companies, the Bank's Board of Directors consists of 5 (five) members. This number is deemed fit to the Bank's current business complexity.
b.	Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	Terpenuhi Complied	Komposisi anggota Direksi telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Bank. The composition of Board of Directors' members has duly observed the diversity of expertise, knowledge, and experience required by the Bank.
c.	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	Terpenuhi Complied	Anggota Direksi yang membawahi bidang akuntansi atau keuangan, yaitu Debora Wahjutirto Tanoyo telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting and finance, Ms. Debora Wahjutirto Tanoyo, has the appropriate expertise and/or knowledge in accounting.
6.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.		
a.	Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	Terpenuhi Complied	Direksi Bank Victoria telah memiliki kebijakan terkait penilaian sendiri sebagaimana ditetapkan dalam <i>BOD Charter</i> terkait Evaluasi Kinerja Direksi. Bank Victoria's Board of Directors already has self-assessment policy as duly set out in the BOD Charter with relation to the Board of Directors' Performance Evaluation.
b.	Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	Terpenuhi Complied	Berdasarkan <i>BOD Charter</i> , Direksi melaksanakan penilaian sendiri secara konsisten setiap tahun. Uraian terkait pelaksanaan penilaian sendiri Direksi telah disampaikan dalam Laporan Tahunan ini. Based on the BOD Charter, the Board of Directors consistently performs the self-assessment annually. The description regarding the implementation of Board of Directors' self-assessment is conveyed in this Annual Report.
c.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	Terpenuhi Complied	Direksi Bank Victoria telah memiliki kebijakan terkait pengunduran diri apabila terlibat dalam kejahatan keuangan sebagaimana ditetapkan dalam <i>BOD Charter</i> . Bank Victoria's Board of Directors already has a policy related to resignation if involved in financial crime as set out in the BOD Charter.
IV. PARTISIPASI PEMANGKU KEPENTINGAN STAKEHOLDERS PARTICIPATION			
7.	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Increasing the Corporate Governance Aspect through Stakeholders Participation.		
a.	Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . The Public Company has a policy to prevent the occurrence of insider trading.	Terpenuhi Complied	Kebijakan untuk mencegah terjadinya <i>insider trading</i> telah diatur dalam <i>Code of Conduct</i> . Policy to prevent insider trading is already stipulated in the Code of Conduct.
b.	Perusahaan terbuka memiliki kebijakan anti korupsi dan <i>anti fraud</i> . The Public Company has anti-corruption and Anti Fraud policy.	Terpenuhi Complied	<i>Code of Conduct</i> Bank Victoria telah memuat kebijakan tentang anti korupsi dan <i>anti fraud</i> . Bank Victoria's Code of Conduct has contained policy on anti-corruption and anti fraud.

No.	Aspek/Prinsip/Rekomendasi Aspect/Principle/Recommendation	Pemenuhan Fulfillment	Keterangan Description
c.	Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	Terpenuhi Complied	Kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor Bank diatur dalam Surat Keputusan Direksi No. 024/SK-DIR/04/13 tentang Kebijakan dan Prosedur <i>General Affair</i> PT Bank Victoria International Tbk yang telah diubah dengan Surat Keputusan Direktur No. 143/SK-DIR/06/14 tanggal 24 Juni 2014 tentang Penambahan dan Perubahan Kebijakan dan Prosedur <i>General Affair</i> . The policy on selection and improvement of the Bank's supplier's or vendor's capabilities is stipulated under the Board of Directors' Decision Letter No. 024/SK-DIR/04/13 on Policy and Procedure of General Affair of PT Bank Victoria International Tbk, which was amended under the Board of Directors' Decision Letter No. 143/SK-DIR/06/14 dated 24 June 2014 on Additions and Changes to Policy and Procedure of General Affair.
d.	Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditor. The Public Company has a policy on the fulfillment of creditor's rights.	Terpenuhi Complied	<i>Code of Conduct</i> Bank Victoria telah memuat kebijakan tentang pemenuhan hak-hak kreditor. Bank Victoria's Code of Conduct has contained the policy on the fulfillment of creditor's rights.
e.	Perusahaan terbuka memiliki kebijakan sistem WBS. The Public Company has a policy on WBS system.	Terpenuhi Complied	Kebijakan dan Standar Operasional Prosedur Penerapan <i>Anti Fraud</i> serta Penerapan <i>Whistleblowing System</i> Bank telah dimutakhirkan melalui Surat Keputusan Direksi No. 002/SK-DIR/08/20 tanggal 7 Agustus 2020 tentang Kebijakan dan Standar Operasional Prosedur Penerapan Strategi <i>Anti Fraud</i> PT Bank Victoria International Tbk. The Policy and Standard Operating Procedure for the Implementation of Anti Fraud and Whistleblowing System of the Bank were updated under the Board of Directors' Decision Letter No. 002/SK-DIR/08/20 dated 7 August 2020 on Policy and Standard Operating Procedure for the Implementation of Anti Fraud Strategy of PT Bank Victoria International Tbk.
f.	Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	Terpenuhi Complied	Bank melaksanakan kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan Berdasarkan Surat Keputusan Direksi No. 014/SK-DIR/07/19 tanggal 30 Juli 2019 tentang Kebijakan dan Prosedur <i>Human Capital Management</i> , yang dimuat dan dilaporkan dalam catatan atas Laporan Keuangan terkait Liabilitas Imbalan Kerja yang dilampirkan dalam Laporan Tahunan ini. The Bank implements the policy on provision of long-term incentives to the Board of Directors and employees based on the Board of Directors' Decision Letter No. 014/SK-DIR/07/19 dated 30 July 2019 on Policy and Procedure of Human Capital Management, which is set out and reported in the notes to Financial Statements related to Employee Benefits Obligation as enclosed to this Annual Report.
V. KETERBUKAAN INFORMASI INFORMATION DISCLOSURE			
8.	Meningkatkan Pelaksanaan Keterbukaan Informasi. Increasing the Implementation of Information Disclosure.		
a.	Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	Terpenuhi Complied	Bank Victoria telah memanfaatkan penggunaan teknologi informasi secara luas selain situs web. Berbagai kanal resmi antara lain melalui Facebook, Instagram, LinkedIn, dan YouTube. Bank Victoria has utilized information technology more broadly aside from the website. There are many official channels such as Facebook, Instagram, LinkedIn, and YouTube.
b.	Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of the ultimate beneficial owner in the share ownership of Public Company through the Main and Controlling Shareholders.	Terpenuhi Complied	Bank Victoria telah mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Bank Victoria paling sedikit 5% dalam laporan tahunan ini. Bank Victoria has disclosed its ultimate beneficial owner of Bank Victoria's share ownership of at least 5% in this Annual Report.

RENCANA STRATEGIS BANK

Bank's Strategic Plans

Dalam mengantisipasi dinamika perubahan lingkungan eksternal, Bank senantiasa mengkaji strategi baik untuk jangka pendek, menengah maupun jangka panjang yang dituangkan dalam Rencana Bisnis Bank (RBB). Penyusunan Rencana Bisnis Bank 2023-2025 mengacu kepada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank dengan memperhatikan faktor eksternal dan internal yang dapat memengaruhi kelangsungan usaha Bank, prinsip kehati-hatian, penerapan manajemen risiko, dan asas perbankan yang sehat.

Bank pada tahun 2022, Bank telah menetapkan rencana strategis untuk rencana jangka panjang (*corporate plan*) dan rencana jangka menengah dan pendek (*business plan*) yang tertuang dalam RBB 2023-2025 yang mengangkat tema "*Moving Forward to Accelerated Growth and Stronger Governance*" dengan penjelasan sebagai berikut.

Rencana Jangka Panjang

Dalam rangka mewujudkan Visi dan Misi Bank, Bank Victoria telah menetapkan strategi-strategi yang ingin dicapai dalam kurun waktu lima tahun mendatang, sebagai berikut.

1. Akselerasi pertumbuhan bisnis yang *prudent* dan berkelanjutan melalui inovasi produk dan layanan berbasis digital yang dapat memenuhi ekspektasi konsumen dan berorientasi pada kebutuhan konsumen (*customer-centric orientation*) serta dapat meningkatkan *financial value* Bank.
2. Keseimbangan antara inovasi digital dan aspek *prudential* yang senantiasa memperhatikan prinsip-prinsip GCG dan manajemen risiko yang memadai dan berkelanjutan untuk menjaga kinerja perbankan dalam kondisi sehat (*prudent, safe, and sound banking*).

Rencana Jangka Menengah dan Pendek

Bank menetapkan target jangka pendek yang ingin dicapai dalam setahun ke depan dan target jangka menengah untuk tiga tahun mendatang. Adapun target jangka pendek dan menengah Bank diuraikan sebagai berikut.

1. Senantiasa menjaga dan memperkuat GCG dan penerapan manajemen risiko termasuk internalisasi budaya kepatuhan secara berkelanjutan di seluruh aspek operasional dan bisnis Bank;
2. Meningkatkan fungsi pengawasan dan pengendalian risiko pada *Second* dan *Third layer of Defense*;
3. Memperkuat struktur permodalan sebagai landasan pengembangan dan pertumbuhan skala bisnis;

In anticipating the dynamics of external environmental changes, the Bank constantly reviews the short-, medium-, and long-term strategies as outlined in the Bank's Business Plan (RBB). The 2023-2025 Bank's Business Plan is prepared by referring to the Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank's Business Plans, by considering external and internal factors that may affect the Bank's business continuity, prudential principle, risk management implementation, and sound banking principles.

In 2022, the Bank set its strategic plan for the long-term (*corporate plan*), and medium- and short-term (*business plan*), as contained in the RBB 2023-2025 which carries the theme "*Moving Forward to Accelerated Growth and Stronger Governance*" with explanation as follows.

Long-Term Plan

In order to realize the Bank's Vision and Mission, Bank Victoria has set the following strategies to be achieved within the next five years.

1. Accelerating prudent and sustainable business growth through digital-based product and service innovations that can meet consumer expectations, oriented to consumer needs (*customer-centric orientation*), and increase the Bank's financial value.
2. Balancing between digital innovation and prudential aspect, by continuously paying attention to GCG principles and adequate and sustainable risk management to maintain banking performance in a sound condition (*prudent, safe, and sound banking*).

Medium and Short-Term Plans

The Bank sets its short-term targets to be achieved in the next year and medium-term targets for the next three years. The Bank's short- and medium-term targets are described as follows.

1. Always maintaining and strengthening GCG and risk management implementation including the internalization of compliance culture on an ongoing basis in all of the Bank's operational and business aspects;
2. Improving risk oversight and control functions at the Second and Third layer of Defense;
3. Strengthening capital structure as a basis for business scale development and growth;

4. Melanjutkan dan meningkatkan inovasi produk dan layanan digital sebagai inovasi terkini dalam mendorong pertumbuhan bisnis yang berkelanjutan dan pengembangan produk (*customer-centric*);
5. Melanjutkan dan mengembangkan operasional Bank yang efektif dan efisien dengan didukung kapasitas dari sistem teknologi informasi dan infrastruktur;
6. Melanjutkan evaluasi, mengoptimalkan efektivitas dan daya saing jaringan kantor yang sudah ada dalam rangka mendorong pengembangan bisnis yang berkelanjutan;
7. Melanjutkan pengembangan sumber daya manusia dan organisasi yang efektif untuk memenuhi kebutuhan bisnis dan regulasi; dan
8. Meningkatkan nilai perusahaan bagi seluruh Pemegang Saham dan pemangku kepentingan.

Uraian lebih rinci terkait Rencana Bisnis Bank tahun 2023-2025 dapat dilihat pada bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini.

4. Continuing and enhancing digital product and service innovations as the latest innovation in driving sustainable business growth and product development (*customer-centric*);
5. Continuing and developing effective and efficient Bank operations, supported by information technology system capacity and infrastructure;
6. Continuing evaluation, optimizing effectiveness and competitiveness of the existing office network in order to encourage sustainable business development;
7. Continuing effective human and organizational resources development in order to meet business needs and regulatory requirements; and
8. Increasing corporate value for all Shareholders and stakeholders.

A more detailed description on the Bank's Business Plan for 2023-2025 can be seen in the Management Discussion and Analysis chapter in this Annual Report.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI **Shares and/or Bonds Buy Back**

Sepanjang tahun 2022, Bank Victoria tidak melakukan pembelian kembali saham maupun obligasi.

Throughout 2022, Bank Victoria did not conduct shares or bonds buy back.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT **DAN/ATAU PENYEDIAAN DANA BESAR** **Provision of Funds to Related Parties and/or Provision of Large Exposure**

Bank menerapkan prinsip kehati-hatian dalam melakukan penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar. Prinsip kehati-hatian tersebut dilakukan dengan:

1. Meninjau ulang mekanisme pelaksanaan dilakukan sesuai dengan kebijakan internal;
2. Memenuhi ketentuan Bank Indonesia mengenai aspek Batas Maksimum Pemberian Kredit; dan
3. Diputuskan Dewan Komisaris secara independen.

The Bank implements the principle of prudence in providing fund to related party and to debtors with large exposure. The principle of prudence is applied by:

1. Reviewing the implementation mechanisms according to internal policies;
2. Complying with Bank Indonesia regulations on Legal Lending Limit aspect; and
3. Having the decision made by the Board of Commissioners independently.

Berikut merupakan rincian penyediaan dana kepada pihak terkait Bank dan juga terhadap debitur inti Bank (tidak terkait) per 31 Desember 2022.

Details regarding provision of funds to the Bank's related parties and the Bank's core debtors (non-related) as of 31 December 2022 are as follows.

Penyediaan Dana Provision of Fund	Debitur Debtor	Total (Juta Rupiah / Million Rupiah)
Individu Individual	1,065	17,836,939
Kepada Pihak Terkait To Related Parties	30	74,805
Kepada Pihak Tidak Terkait To Non-Related Parties	1,035	17,762,134
Kelompok Group	24	3,838,103
Total	1,089	21,675,042

PERNYATAAN DAN PRAKTIK *BAD CORPORATE GOVERNANCE*

Statement and Practices of Bad Corporate Governance

Penerapan GCG di Bank Victoria selalu ditingkatkan dari tahun ke tahun dengan melakukan banyak perbaikan dan perubahan kebijakan yang disesuaikan dengan kondisi Bank, kondisi ekonomi, serta kondisi industri perbankan. Bank menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem GCG yang telah dibangun. Oleh karena itu, dalam menjalankan kegiatan usaha, Bank telah menerapkan prinsip-prinsip GCG dan tidak melakukan praktik-praktik *bad corporate governance* seperti yang ditunjukkan pada tabel berikut.

The GCG implementation at Bank Victoria is constantly improved from year to year by making many improvements and policy changes adjusted to the Bank's, economic, and banking industry's conditions. The Bank realizes that bad corporate governance practices will disrupt the GCG system that has been built. Thus, in conducting its business activities, the Bank implements GCG principles and does not conduct bad corporate governance practices as shown in the following table.

Uraian Description	Praktik Practice
Adanya laporan sebagai Bank yang mencemari lingkungan. There is a report that the Bank pollutes the environment.	Nihil None
Perkara penting yang sedang dihadapi oleh Bank, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan. Significant cases currently faced by the Bank, members of Board of Directors, and/or members of Board of Commissioners are not disclosed in the Annual Report.	Nihil None
Ketidakpatuhan dalam pemenuhan kewajiban perpajakan. Non-compliance in fulfilling tax obligations.	Nihil None
Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan peraturan yang berlaku dan Standar Akuntansi Keuangan. Inconsistency of presentation of Annual Report and Financial Statements with the applicable regulations and Financial Accounting Standards.	Nihil None
Kasus terkait buruh dan karyawan. Cases related to workers and employees.	Nihil None
Tidak terdapat pengungkapan segmen operasi. There are no disclosures on operational segment.	Nihil None
Terdapat ketidaksesuaian antara Laporan Tahunan <i>hardcopy</i> dengan Laporan Tahunan <i>softcopy</i> . There is inconsistency between Annual Report's hard copy and Annual Report's soft copy.	Nihil None



7

Tanggung Jawab Sosial dan Lingkungan Perusahaan

Corporate Social and Environmental Responsibility

Tanggung Jawab terkait Lingkungan Hidup
Responsibility related to the Environment



Tanggung Jawab terkait Ketenagakerjaan, Kesehatan dan Keselamatan Kerja
Responsibility related to Employment, Occupational Health and Safety



Tanggung Jawab terkait Pengembangan Sosial dan Kemasyarakatan
Responsibility related to Social and Community Development



Tanggung Jawab terkait Nasabah
Responsibility related to Customers

KOMITMEN DAN DASAR IMPLEMENTASI TJSL **Commitment and Basis of CSER Implementation**

Bank Victoria menyadari bahwa keberhasilan dalam menjalankan kegiatan usaha di industri perbankan tidak hanya ditentukan oleh kinerja manajemen dan operasional, melainkan juga didukung oleh kontribusi Bank terhadap pengembangan sosial kemasyarakatan dan lingkungan sekitar. Sebagai lembaga jasa keuangan, Bank Victoria mempunyai peran penting dalam pelaksanaan pembangunan nasional serta turut berkontribusi pada Tujuan Pembangunan Berkelanjutan, baik secara langsung maupun tidak langsung. Untuk mendukung terciptanya perekonomian nasional yang tumbuh secara stabil, inklusif, dan berkelanjutan, Bank berkomitmen untuk mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup dalam menjalankan kegiatan usahanya melalui pelaksanaan program tanggung jawab sosial dan lingkungan perusahaan (TJSL).

Bank Victoria realizes that the success in carrying out business activities in the banking industry is not only determined by management and operational performance, but is also supported by the Bank's contribution to the social economic development and the surrounding environment. As a financial service institution, Bank Victoria has an important role in the implementation of national development and contributes to the Sustainable Development Goals, both directly and indirectly. To support the creation of a national economy that grows in a stable manner, inclusive, and sustainable, the Bank is committed to prioritizing harmony between economic, social, and environmental aspects in carrying out its business activities through the implementation of corporate social and environmental responsibility (CSER) programs.

KEBIJAKAN TJSL **CSER Policies**

Kebijakan TJSL di Bank Victoria meliputi:

CSER Policies in Bank Victoria include:

Kebijakan TJSL di Bank Victoria **CSER Policies in Bank Victoria**



Bertanggung jawab terhadap dampak dari utusan dan kegiatan perusahaan pada masyarakat dan lingkungan melalui perilaku transparansi dan etis.
Being accountable for the impact resulting from corporate decisions and activities on the community and environment through transparent and ethical conducts.



Berkontribusi terhadap pembangunan berkelanjutan, termasuk kesehatan dan kesejahteraan masyarakat.
Contributing to sustainable development, including to community health and welfare.



Menghargai dan mempertimbangkan harapan pemangku kepentingan.
Respecting and considering stakeholders' expectations.



Patuh terhadap hukum yang berlaku dan konsisten dalam pemenuhan norma perilaku internasional.
Complying with the applicable laws and being consistent in adhering to international norms of behavior.



Mendorong perilaku bertanggung jawab pada seluruh bagian organisasi.
Encouraging responsible behavior in all parts of the organization.



TANGGUNG JAWAB TERKAIT LINGKUNGAN HIDUP

Responsibility related to the Environment

Bank Victoria menyadari bahwa aktivitas operasional yang dilakukan dapat memberikan dampak positif maupun negatif bagi lingkungan hidup. Oleh karena itu, Bank berkomitmen untuk memaksimalkan dampak positif dari kegiatan operasional, serta meminimalkan dampak negatif yang dihasilkan terhadap lingkungan. Komitmen ini direalisasikan dengan melakukan pengelolaan lingkungan sebaik mungkin.

Adapun upaya-upaya pengelolaan lingkungan yang dilakukan Bank sebagai berikut.

1. Menerapkan kebijakan terkait proses pemberian kredit korporasi dan komersial yang mengharuskan debitur untuk memiliki izin analisis mengenai dampak lingkungan hidup (AMDAL) atau Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan;
2. Melakukan penghematan penggunaan energi, seperti mematikan peralatan elektronik, lampu, dan AC setelah selesai digunakan, serta menggunakan lampu yang lebih ramah lingkungan yaitu lampu dengan jenis *light emitting dioda* (LED);
3. Melakukan penghematan penggunaan air melalui kampanye penggunaan air dengan bijaksana kepada setiap insan Bank;
4. Melakukan penghematan penggunaan kertas (*paperless*) seperti pemakaian kertas bekas sesuai kebutuhan, memaksimalkan penyimpanan dokumen dalam bentuk *soft copy*, serta menggunakan *e-mail* atau portal internal Bank dalam penyampaian berbagai informasi kepada seluruh karyawan; serta
5. Mengelola limbah yang dilakukan oleh pihak ketiga yang dilakukan oleh pengelola gedung/kawasan dimana kantor operasional Bank Victoria berada.

Bank Victoria realizes that the operational activities carried out can have a positive and negative impact on the environment. Therefore, banks are committed to maximizing the positive impacts of operational activities, as well as minimizing the negative impacts produced on the environment. This commitment is realized by carrying out the best possible environmental management.

The environmental management efforts carried out by the Bank are as follows.

1. Applying policies related to the process of providing corporate and commercial loans that require debtors to obtain permit of environmental impact analysis (AMDAL) or environmental management efforts and environmental monitoring efforts;
2. Saving energy use, such as turning off electronic equipment, lights, and AC after use, and using more environmentally friendly lamps, such as lights with the type of light emitting diode (LED);
3. Saving water use through a campaign for using water wisely to all Bank personnel;
4. Saving paper use (*paperless*), such as using used paper as necessary, maximizing document storage in the form of soft copy, and using e-mail or the Bank's internal portals to deliver various information to all employees; and
5. Managing waste by using third parties conducted by the building/area manager where Bank Victoria's operational offices are located.

TANGGUNG JAWAB TERKAIT KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Responsibility related to Employment, and Occupational Health and Safety

Salah satu aspek penting bagi keberlangsungan usaha Bank adalah ketersediaan sumber daya manusia (SDM) yang berkualitas dan keterampilan kerja yang mumpuni. Oleh karena itu, Bank berkomitmen untuk senantiasa melakukan pengelolaan SDM yang mengacu pada peraturan perundang-undangan yang berlaku, terutama Undang-Undang No. 11 Tahun 2020 tentang Cipta Kerja dan peraturan turunannya. Bank juga telah memiliki Surat Keputusan Direksi No. 001B/SK-DIR/12/22 tanggal 1 Desember 2022 tentang Standar Operasional Prosedur *Human Capital Management*.

Adapun upaya-upaya pengelolaan SDM yang dilakukan Bank sebagai berikut.

1. Menerapkan kesetaraan dan keadilan dalam kesempatan kerja, pengembangan kompetensi, dan pengembangan karier;
2. Memberikan remunerasi yang layak;
3. Memberikan apresiasi serta menciptakan lingkungan kerja yang kondusif;
4. Menyediakan fasilitas dan tunjangan kesehatan; serta
5. Menyediakan sarana dan prasarana keselamatan kerja.

One important aspect for the Bank's business continuity is the availability of quality human resources (HR) with qualified work skills. Therefore, the Bank is committed to always managing its HR that refers to the applicable laws and regulations, particularly Law No. 11 of 2020 on Job Creation and its derivative regulations. The Bank also has a Board of Directors' Decision Letter No. 001B/SK-DIR/12/22 dated 1 December 2022 on Standard Operating Procedures for Human Capital Management.

The HR management efforts carried out by the Bank are as follows.

1. Applying equality and justice in employment opportunities, competency development, and career development;
2. Providing proper remuneration;
3. Giving appreciation and creating a conducive work environment;
4. Providing health facilities and allowances; and
5. Providing occupational safety facilities and infrastructure.

TANGGUNG JAWAB TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

Responsibility related to Social and Community Development

Bank Victoria memiliki komitmen untuk dapat memberdayakan masyarakat secara berkesinambungan. Dalam hal pengembangan sosial dan kemasyarakatan, Bank senantiasa berupaya meningkatkan kinerja terbaiknya untuk memberikan manfaat sebesar-besarnya bagi pemangku kepentingan. Bank meyakini bahwa pertumbuhan usaha harus diikuti dengan meningkatnya kesejahteraan dan taraf hidup masyarakat sekitar, baik secara ekonomi maupun sosial. Dengan demikian, maka akan terjalin hubungan yang harmonis dan saling mendukung antara Bank dengan masyarakat.

Untuk mewujudkan hal tersebut, Bank Victoria telah menyalurkan kontribusi dalam berbagai bentuk program dan kegiatan di bidang sosial dan kemasyarakatan, antara lain:

1. Merekrut tenaga kerja domestik dan lokal (sesuai wilayah operasional);
2. Melaksanakan program literasi dan inklusi keuangan secara berkala dan terencana; dan
3. Mengadakan kegiatan kemasyarakatan, seperti melakukan perbaikan sarana dan prasarana sosial serta memberikan bantuan dan donasi.

Bank Victoria is committed to empowering the community on an ongoing basis. In terms of social and community development, the Bank always improves its best performance to provide maximum benefits for stakeholders. The Bank believes that business growth must be followed by improvement of welfare and living standard of the surrounding community, both economically and socially. Thus, there will be a harmonious relationship and mutual support between the Bank and the community.

To realize such, Bank Victoria has delivered its contributions in various forms of programs and activities for social and community development, among others:

1. Recruiting domestic and local workers (according to the respective operational area);
2. Implementing planned financial literacy program and inclusion regularly; and
3. Conducting social activities, such as repairing social facilities and infrastructure as well as providing aid and donations.

TANGGUNG JAWAB TERKAIT NASABAH

Responsibility related to Customers

Kepuasan nasabah sangat menentukan perkembangan dan keberlangsungan usaha Bank. Semakin besar jumlah nasabah, maka keberlangsungan usahanya akan lebih terjamin. Begitu pula sebaliknya. Becermin pada pentingnya nasabah, maka Bank Victoria berupaya semaksimal mungkin dan berfokus untuk memberikan produk dan layanan terbaik dan setara kepada seluruh nasabah tanpa terkecuali. Melalui upaya tersebut, Bank berharap mampu mempertahankan, bahkan meningkatkan kepercayaan para nasabah, yang berhulu pada terwujudnya kepuasan dan loyalitas mereka kepada Bank Victoria.

Dalam menjalankan tanggung jawab kepada nasabah, Bank mengacu pada Surat Keputusan Direksi No. 041/SK-DIR/07/14 tentang Kebijakan dan Prosedur Kualitas Pelayanan Nasabah (*Customer Experience*). Kebijakan tersebut berisi panduan Standar Pelayanan Nasabah, Evaluasi Penilaian Pelaksanaan Standar Pelayanan Nasabah, serta sistem *Reward and Punishment*.

Adapun upaya-upaya yang dilakukan Bank untuk meningkatkan kepuasan dan loyalitas nasabah sebagai berikut.

1. Membuat dan mengembangkan produk dan layanan yang kompetitif;
2. Memberikan jaminan perlindungan atas uang yang disimpan oleh nasabah melalui Lembaga Penjaminan Simpanan;
3. Meningkatkan kualitas dan kapasitas sistem teknologi perbankan;
4. Menyusun *standar service excellence* bagi seluruh kantor cabang Bank, sesuai dengan tuntutan dan harapan nasabah;
5. Melaksanakan program *engagement* untuk menjaga hubungan baik dengan nasabah; serta
6. Menyediakan sarana pengaduan untuk menerima laporan pengaduan apabila terdapat keluhan terkait produk dan layanan yang disediakan bagi nasabah.

Customer satisfaction greatly determines the Bank's business development and continuity. The greater the number of customers is, the more guaranteed the business continuity will be. Vice versa. Reflecting on the importance of customers, Bank Victoria makes maximum efforts and focuses on providing the best and equal products and services to all customers without exception. Through these efforts, the Bank expects to maintain, even increase customers' confidence, which eventually will achieve their satisfaction and loyalty to Bank Victoria.

In carrying out responsibility to customers, the Bank refers to the Board of Directors' Decision Letter No. 041/SK-DIR/07/14 on Policy and Procedure for Customer Experience. The policy contains guidelines for Customer Service Standards, Evaluation of Implementation of Customer Service Standards, and Reward and Punishment System.

The efforts made by the Bank to increase customer satisfaction and loyalty are as follows.

1. Making and developing competitive products and services;
2. Providing guarantees of protection for the money deposited by customers through Indonesia Deposit Insurance Corporation;
3. Improving the quality and capacity of banking technology system;
4. Developing service excellence standards for all of the Bank's branch offices, in accordance with customer demand and expectation;
5. Conducting engagement program to maintain good relations with customers; and
6. Providing complaint channel to receive complaint if there is complaint related to the products and services provided for customers.

Uraian lengkap mengenai pelaksanaan tanggung jawab sosial dan lingkungan yang dilakukan Bank Victoria disajikan pada Laporan Keberlanjutan yang disusun secara terpisah dari Laporan Tahunan ini.

Complete description regarding implementation of social and environmental responsibility carried out by Bank Victoria is presented in the Sustainability Report, prepared separately from this Annual Report.





Struktur Permodalan dan Manajemen Risiko

Capital Structure and Risk Management

Pengawasan aktif Dewan Komisaris dan Direksi.

Active monitoring of Board of Commissioners and Board of Directors.



Kecukupan kebijakan dan prosedur manajemen risiko dan penetapan limit risiko.

Adequacy of risk management policies and procedures and risk limit setting.



4 (Empat) Pilar Penerapan Manajemen Risiko 4 (Four) Pillars of Implementation of Risk Management



Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko.

Adequacy of process of risk identification, measurement, monitoring, and management, as well as risk management information system.



Sistem pengendalian internal yang menyeluruh.
Comprehensive internal control system.

PENGUNGKAPAN PERMODALAN **Disclosure of Capital**

Dalam rangka memberikan nilai tambah kepada pemangku kepentingan serta sebagai bentuk kepatuhan Bank Victoria dalam memenuhi kecukupan permodalan yang telah ditetapkan oleh regulator, maka Bank senantiasa menjaga serta memastikan memiliki struktur permodalan yang kuat untuk mendukung strategi pengembangan usaha secara berkelanjutan.

Kebijakan Manajemen Permodalan

Kebijakan manajemen terkait permodalan ditujukan untuk memastikan bahwa Bank memiliki modal yang kuat dan menciptakan struktur permodalan yang kuat untuk mendukung strategi pengembangan ekspansi usaha saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Selain itu, kebijakan permodalan ditetapkan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien. Kebijakan pengelolaan permodalan Bank Victoria disusun dengan mengacu kepada:

1. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tanggal 2 Februari 2016;
2. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 26 September 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum; dan
3. Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum.

Penetapan strategi dan kebijakan pengelolaan permodalan Bank Victoria disusun sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Direksi dan Dewan Komisaris.

Adanya rencana permodalan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal untuk mendukung strategi Bank. Dalam membuat rencana permodalan, Bank mempertimbangkan hal-hal sebagai berikut.

1. Ketentuan permodalan minimum yang diwajibkan oleh regulator;
2. Kebutuhan modal untuk mendukung pertumbuhan usaha; serta
3. Pilihan-pilihan yang ada untuk meningkatkan permodalan dan untuk mencapai struktur permodalan yang optimal.

Pengelolaan modal juga mempertimbangkan keadaan ekonomi, kondisi usaha, dan kondisi pasar uang. Bank secara periodik melakukan proses penilaian kecukupan permodalan (*internal capital adequacy assessment process/ICAAP*) guna mengetahui kondisi permodalan dalam kondisi normal dan *stress* sebagai bagian dari proses pengawasan permodalan Bank.

To provide added value to stakeholders as well as a form of Bank Victoria's compliance in meeting the adequacy of capital set by the regulator, the Bank always maintains and ensures that it has a strong capital structure to support a sustainable business development strategy.

Capital Management Policy

Capital management policies are aimed at ensuring that the Bank has strong capital and creates a strong capital structure to support the current business expansion development strategy and maintain sustainable development in the future. In addition, the capital policy is set to comply with the capital adequacy requirements set by the regulator and ensure that the Bank's capital structure is efficient. Capital management policies of Bank Victoria are formulated by referring to:

1. Financial Services Authority Regulation No. 11/POJK.03/2016 dated 2 February 2016;
2. Financial Services Authority Regulation No. 34/POJK.03/2016 dated 26 September 2016 on Capital Adequacy Ratio for Commercial Banks; and
3. Financial Services Authority Regulation No. 27 of 2022 dated 26 December 2022 on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks.

Establishment of strategies and policies of Bank Victoria's capital management is prepared as part of the Bank's Business Plan and approved by the Board of Directors and Board of Commissioners.

The existence of a capital plan ensures the availability of sufficient capital and creates an optimal capital structure to support the Bank's strategy. In making a capital plan, the Bank considers the following matters.

1. Minimum capital requirements required by regulators;
2. Capital requirements to support business growth; and
3. Existing options to increase capital and achieve optimal capital structure.

Capital management also considers economic conditions, business conditions, and money market conditions. The Bank periodically assesses capital adequacy (*internal capital adequacy assessment process/ICAAP*) to determine the condition of capital under normal and stressful conditions as part of the Bank's capital monitoring process.



Struktur Permodalan

Sesuai dengan ketentuan Otoritas Jasa Keuangan, struktur permodalan Bank Victoria terdiri dari:

1. Modal inti (*tier 1*), yang meliputi:
 - a. Modal inti utama (*common equity tier 1*);
Modal inti utama mencakup modal disetor, cadangan tambahan modal (*disclosed reserve*), dan faktor pengurang modal inti utama. Cadangan tambahan modal terdiri atas faktor penambah (pendapatan komprehensif lainnya dan cadangan tambahan modal lainnya) dan faktor pengurang (pendapatan komprehensif lainnya dan cadangan tambahan modal lainnya);
 - b. Modal inti tambahan (*additional tier 1*); dan
2. Modal pelengkap (*tier 2*).
Modal Pelengkap (*tier 2*) meliputi cadangan umum Penyisihan Penghapusan Aset (PPA) atas aset produktif yang wajib dibentuk (paling tinggi 1,25% Aset Tertimbang Menurut Risiko (ATMR) Risiko Kredit).

Total modal Bank pada tanggal 31 Desember 2022 sebesar Rp3,88 triliun, yang didominasi oleh modal inti utama Bank sebesar Rp3,20 triliun. Apabila dibandingkan dengan total modal pada tanggal 31 Desember 2021 yang sebesar Rp2,91 triliun, maka terjadi peningkatan sebesar Rp0,97 triliun atau 33,31%. Peningkatan tersebut terjadi pada komponen modal inti dengan peningkatan sebesar Rp1,12 triliun terutama pada instrumen modal inti utama untuk modal disetor dan dampak dari pencapaian laba secara organik selama tahun 2022. Di sisi lain, komponen modal pelengkap (*tier 2*) pada tahun 2022 mengalami penurunan sebesar Rp154,04 miliar atau 18,59% menjadi sebesar Rp674,68 miliar jika dibandingkan dengan tahun sebelumnya.

Capital Structure

Pursuant to the provisions of Financial Services Authority, Bank Victoria's capital structure consists of:

1. Tier 1, which includes:
 - a. Common equity tier 1;
Common equity tier 1 includes paid-up capital, disclosed reserve and impairment factor for common equity tier 1. Additional capital reserves consist of additional factors (other comprehensive income and other additional capital reserves) and deduction factors (other comprehensive income and other additional capital reserves);
 - b. Additional tier 1; and
2. Tier 2.
Tier 2 includes general reserves of Allowance for Asset Losses (PPA) for productive assets that must be formed (a maximum of 1.25% Risk Weighted Assets (ATMR) Credit Risk).

The Bank's total capital as of 31 December 2022 was Rp3.88 trillion, which was dominated by the Bank's common equity tier 1 of Rp3.20 trillion. When compared to the total capital on 31 December 2021 which was Rp2.91 trillion, there was an increase of Rp0.97 trillion or 33.31%. The increase occurred in the core capital component of Rp1.12 trillion, especially in the common equity tier 1 instrument for paid-up capital and the impact of achieving profits organically throughout 2022. On the other hand, the supplementary capital component (tier 2) in 2022 decreased by Rp154.04 billion or 18.59% to Rp674.68 billion compared to that of previous year.

Dengan struktur permodalan tersebut, rasio Kewajiban Penyediaan Modal Minimum (KPM) pada tanggal 31 Desember 2022 secara individual menjadi sebesar 21,97% dibandingkan tahun sebelumnya sebesar 17,49%.

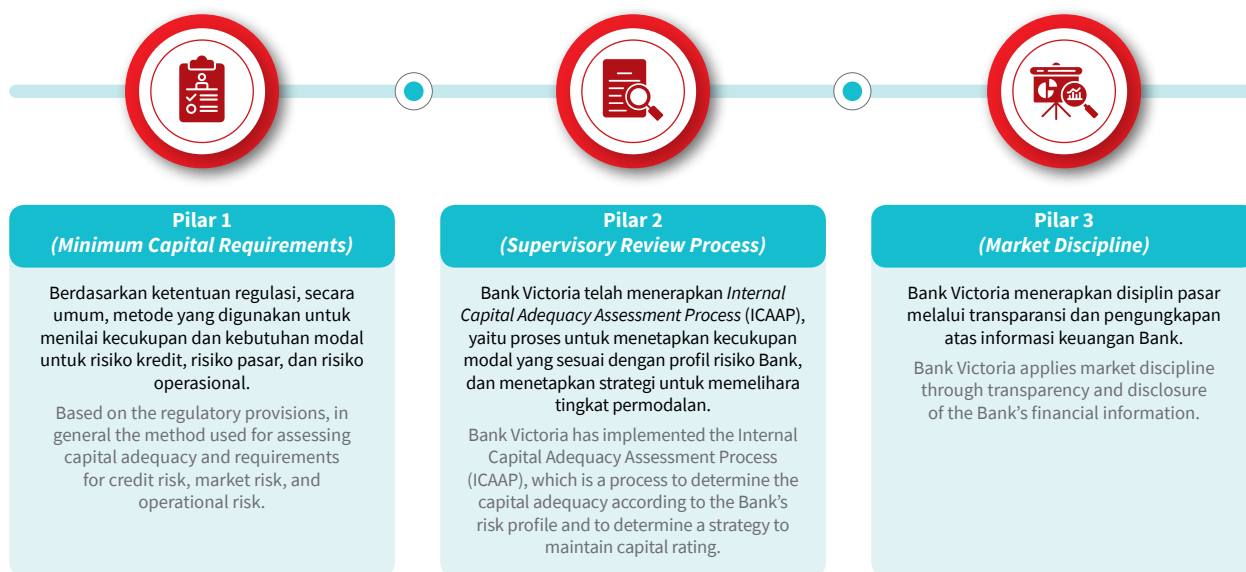
Kecukupan Permodalan

Permodalan Bank Victoria telah mengacu kepada regulasi Bank Indonesia dan Otoritas Jasa Keuangan yaitu Basel II dan Basel III dalam rangka memastikan bahwa Bank dapat menjaga kecukupan modalnya untuk men-cover risiko-risiko utama pada kegiatan perbankan dengan tetap memberikan *return* bagi pemangku kepentingan, di antaranya:

With such capital structure, the individual Minimum Capital Adequacy Ratio (CAR) on 31 December 2022 was 21.97% compared to that of previous year of 17.49%.

Capital Adequacy

Bank Victoria's capital refers to regulations of Bank Indonesia and Financial Services Authority, namely Basel II and Basel III, in order to ensure that the Bank can maintain its capital adequacy to cover the main risks in banking activities while continuing to provide returns for stakeholders, including:



Berkaitan dengan implementasi Basel III, regulator telah mengeluarkan ketentuan mengenai kewajiban penyediaan modal minimum bank umum, di mana Bank wajib membentuk tambahan modal sebagai penyangga (*buffer*) yang merupakan implementasi dari Basel III. Tambahan modal tersebut berupa:

1. *Capital Conservation Buffer*
Penyangga untuk mengantisipasi terjadinya kerugian pada periode krisis.
2. *Countercyclical Buffer*
Penyangga untuk mengantisipasi terjadinya kerugian apabila pertumbuhan kredit perbankan berlebihan yang berpotensi mengganggu stabilitas sistem keuangan.
3. *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB)

Penyangga untuk mengurangi dampak negatif terhadap stabilitas sistem keuangan dan perekonomian apabila terjadi kegagalan Bank yang berdampak sistemik, melalui peningkatan kemampuan Bank dalam menyerap kerugian.

Bank Victoria telah menerapkan perhitungan kewajiban membentuk tambahan modal sebagai penyangga (*buffer*) dalam KPM sesuai dengan ketentuan regulator. Sebagai bank BUKU II, Bank Victoria

In relation to the implementation of Basel III, the regulator has issued a provision on Minimum Capital Adequacy Ratio for Commercial Bank, in which the Bank is required to establish additional capital as a buffer which is an implementation of Basel III. The additional capital can be in the form of:

1. *Capital Conservation Buffer*
A buffer to anticipate a loss in crisis period.
2. *Countercyclical Buffer*
A buffer to anticipate losses in the event of excessive banking credit growth that potentially interferes with the financial system stability.
3. *Capital Surcharge* for *Domestic Systemically Important Bank* (D-SIB)

A buffer to reduce negative impacts on the financial system stability and economy in the event of Bank failure that has systemic impact, through the improvement of the Bank's ability to absorb losses.

Bank Victoria has applied the calculation of the requirement to form additional capital as a buffer in the CAR in accordance with the regulatory provisions. As a bank of BUKU II, Bank Victoria is not

tidak diwajibkan untuk menyediakan *capital conservation buffer* karena ketentuan penyediaan modal tersebut berlaku untuk bank BUKU III dan BUKU IV.

required to provide Capital Conservation Buffer because the capital requirement applies to banks of BUKU III and BUKU IV.

Tabel Utama (<i>Key Metrics</i>). Main Table (<i>Key Metrics</i>).	Lihat lampiran halaman See attachment page 468
Tabel Perbedaan antara Cakupan Konsolidasi dan <i>Mapping</i> pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1). Table of Difference between Consolidated and Mapping Coverage on the Financial Statements in Accordance with the Financial Accounting Standards with Risk Categories in Accordance with the Financial Services Authority Provisions for Risk Category (LI1).	Lihat lampiran halaman See attachment page 470
Tabel Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan Otoritas Jasa Keuangan (LI2). Table of Key Differences between Carrying Value in Accordance with the Financial Accounting Standards and Exposure Value in Accordance with the Financial Services Authority Regulations (LI2).	Lihat lampiran halaman See attachment page 475
Tabel Penjelasan Mengenai Perbedaan antara Nilai Eksposur sesuai Standar Akuntansi Keuangan dengan Ketentuan Otoritas Jasa Keuangan (LIA). Table of Explanation on the Differences between the Exposure Values in accordance with the Financial Accounting Standards and Financial Services Authority Provisions (LIA).	Lihat lampiran halaman See attachment page 475
Tabel Komposisi Permodalan (CC1). Table of Capital Composition (CC1).	Lihat lampiran halaman See attachment page 476
Tabel Rekonsiliasi Permodalan (CC2). Table of Capital Reconciliation (CC2).	Lihat lampiran halaman See attachment page 480
Tabel Fitur Utama Instrumen Permodalan dan Instrumen TLAC - <i>Eligible</i> (CCA). Table of Key Features of Capital instrument and TLAC instrument - Eligible (CCA).	Lihat lampiran halaman See attachment page 483
Tabel Rasio Pengungkit – Laporan Kewajiban Pemenuhan Rasio Pengungkit. Table of Leverage Ratio - Leverage Ratio Compliance Report.	Lihat lampiran halaman See attachment page 486
Tabel Rasio Pengungkit – Laporan Perhitungan Rasio Pengungkit. Table of Leverage Ratio - Leverage Ratio Calculation Report.	Lihat lampiran halaman See attachment page 487

MANAJEMEN RISIKO

Risk Management

Penerapan praktik manajemen risiko yang baik merupakan salah satu faktor signifikan bagi keberhasilan Bank. Implementasi tersebut bertujuan untuk melindungi Bank dari kerugian yang mungkin timbul diakibatkan dari berbagai aktivitasnya serta menjaga tingkat risiko agar sesuai dengan strategi bisnis dan pertumbuhan bank. Oleh karena itu, Bank Victoria berupaya untuk meningkatkan penerapan manajemen risiko dan memastikan seluruh risiko yang dihadapi dapat diidentifikasi, diukur, dipantau, dan dikendalikan secara tepat terhadap faktor-faktor risiko yang dapat memengaruhi kinerja keuangan Bank. Dengan demikian, Bank Victoria dapat mencegah hal-hal yang dapat mengganggu kelangsungan usaha Bank.

The implementation of good risk management practices is a significant factor for the Bank's success. Such implementation aims at protecting the Bank from losses that may arise as a result of its various activities and maintaining the risk's level to suit the Bank's business strategy and growth. Therefore, Bank Victoria improves its risk management implementation and ensures that all risks faced can be identified, measured, monitored, and properly controlled against risk factors that may affect the Bank's financial performance. As such, Bank Victoria can prevent matters that may interfere with the Bank's business continuity.

Dasar Penerapan Manajemen Risiko

Dasar penerapan pengelolaan permodalan dan manajemen risiko Bank Victoria mengacu pada beberapa peraturan berikut.

Dasar Hukum Legal Basis	Jenis Regulasi Type of Regulation
Peraturan Otoritas Jasa Keuangan Financial Services Authority Regulations	- Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum; - Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan - Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
Surat Edaran Otoritas Jasa Keuangan Financial Services Authority Circulars	- Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; - Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum; dan - Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Basis of Risk Management Implementation

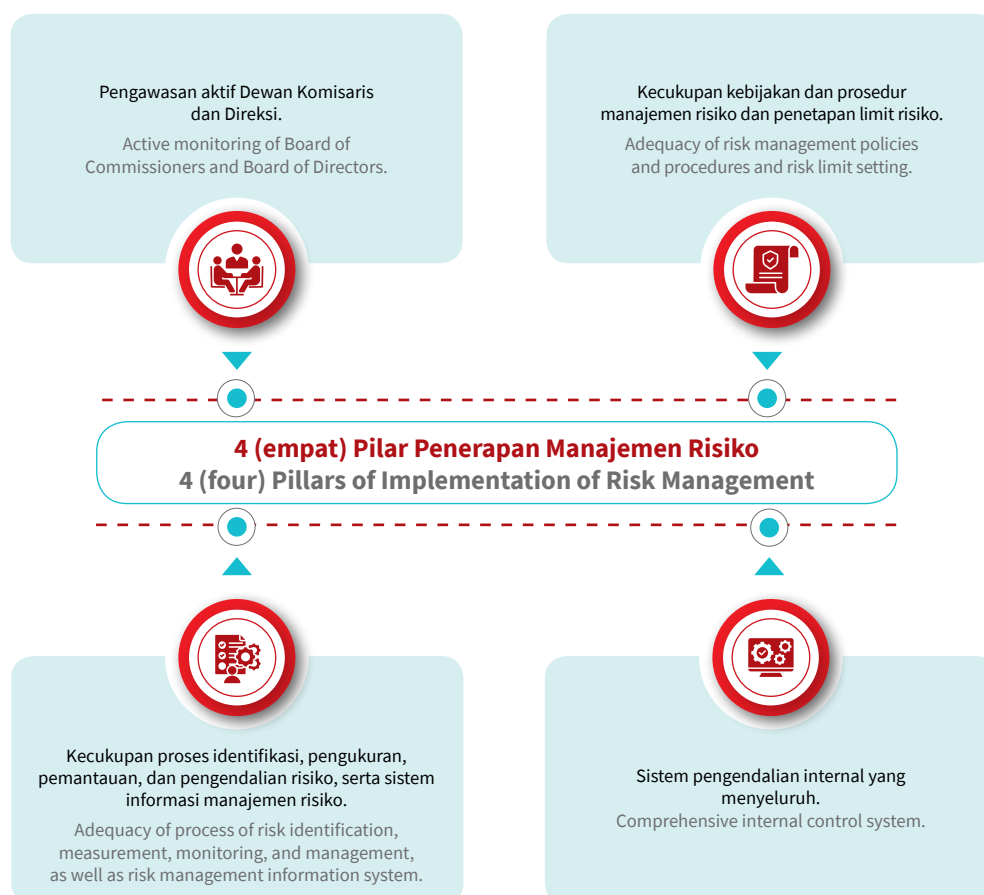
Bank Victoria's basis of capital management and risk management implementation refers to the following regulations.

Penerapan Manajemen Risiko Bank

Bank Victoria menyadari dalam melaksanakan kegiatan usahanya selalu berhadapan dengan risiko yang melekat (*inherent*) pada kegiatan bisnis maupun operasional Bank. Dalam penerapan manajemen risiko, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, di mana Bank menerapkan manajemen risiko secara efektif melalui 4 (empat) pilar yang terdiri dari:

Implementation of Bank Risk Management

Bank Victoria realizes that in performing its business activities, the Bank is always faced with inherent risks in the Bank's business and operational activities. In implementing risk management, the Bank refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, in which the Bank effectively implements risk management through 4 (four) pillars consisting of:



Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi Bank berperan aktif dalam penerapan manajemen risiko, seperti memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif, serta berkesinambungan dalam meningkatkan budaya manajemen risiko di Bank. Dewan Komisaris melakukan fungsi pengawasan dan evaluasi terhadap kebijakan dan strategi manajemen risiko dibantu oleh Komite Pemantau Risiko. Sedangkan, Direksi dalam penyusunan dan pengimplementasian kebijakan dan strategi manajemen risiko dibantu oleh Komite Manajemen Risiko dan beberapa komite lainnya.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko

Aktivitas operasional Bank telah didukung dengan kerangka manajemen risiko yang mencakup kebijakan dan prosedur penerapan manajemen risiko sejalan dengan visi, misi, strategi bisnis Bank, tingkat risiko yang diambil dan toleransi risiko, serta limit tanpa mengabaikan kemampuan modal Bank untuk dapat menyerap eksposur risiko.

Kebijakan dan prosedur penerapan manajemen risiko merupakan arahan tertulis pada aktivitas fungsional Bank yang dalam penyusunannya juga telah memperhatikan kompleksitas kegiatan usaha, profil risiko, dan keterkaitan antar risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat.

Dalam rangka pengendalian risiko secara efektif, kebijakan dan prosedur didasarkan pada strategi manajemen risiko dan dilengkapi dengan toleransi risiko dan limit risiko. Penetapan toleransi dan limit risiko telah memperhatikan tingkat risiko yang akan diambil dan strategi secara keseluruhan.

Perihal penetapan limit didasarkan atas limit secara keseluruhan, limit per jenis risiko, dan limit per aktivitas fungsional tertentu yang memiliki eksposur risiko disesuaikan dengan kompleksitas dan usaha Bank serta kepatuhan terhadap ketentuan yang berlaku. Sedangkan, dalam penyusunan dan pengajuan limit diusulkan oleh unit kerja (*risk taking unit*) dan disampaikan kepada *Risk Management/Integrated* untuk dievaluasi dan diajukan kepada Komite Manajemen Risiko. Selanjutnya, toleransi dan limit risiko direkomendasikan kepada Direktur Utama untuk mendapatkan persetujuan dengan sepengetahuan Dewan Komisaris.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian, dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko meliputi tahapan Identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko yang dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya risiko serta dampaknya terhadap Bank.

Active Monitoring of Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors play active roles in implementing risk management, such as providing clear directions, conducting active monitoring and mitigation, and continuously improving risk management culture at the Bank. The Board of Commissioners performs the function of monitoring and evaluating risk management policies and strategies assisted by the Risk Monitoring Committee. Meanwhile, the Board of Directors is assisted by the Risk Management Committee and several other committees in preparing and implementing risk management policies and strategies.

Adequacy of Policies, Procedures, and Limit Establishment of Risk Management

The Bank's operational activities are supported by risk management framework that includes policies and procedures for implementing risk management in line with the Bank's vision, mission, business strategy, risk appetite, and risk tolerance, as well as limits without compromising the Bank's capital ability to absorb risk exposure.

The policies and procedures for implementing risk management are written directions for the Bank's functional activities, which in their preparation have also considered the complexity of business activities, risk profile, interrelationship between risks, and regulations set by the authorities, and/or sound banking practices.

To control risk effectively, policies and procedures are based on risk management strategies and equipped with risk tolerances and risk limits. Determination of risk tolerance and limits by considering the level of the risk appetite and overall strategy.

Limits are determined based on overall limits, limits per type of risk, and limits per certain functional activities that have risk exposure adjusted to the Bank's complexity and business as well as compliance with applicable regulations. Whereas, limits are prepared and proposed by risk taking unit and submitted to the Risk Management/Integrated to be evaluated and proposed to the Risk Management Committee. Furthermore, risk tolerance and risk limits are recommended to the President Director for approval under acknowledgment of the Board of Commissioners.

Adequacy of Identification, Measurement, Monitoring, and Control Processes, as well as Risk Management Information System

The risk management process includes the stages of identifying, measuring, monitoring, and controlling 8 (eight) types of risk carried out in order to analyze the sources and likelihood of risks occurring and their impact on the Bank.

Proses manajemen risiko Bank meliputi:

The Bank's risk management process includes:

Identifikasi Identification	Pengukuran Measurement	Pemantauan Monitoring	Pengendalian Control
Identifikasi risiko Bank dilakukan melalui analisis terhadap seluruh jenis risiko, terutama karakteristik risiko yang melekat yang berpotensi merugikan Bank. The Bank's risk identification is carried out through analysis of all types of risks, particularly the characteristics of inherent risks that may potentially harm the Bank.	Pengukuran risiko Bank dilakukan secara berkala, baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Bank yang bertujuan untuk mengukur eksposur risiko Bank sebagai acuan didalam pengendalian risiko. The Bank's risk measurement is carried out periodically, either for products or portfolios or all business activities intended to measure the Bank's risk exposure as a reference in risk control.	Pemantauan risiko Bank antara lain mencakup konsistensi pelaksanaan dengan kebijakan dan prosedur yang ditetapkan dan peraturan terkait eksternal lainnya. Pemantauan didukung oleh sistem informasi manajemen risiko dan disesuaikan dengan kebutuhan dalam rangka penerapan manajemen risiko yang efektif. The Bank's risk monitoring includes consistency of implementation with the established policies and procedures and other related external regulations. Monitoring is supported by the risk management information system, which is tailored to needs in order to implement effective risk management.	Pengendalian risiko Bank dilakukan antara lain dengan memberikan tindak lanjut atas risiko yang bersifat material dan signifikan, pengawasan melekat, dan pelaksanaan audit internal secara berkala. The Bank's risk control is carried out by following up on material and significant risks, attached monitoring, and conducting internal audits periodically.

Penerapan proses manajemen risiko didukung oleh sistem informasi yang memadai dan dikembangkan sesuai dengan kebutuhan Bank dalam rangka penerapan manajemen risiko yang efektif. Sistem informasi manajemen risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank, serta adaptif terhadap perubahan.

The risk management process is supported by information system that is adequate and developed in accordance with the Bank's needs in order to implement effective risk management. The risk management information system and the information generated are adapted to the characteristics and complexity of the Bank's business activities, as well as adaptive to changes.

Sistem Pengendalian Internal terhadap Penerapan Manajemen Risiko

Bank menerapkan sistem pengendalian intern secara efektif dan mengacu kepada kebijakan dan prosedur yang ditetapkan. Prinsip pemisahan fungsi harus memadai dan dilaksanakan secara konsisten. Sistem pengendalian internal dalam penerapan manajemen risiko sekurang-kurangnya mencakup:

1. Pengelolaan dan pengendalian risiko yang melekat pada kegiatan usaha Bank;
2. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
3. Peningkatan kepatuhan terhadap ketentuan yang berlaku;
4. Pengurangan dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran;
5. Peningkatan efektivitas organisasi dan meningkatkan efisiensi biaya;
6. Pengelolaan risiko agar tetap dalam batas toleransi (*risk tolerance*) dan *risk appetite* sesuai ukuran dan kompleksitas usaha;
7. Pengkajian ulang terhadap sistem informasi manajemen risiko; dan
8. Verifikasi dan pengkajian ulang secara berkala dan berkesinambungan terhadap permasalahan yang bersifat material dan tindakan untuk memperbaiki permasalahan yang terjadi.

Evaluasi terhadap efektivitas penerapan sistem pengendalian internal dilakukan secara terus menerus dan berkesinambungan agar Bank dapat memantau dan memitigasi risiko-risiko yang dihadapi secara efektif. Hasil evaluasi tersebut dijadikan dasar untuk perbaikan dan penyempurnaan sistem ataupun kebijakan pengendalian internal.

Internal Control System on Risk Management Implementation

The Bank implements an effective internal control system, which refers to the established policies and procedures. The principle of separation of functions shall be adequate and implemented consistently. The internal control system in implementing risk management must at least include:

1. Managing and controlling risk inherent in the Bank's business activities;
2. Accurate and timely reporting of financial and operational activities;
3. Improving compliance with applicable regulations;
4. Reducing the impact of financial loss, irregularities including fraud and violation;
5. Improving organization effectiveness and improving cost efficiency;
6. Managing risk in order to remain within the limits of risk tolerance and risk appetite according to the business size and complexity;
7. Reviewing the risk management information system; and
8. Verifying and reviewing material problems and actions to rectify occurring problems, periodically and continuously.

Evaluation of the effectiveness of internal control system is performed continuously and ongoing so that the Bank can monitor and mitigate the risks effectively. Such evaluation result is used as a basis for improving and refining the system and internal control policy.

Seluruh manajemen dan karyawan Bank Victoria memiliki peran dan tanggung jawab untuk menerapkan, mematuhi, serta meningkatkan sistem pengendalian internal di Bank Victoria. Hal ini tercermin dari konsep *three lines of defenses* dalam pengelolaan risiko yang telah diimplementasikan, di mana pengelolaan risiko dilakukan oleh seluruh lini organisasi.

Strategi Penerapan Manajemen Risiko

Sejalan dengan Visi dan Misi, Bank merumuskan strategi manajemen risiko sesuai dengan Rencana Bisnis Bank, diantaranya mengembangkan transformasi digital dan tetap menjaga kinerja usaha bank yang secara umum tertuang dalam Rencana Bisnis Bank dan telah disetujui oleh manajemen Bank dengan memperhatikan *risk appetite* dan *risk tolerance*. Strategi manajemen risiko disusun untuk memastikan bahwa eksposur risiko Bank berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Bank, serta peraturan perundang-undangan dan ketentuan lain yang berlaku.

Penerapan strategi manajemen risiko dilakukan untuk mendukung pencapaian Rencana Bisnis Bank, di antaranya melalui:

1. Peningkatan pengelolaan risiko Bank yang berkualitas;
2. Penyempurnaan kebijakan atas penerapan manajemen risiko Bank; dan
3. Proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko di setiap jenjang organisasi.

Strategi manajemen risiko senantiasa dilakukan Bank, baik dari segi struktur organisasi dan sumber daya manusia, kebijakan dan prosedur, maupun sistem pendukung agar sesuai dengan perkembangan aktivitas perbankan yang semakin beragam dan kompleks. Usaha tersebut dilakukan Bank agar dapat mengelola risiko yang dihadapi, melakukan upaya pencegahan atau mitigasi, serta mencadangkan modal, sehingga membantu Bank dalam merencanakan arah pertumbuhan bisnis di masa depan. Perbaikan dan peningkatan pengelolaan dilakukan melalui:

1. Menjaga eksposur risiko secara keseluruhan (*aggregate*) maupun per jenis risiko dengan mempertimbangkan keterkaitan antar risiko;
2. Evaluasi dan penyempurnaan pengukuran risiko secara berkala atau sewaktu-waktu apabila diperlukan untuk memastikan kesesuaian akurasi, kewajaran, serta prosedur yang digunakan untuk mengukur risiko; dan
3. Analisa dan evaluasi kecenderungan terhadap perubahan faktor-faktor yang memengaruhi kinerja Bank, baik faktor internal maupun eksternal.

Pada prinsipnya, pengelolaan risiko dilakukan secara proaktif guna mencapai pertumbuhan kinerja keuangan maupun kelangsungan bisnis Bank yang sehat dan berkelanjutan serta memelihara tingkat *risk adjusted return* secara optimal sesuai dengan *risk appetite* yang ditetapkan.

All management and employees of Bank Victoria have the role and responsibility to implement, comply with, and improve the internal control system at Bank Victoria. This is reflected in the concept of three lines of defenses in risk management that has been implemented, where risk management is carried out by all lines of the organization.

Risk Management Implementation Strategy

In line with the Vision and Mission, the Bank formulates a risk management strategy in accordance with the Bank's Business Plan, including developing digital transformation and maintaining the Bank's business performance, which is generally stated in the Bank's Business Plan and has been approved by the Bank Management by considering the risk appetite and risk tolerance. The risk management strategy is established to ensure that the Bank's risk exposure is at or below the level of risk exposure established in accordance with the Bank's internal policies and procedures, as well as other applicable laws and regulations.

Implementation of risk management strategy is conducted to support the achievement of the Bank's Business Plan, among others through:

1. Improving the Bank's risk management quality;
2. Improvement of Bank risk management implementation policies; and
3. The process of identifying, measuring, monitoring, and controlling risks at every level of the organization.

The Bank constantly performs risk management strategy, either on the organizational structure and human resources, policy and procedure, or on the supporting system to be in line with the development of banking's activities that are more various and complex. The effort is made by the Bank in order to manage the risks, to prevent and mitigate, and to reserve capital to assist the Bank in planning the future direction of the business growth. Improvement and refinement of risk management are conducted as follows:

1. Maintaining an aggregate risk exposure or per type of risk by considering the interrelationships among the risks;
2. Evaluating and refining the risk measurement on a regular basis or at any time as necessary to ensure conformity of accuracy, reasonableness, and procedures used to measure risks; and
3. Analyzing and evaluating trends towards changes in factors affecting the Bank's performance, both internal and external factors.

In principle, risk management is carried out proactively in order to achieve sound and sustainable growth in financial performance and business continuity of the Bank and to maintain an optimal level of risk adjusted return in accordance with the established risk appetite.

Struktur Tata Kelola Risiko

Penerapan manajemen risiko bermanfaat untuk melakukan analisis kemungkinan adanya risiko yang akan dihadapi saat ini maupun yang akan datang. Dalam praktiknya, Bank secara berkala melakukan kaji ulang melalui evaluasi kepada unit kerja. Evaluasi dilakukan dengan tujuan agar Bank mampu mengidentifikasi setiap risiko yang berpotensi muncul dan berdampak signifikan. Proses evaluasi pelaksanaan manajemen risiko menggunakan pendekatan berbasis risiko dan dilakukan oleh *Risk Management*, bekerja sama dengan seluruh unit kerja.

Secara internal, efektivitas penerapan manajemen risiko juga didukung oleh unit independen lainnya seperti *Compliance & System Procedure Division*, *SKAI & Anti Fraud Division* dan Komite pendukung. Dalam hal ini, *Compliance & System Procedure Division* melakukan fungsinya untuk memastikan kebijakan dan penerapan manajemen risiko telah sesuai ketentuan yang berlaku.

Sementara itu, SKAI secara rutin melakukan peninjauan ulang dan audit terhadap penerapan manajemen risiko Bank berdasarkan *risk-based audit* dengan tujuan sebagai pengendalian internal serta perbaikan penerapan manajemen risiko secara terus menerus. Adapun evaluasi efektivitas sistem manajemen risiko secara eksternal dilakukan oleh auditor eksternal maupun regulator.

Komite-Komite pendukung atau Komite yang membantu Dewan Komisaris di antaranya Komite Pemantau Risiko melakukan evaluasi terhadap kebijakan dan pengawasan, memberi masukan dan rekomendasi kepada Dewan Komisaris dalam rangka fungsi pengawasan, serta melakukan perbaikan atau penyempurnaan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan manajemen risiko.

Evaluasi penerapan manajemen risiko ditinjau dan dikomunikasikan melalui rapat-rapat secara berkala seperti melalui rapat Komite Manajemen Risiko.

Stress Test

Bank melakukan *stress test* secara berkala dan berkelanjutan untuk mengidentifikasi kemungkinan kejadian atau perubahan pada kondisi-kondisi ekonomi di masa depan yang dapat menimbulkan kerugian ekonomis terhadap Bank. Di mana tujuan utama dari *stress test* adalah untuk mengevaluasi kecukupan modal bank untuk menyerap potensial kerugian besar yang dapat timbul dan untuk mengidentifikasi langkah-langkah yang perlu dilakukan untuk mengurangi risiko dan menjaga modal pada tingkat yang aman. Secara umum, skenario dalam pelaksanaan *stress test* mempertimbangkan perubahan pada beberapa variabel makroekonomi seperti suku bunga, tingkat inflasi, produk domestik bruto, nilai tukar, dan lainnya. Sedangkan, *stress test* secara spesifik menggunakan asumsi dari internal Bank, seperti penarikan dana besar-besaran atau penurunan kualitas kredit.

Risk Governance Structure

Risk management is useful to analyze the possible risks that may be faced in the present or future. The Bank periodically reviews by evaluating the work units. The evaluation is conducted with the aim of enabling the Bank to identify any potential risks that may arise and have a significant impact. Risk management evaluation process uses risk-based approach and is performed by Risk Management, in coordination with all the work units.

Internally, the effectiveness of risk management implementation is also supported by other independent units such as the Compliance & System Procedure Division, SKAI & Anti Fraud Division and the Supporting Committee. In this matter, the Compliance performs its function to ensure that risk management policies and implementation are in accordance with the applicable regulations.

Whereas, the SKAI regularly reviews and audits the Bank's risk management implementation on a risk-based audit principle with the objective as internal control and continuous improvement of risk management implementation.

The supporting Committees or Committees assisting the Board of Commissioners, such as the Risk Monitoring Committee, evaluate the policies and supervision, provide input and recommendations to the Board of Commissioners in the framework of supervisory function, as well as improve and refine the risk management implementation based on its evaluation results.

Evaluation of risk management implementation is reviewed and communicated through regular meetings such as through the Risk Management Committee's meetings.

Stress Test

The Bank periodically and continuously conducts stress tests to identify possible events or changes in economic conditions in the future that may cause economic losses to the Bank. The main purpose of stress test is to evaluate the adequacy of bank capital to absorb potential large losses that can arise and to identify steps that need to be taken to reduce risk and maintain capital at a safe level. In general, the scenario in the implementation of the stress test considers changes in several macroeconomic variables such as interest rates, inflation rates, gross domestic product, exchange rates, and others. Meanwhile, stress test specifically uses assumptions from the Bank's internal, such as large-scale withdrawals or a decline in loan quality.

Struktur Organisasi Risk Management

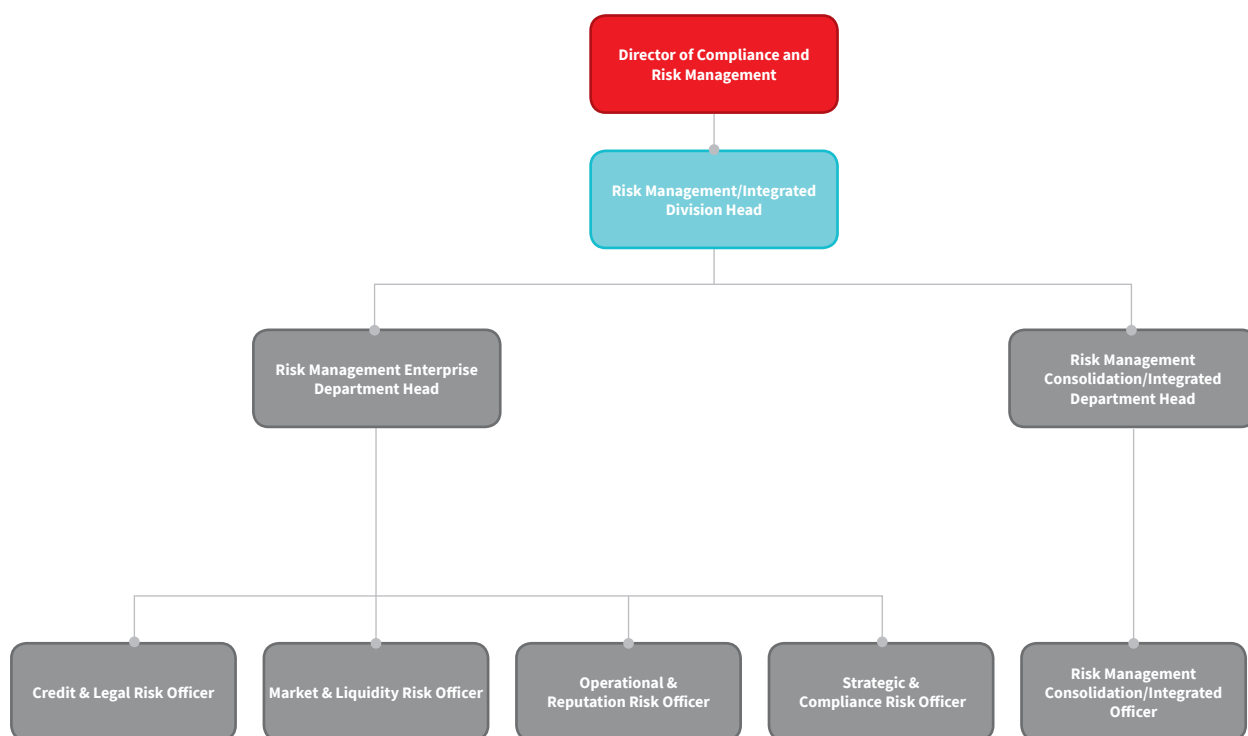
Bank Victoria memiliki struktur organisasi *Risk Management* yang memadai untuk mendukung penerapan manajemen risiko. Struktur organisasi *Risk Management* Bank dijelaskan sebagai berikut.

1. Komite Pemantau Risiko sebagai organ yang membantu Dewan Komisaris, seperti dalam rangka mengevaluasi pelaksanaan kebijakan manajemen risiko di tingkat eksekutif;
2. Komite Manajemen Risiko merupakan komite eksekutif di bawah Direksi; dan
3. *Risk Management* merupakan satuan kerja independen terhadap satuan kerja operasional (*risk taking unit*) dan satuan kerja yang melaksanakan fungsi pengendalian internal yang bertanggung jawab kepada Direktur yang membawahi manajemen risiko.

Risk Management Organizational Structure

Bank Victoria has an adequate Risk Management organizational structure to support the implementation of risk management. The Bank's Risk Management organizational structure is as follows.

1. The Risk Monitoring Committee is an organ that assists the Board of Commissioners, for the purpose of evaluating the implementation of risk management policies at executive level;
2. The Risk Management Committee is an executive committee under the Board of Directors; and
3. The Risk Management is an independent work unit against the operational work unit (*risk-taking unit*) and a work unit that performs internal control function that is responsible to the Director in charge of risk management.



Komite Pemantau Risiko

Uraian terkait Komite Pemantau Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Komite Manajemen Risiko

Uraian terkait Komite Manajemen Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Risk Management/Integrated

Risk Management/Integrated merupakan satuan kerja independen terhadap satuan kerja operasional dan satuan kerja yang melaksanakan fungsi pengendalian internal. *Risk Management/Integrated* dipimpin oleh seorang Kepala Divisi dan bertanggung jawab langsung kepada Direktur Kepatuhan dan Manajemen Risiko.

Risk Monitoring Committee

Description of the Risk Monitoring Committee can be seen in the Corporate Governance chapter of this Annual Report.

Risk Management Committee

Description of the Risk Management Committee can be seen in the Corporate Governance chapter of this Annual Report.

Risk Management/Integrated

The Risk Management/Integrated is an independent work unit against operational work units and a work unit performing internal control functions. The Risk Management/Integrated is led by a Division Head who is directly responsible to the Director of Compliance and Risk Management.

Risk Management/Integrated bekerja sama dengan seluruh unit bisnis dan unit pendukung untuk membangun proses secara komprehensif dalam identifikasi, pengukuran, pemantauan, pengendalian risiko dan sistem informasi, *Risk Management/Integrated* menjadi mitra strategis dari unit-unit bisnis guna mengoptimalkan pendapatan dan meminimalisir potensi kerugian dari aktivitas fungsional operasional Bank.

Pedoman *Risk Management/Integrated*

Dalam melaksanakan tugas dan tanggung jawabnya, *Risk Management/Integrated* mengacu pedoman Kebijakan dan Pedoman Umum Manajemen Risiko Bank Victoria pada tanggal 30 September 2022.

Tugas dan Tanggung Jawab *Risk Management/Integrated*

Tugas dan tanggung jawab *Risk Management/Integrated* meliputi:

1. Memantau pelaksanaan strategi manajemen risiko yang telah disetujui oleh Direksi;
2. Mengkaji ulang secara berkala terhadap proses manajemen risiko;
3. Memantau posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*;
4. Mengkaji usulan aktivitas dan/atau produk baru;
5. Memberikan rekomendasi kepada satuan kerja operasional (*risk taking unit*) dan/atau kepada Komite Manajemen Risiko sesuai kewenangan yang dimiliki, antara lain memuat rekomendasi yang terkait dengan besaran atau maksimum eksposur risiko yang wajib dipelihara oleh Bank;
6. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus, juga kepada Komite Manajemen Risiko secara berkala; dan
7. Melakukan evaluasi terhadap akurasi validitas data yang digunakan dalam mengukur risiko untuk keperluan intern.

HERMAWAN

Kepala Divisi *Risk Management/Integrated*

Head of Risk Management/Integrated Division



Kewarganegaraan
Nationality
Indonesia / Indonesian



Tempat Lahir
Place of Birth
Jakarta



Usia
Age
52 tahun / years old



Domisili
Domicile
Jakarta

Dasar Hukum Penunjukkan

Surat Keputusan Direksi No. 010/SK-DIR/HCM/07/15 tanggal 2 Juli 2015.

Riwayat Pendidikan

- Diploma III dari Akademi Borobudur, Jakarta (1992);
- Sarjana Ekonomi dari Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia, Jakarta (1995); dan
- Magister Manajemen dari Sekolah Tinggi Ilmu Manajemen Labora, Jakarta (1997).

Rangkap Jabatan Saat Ini

Tidak ada.

Riwayat Jabatan Sebelumnya

Memiliki pengalaman kerja dalam industri perbankan sejak tahun 1990 dan memegang beberapa posisi penting di antaranya:

- Pejabat Risiko Suku Bunga PT Bank UIB (2005-2006);
- Pimpinan Kelompok Strategi Perencanaan & Pengembangan Organisasi PT Bank Akita (2007-2009);
- Kepala Satuan Kerja Manajemen Risiko PT Bank Jasa Jakarta (2009-2013); dan
- Kepala Divisi Manajemen Risiko Bank Victoria (2013-2015).

Legal Basis of Appointment

Board of Directors' Decision Letter No. 010/SK-DIR/HCM/07/15 dated 2 July 2015.

Education

- Diploma III from Borobudur Academy, Jakarta (1992);
- Bachelor of Economics from Sekolah Tinggi Ilmu Ekonomi Yayasan Administrasi Indonesia, Jakarta (1995); and
- Master of Management from Labora College of Management Sciences, Jakarta (1997).

Current Concurrent Positions

None.

History of Previous Positions

Has work experience in the banking industry since 1990 and held several important positions including:

- Interest Rate Risk Officer of PT Bank UIB (2005-2006);
- Leader of Organizational Planning & Development Strategy Group of PT Bank Akita (2007-2009);
- Head of Risk Management Division of PT Bank Jasa Jakarta (2009-2013); and
- Head of Risk Management Division of Bank Victoria (2013-2015).

The Risk Management/Integrated partners with all business units and supporting units to build a comprehensive process of identification, measurement, monitoring, control of risk and information systems. The Risk Management/Integrated becomes a strategic partner of the business units to optimize revenue and minimize potential losses from the Bank's operational functional activities.

Risk Management/Integrated Guidelines

In performing its duties and responsibilities, Risk Management/Integrated refers to the Risk Management Policies and General Guidelines of Bank Victoria dated 30 September 2022.

Duties and Responsibilities of Risk Management/Integrated

The duties and responsibilities of the Risk Management/Integrated include:

1. Monitoring the implementation of risk management strategy that has been approved by the Board of Directors;
2. Periodically reviewing the risk management process;
3. Monitoring the overall risk position (*composite*), per type of risks, per type of functional activity, and performing *stress testing*;
4. Reviewing proposals of new activity and/or product;
5. Providing recommendation to the operational work unit (*risk taking unit*) and/or to the Risk Management Committee, in accordance with its authority, among others, recommendations related to the amount or maximum risk exposure that must be maintained by the Bank;
6. Preparing and delivering the risk profile report to the President Director or Director specifically in charge of, and also the Risk Management Committee periodically; and
7. Evaluating the data validity accuracy used in measuring risk for internal purposes.

Sertifikasi

- *International Certificate in Banking Risk and Regulation (ICBRR)* dari Global Association of Risk Professionals-Badan Sertifikasi Manajemen Risiko (GARP-BSMR) (2009);
- Sertifikasi Manajemen Risiko Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2020-2022); dan
- Sertifikasi Kepatuhan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2022-2025).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali, baik langsung maupun tidak langsung sampai kepada pemilik individu.

Kemilikan Saham di Bank Victoria

Tidak ada.

Certification

- International Certificate in Banking Risk and Regulation (ICBRR) from the Global Association of Risk Professionals-Risk Management Certification Agency (GARP-BSMR) (2009);
- Risk Management Certification Level 4 from the Banking Profession Certification Institute (2020-2022); and
- Compliance Certification Level 1 from the Banking Profession Certification Institute (2022-2025).

Affiliation Relationship

Does not have any affiliation with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders, either directly or indirectly up to the individual owners.

Share Ownership in Bank Victoria

None.

Komposisi dan Sertifikasi Manajemen Risiko

Bank telah mengikutsertakan jajaran manajemen untuk berpartisipasi dalam program sertifikasi manajemen risiko serta memberikan pelatihan penyegaran (*refreshment training*) terhadap pihak yang telah lulus program sertifikasi manajemen risiko. Informasi terkait sertifikasi manajemen risiko di tahun 2022, sebagai berikut.

Risk Management Composition and Certification

The Bank registered the management to participate in a risk management certification program, also conducted refreshment training for all parties who have passed the risk management certification program. The information related to the risk management certification in 2022 is as follows.

Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Others	Total
I	-	-	2	196	198
II	1	-	-	138	139
III	-	-	15	99	114
IV	-	-	12	2	14
V	2	5	1	-	8
Total	3	5	30	435	473

Laporan Singkat Pelaksanaan Kegiatan Tugas Risk Management/Integrated Tahun 2022

Risk Management/Integrated telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2022, sebagai berikut.

1. Mendukung dan mengembangkan efektivitas budaya risiko di setiap jenjang organisasi Bank;
2. Memantau kebijakan dan strategi manajemen risiko yang telah disetujui Direksi, di antaranya eksposur risiko secara keseluruhan (*composite*), per jenis risiko maupun per aktivitas fungsional dan kepatuhan terhadap toleransi risiko dan limit yang ditetapkan, seperti tercermin dalam Laporan Profil Risiko;
3. Melakukan kaji ulang terhadap profil risiko, faktor rentabilitas, faktor permodalan, dan eksposur risiko yang melekat pada Satuan Kerja Operasional;
4. Memantau eksposur risiko dan kepatuhan terhadap toleransi risiko dan limit yang telah ditetapkan, di antaranya melalui laporan maupun Komite Manajemen Risiko, serta melakukan *stress testing*, baik dengan skenario spesifik maupun skenario pasar;

Brief Report on the Implementation of Risk Management/Integrated' Duties in 2022

The Risk Management/Integrated carried out its duties and responsibilities throughout 2022, as follows.

1. Supporting and developing the effectiveness of risk culture at every level of the Bank's organization;
2. Monitoring risk management policies and strategies that have been approved by the Board of Directors, including risk exposure in overall (*composite*), per type of risk, and per functional activity, and compliance with the established risk tolerances and limits, as reflected in the Risk Profile Report;
3. Reviewing the risk profile, earnings factor, capital factor, and risk exposure inherent in the Operational Unit;
4. Monitoring risk exposure of and compliance with the established risk tolerances and limits, including through reports and the Risk Management Committee, as well as conducting stress testing, with specific scenarios and market scenarios;

- Memberikan rekomendasi sesuai kewenangan yang dimiliki, di antaranya mengenai hasil evaluasi profil risiko inheren, kajian kredit dan limit kredit, *Limit Earning at Risk* (EaR), dan *peer group* Bank; serta
- Menyusun dan menyampaikan Laporan Profil Risiko sesuai peraturan yang berlaku, baik kepada pihak eksternal maupun internal yaitu kepada Direktur Utama, Direktur Manajemen Risiko dan Kepatuhan, Komite Manajemen Risiko, serta Otoritas Pengawas Bank secara berkala.

Pelatihan dan/atau Peningkatan *Risk Management/Integrated*

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh *Risk Management/Integrated* dapat dilihat sebagai berikut.

- Providing recommendations in accordance with its authority, including regarding the evaluation results of inherent risk profiles, credit reviews and credit limits, Limits of Earning at Risk (EaR), and Bank's peer groups; and
- Preparing and submitting Risk Profile Reports in accordance with the applicable regulations, both to external and internal parties, namely to the President Director, Director of Risk Management and Compliance, Risk Management Committee, and Bank Supervisory Authorities on a regular basis.

Risk Management/Integrated Training and/or Development Programs

Information related to training and/or development programs attended by the Risk Management/Integrated can be seen below.

Jenis Pelatihan Type of Training	Materi Material	Penyelenggara Organizer	Waktu Schedule
<i>Training Inhouse</i> In-house Training	<i>Leadership and Commitment on Execution</i>	Internal Bank dan Armand B Arief Bank's Internal and Armand B Arief	Januari 2022 January 2022
<i>Seminar Public</i> Public Seminar	Implementasi Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum: Kewajiban Bank dalam Menyusun Metodologi Mekanisme Penentuan Produk Baru Implementation of Financial Services Authority Regulation No. 13/POJK.03/2021 on Administration of Commercial Bank Products: Bank's Obligations in Preparing Mechanism for New Product Determination	Bankers Association for Risk Management	Januari 2022 January 2022
<i>Training Inhouse</i> In-house Training	<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> Digital Transformation and Banking Cyber Crime Handling	Maisa Edukasi	Februari 2022 February 2022
<i>Refreshment</i>	Jurus Baru Memberdayakan <i>Governance, Risk, Compliance</i> dan <i>Risk Appetite Statement</i> pada Masa Pandemi New Ways to Empower Governance, Risk, Compliance, and Risk Appetite Statements during the Pandemic Period	Asta Consulting	Februari 2022 February 2022
<i>Seminar Public</i> Public Seminar	Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Cyber Crime and Security Enhancement in the Financial Services Industry	Otoritas Jasa Keuangan Institute	Maret 2022 March 2022
<i>Training Inhouse</i> In-house Training	<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
<i>Training Public</i> Public Training	<i>Blockchain in Banking and Financial Services</i>	PT Dijital Enterprize Indonesia	Juni 2022 June 2022
<i>Training Inhouse</i> In-house Training	<i>Whistleblowing System</i>	Internal Bank Bank's Internal	Juni 2022 June 2022
<i>Training Inhouse</i> In-house Training	<i>Sosialisasi New Human Resource Information System</i> Dissemination on New Human Resource Information System	Internal Bank Bank's Internal	September 2022
<i>Training Public</i> Public Training	<i>Indonesia Risk Management Outlook 2023</i>	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institution	November 2022
<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
<i>Training Inhouse</i> In-house Training	<i>Recover and Stronger</i>	Internal Bank Bank's Internal	Desember 2022 December 2022

PENGUNGKAPAN EKSPOSUR RISIKO

Disclosure of Risk Exposure

Bank menyadari bahwa risiko akan berdampak pada kegiatan usaha Bank dan bagi pemangku kepentingan akan meningkatkan kebutuhan praktek GCG serta fungsi identifikasi, pengukuran, pemantauan, dan pengendalian risiko bank. Pengelolaan risiko Bank tidak terlepas dari faktor-faktor internal dan eksternal yang mencakup namun tidak terbatas pada bisnis Bank dan ketentuan regulator.

The Bank recognizes that risks will affect the Bank's business activities and stakeholders, that will increase the needs for GCG practices, as well as the Bank's risk identification, measurement, monitoring, control functions. Bank risk management is inseparable from internal and external factors which include but are not limited to the Bank's business and regulatory provisions.

Risiko Kredit

Risiko kredit adalah risiko yang terjadi akibat kegagalan debitur dan/atau pihak lawan (*counterparty*) dalam memenuhi kewajibannya.

Tujuan dari manajemen risiko kredit adalah untuk memastikan aktivitas penyediaan dana Bank tidak terekspos pada risiko kredit yang dapat menimbulkan kerugian pada Bank.

Penerapan Manajemen Risiko Kredit

1. Struktur Organisasi Manajemen Risiko Kredit

Penerapan manajemen risiko kredit di Bank Victoria dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit sebagai berikut.

- a. Dewan Komisaris, berperan dalam menyetujui rencana kredit tahunan Bank dan mengawasi pelaksanaannya, menyetujui kebijakan perkreditan bank, meminta penjelasan dan tanggung jawab kepada Direksi jika dalam pelaksanaan pemberian kredit terdapat penyimpangan dari kebijakan yang telah ditetapkan;
- b. Direksi, berperan dalam menyusun rencana dan kebijakan perkreditan, memastikan kepatuhan Bank terhadap ketentuan perundang-undangan dan peraturan yang berlaku di bidang perkreditan dan kebijakan perkreditan, serta melaporkan kepada Dewan Komisaris mengenai pelaksanaan rencana perkreditan, penyimpangan dalam pelaksanaan pemberian kredit, perkembangan kualitas portofolio kredit dan kredit dalam pengawasan khusus atau bermasalah;
- c. Divisi Bisnis, merupakan unit yang memberikan usulan dan menjalankan aktivitas pemberian kredit atau penyediaan dana dan melaksanakan pengawasan debitur dalam perhatian khusus;
- d. Divisi *Credit Risk Review*, adalah unit yang melakukan analisa dan evaluasi terhadap memorandum analisa kredit dan membuat rekomendasi terhadap proposal yang diusulkan oleh Divisi Bisnis;
- e. Divisi *Loan & Trade Operations*, bertanggung jawab atas operasional perkreditan;
- f. *Credit Legal Unit*, bertanggung jawab atas keabsahan dokumen dan legalitas agunan;

Credit Risk

Credit risk is the risk occurred due to the failure of debtors and/or counterparties in meeting their obligations.

The purpose of credit risk management is to ensure that the activity of providing Bank funds is not exposed to credit risk that can cause losses to the Bank.

Credit Risk Management Implementation

1. Organizational Structure of Credit Risk Management

The implementation of credit risk management at Bank Victoria is carried out through the design of an organizational structure that describes the involvement of all parties related to credit risk management as follows.

- a. The Board of Commissioners, plays a role in approving the Bank's annual credit plan and supervising its implementation, approving the bank's credit policy, asking for explanation and accountability from the Board of Directors if there is a deviation from the stipulated policy in the provision of credit;
- b. The Board of Directors, plays a role in preparing credit plans and policies, ensuring the Bank's compliance with the laws and regulations applicable in credit sector and credit policies, and reporting to the Board of Commissioners on credit plan implementation, irregularities in the implementation of credit extension, development of credit and credit portfolio quality under special mention or non-performing;
- c. Business Division, is a business unit proposing and implementing loan distribution activity or provision of funds and supervising debtors under special mention;
- d. Credit Risk Review Division, is a unit that performs analysis and evaluation of credit analysis memorandum and makes recommendations to proposals proposed by the Business;
- e. Loan & Trade Operations Division, is a unit responsible for credit operations;
- f. Credit Legal Unit, is a unit responsible for document validity and collateral legality;

- g. Divisi *Corporate Legal*, sebagai pemberi opini dan meninjau standar baku perjanjian kredit;
- h. Divisi *Special Asset Management*, berfungsi untuk melakukan penanganan debitur bermasalah dan penyelesaian aset bermasalah, serta restrukturisasi kredit bermasalah;
- i. Divisi *Compliance, Anti-Money Laundering (AML)/Integrated and System Procedure*, berfungsi untuk menjaga kepatuhan Bank dalam penyediaan dana; dan
- j. Divisi *Risk Management/Integrated*, berfungsi melakukan pemantauan terhadap risiko yang melekat pada manajemen risiko kredit dan stress test untuk melihat dampak aktivitas perkreditan terhadap kecukupan modal bank.

Selain itu, Bank juga dibantu oleh komite-komite eksekutif seperti:

- a. Komite Kredit, merupakan suatu komite yang memegang kewenangan untuk melakukan keputusan kredit termasuk restrukturisasi kredit; dan
 - b. Komite Kebijakan Perkreditan memiliki fungsi pokok untuk memberikan masukan atas kebijakan perkreditan, mengawasi penerapan atas kebijakan agar berjalan konsisten, dan menetapkan hal-hal yang terkait dengan keputusan bisnis yang bersifat *irregularities*
2. Strategi Manajemen Risiko untuk Aktivitas yang Memiliki Eksposur Risiko Kredit yang Signifikan
- Bank merumuskan strategi manajemen risiko disesuaikan strategi bisnis secara keseluruhan dengan memperhatikan *risk appetite* dan *risk tolerance*. Strategi manajemen risiko disusun untuk memastikan bahwa eksposur risiko dikelola secara terkendali sesuai dengan kebijakan kredit, prosedur internal, peraturan dan perundang-undangan, serta ketentuan lain yang berlaku.

Strategi manajemen risiko untuk aktivitas yang memiliki eksposur risiko kredit telah disusun dan ditetapkan oleh Bank dengan mempertimbangkan:

- a. Ketentuan regulator dan Rencana Bisnis Bank;
 - b. Pertumbuhan ekonomi disesuaikan dengan perkiraan pertumbuhan ekonomi makro;
 - c. Proyeksi pertumbuhan kredit industri perbankan; dan
 - d. Prinsip kehati-hatian serta prinsip perbankan yang sehat dalam penyaluran kredit.
3. Kebijakan Pengelolaan Risiko Konsentrasi Kredit
- Bank mengelola risiko konsentrasi kredit dan/atau dengan melakukan diversifikasi portofolio kredit dan penyebaran risiko yang timbul dari berbagai sektor industri atau sektor ekonomi. Terkait hal ini, Bank melakukan:
- a. Penetapan limit berdasarkan sektor ekonomi atas analisa makro ekonomi dan karakteristik Bank yang dituangkan dalam Rencana Bisnis Bank;
 - b. Analisa risiko konsentrasi kredit dilakukan sesuai portofolio yang dikelola Bank dengan mempertimbangkan berbagai dampak perubahan dari indikator ekonomi yang dapat memengaruhi pemberian kredit pada sektor ekonomi tertentu; dan
 - c. Analisa pergerakan *non-performing loan* pada tiap sektor bisnis dan industri.

- g. Corporate Legal Division, is a unit that provides opinions and reviews loan agreement standards;
- h. Special Asset Management Division serves to handle non-performing debtors and settlement of non-performing assets, and restructuring of non-performing loans;
- i. Compliance, Anti-Money Laundering (AML)/Integrated and System Procedure Division serves to maintain the Bank's compliance on the provision of funds; and
- j. Risk Management/Integrated Division serves to monitor the risks inherent in credit risk management and stress tests to see the impact of credit activities on the Bank's capital adequacy.

Furthermore, the Bank is also assisted by executive committees such as:

- a. Credit Committee, is a Committee holding credit authority to make credit decision, including credit restructuring; and
 - b. Credit Policy Committee serves as a Committee whose main function is to provide input on credit policies, supervise the implementation of policies so that they run consistently and determine matters related to business decisions that are irregular
2. Risk Management Strategy for Activities with Significant Credit Risk Exposure
- The Bank formulates a risk management strategy according to the overall business strategy with respect to the risk appetite and risk tolerance. The risk management strategy is prepared to ensure that the risk exposure is managed in control according to the credit policies, internal procedures, the prevailing laws and regulations, and other applicable provisions.

The risk management strategy for activities with credit risk exposure has been prepared and stipulated by the Bank under the following considerations:

- a. Regulatory provisions and the Bank's Business Plan;
 - b. Economic growth which is adjusted to macroeconomic growth estimates;
 - c. Projected loan growth of banking industry; and
 - d. Prudential principles and sound banking principles in lending.
3. Credit Concentration Risk Management Policy
- The Bank manages the credit concentration risk by diversifying its credit portfolio and spreading the risks arising from various industrial sectors or economic sectors. Regarding this matter, the Bank conducts:
- a. Determination of limit based on the economic sector of the macroeconomic analysis and the Bank's characteristics set forth in the Bank's Business Plan;
 - b. The credit concentration risk analysis is conducted according to the portfolio managed by the Bank by considering the various impacts of changes of economic indicators that may affect lending on certain economic sectors; and
 - c. Analysis of the movement of non-performing loans in each business and industry sector.

4. Pengukuran dan Pengendalian Risiko Kredit

Pengukuran dan pengendalian risiko kredit seperti:

- Pengelolaan risiko kredit yang dilakukan oleh Bank secara terus-menerus dan berkesinambungan melalui pengkinian kebijakan, sistem, dan prosedur mengenai penyediaan dana secara berkala, limit kredit per sektor, kualitas kredit secara keseluruhan maupun per sektor, dan penyelamatan/ penyelesaian kredit bagi debitur yang bermasalah;
- Pemisahan wewenang dan tanggung jawab dalam rangka pengendalian risiko kredit; dan
- Stress testing* risiko kredit untuk menilai ketahanan modal Bank dalam menghadapi penurunan kualitas kredit debitur.

5. Tagihan yang Jatuh Tempo dan Tagihan yang Mengalami Penurunan Nilai/*Impairment*

Bank menerapkan kebijakan tentang tagihan yang jatuh tempo dan tagihan yang mengalami penurunan nilai atau *impairment*, yang meliputi:

- Tagihan yang telah jatuh tempo, merupakan tagihan yang telah jatuh tempo lebih dari 90 hari, baik atas pembayaran pokok dan/atau pembayaran bunga; dan
- Tagihan yang mengalami penurunan nilai, yaitu suatu kondisi di mana terdapat bukti objektif terjadinya peristiwa yang merugikan sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal kredit tersebut, dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa datang atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara handal.

6. Pendekatan yang Digunakan dalam Pembentukan Cadangan Kerugian Penurunan Nilai

Dalam mengestimasi cadangan kerugian penurunan nilai (CKPN) atas aset keuangan, Bank telah menerapkan Pernyataan Standar Akuntansi Keuangan (PSAK) 71 tentang “Instrumen Keuangan” sejak tanggal 1 Januari 2020. Dalam PSAK 71 ini memperkenalkan metode kerugian kredit ekspektasian dalam mengukur kerugian instrumen keuangan akibat penurunan nilai instrumen keuangan yang merupakan konvergensi *International Financial Accounting Standard 9 – Financial Instrument* di Indonesia, di mana dalam PSAK 71 menggunakan prinsip *Forward-Looking Expected Credit Loss (ECL)*.

Permodelan parameter yang digunakan Bank seperti *Probability of Default*, *Loss Given Default*, dan *Exposure at Default* komponen perhitungan kerugian kredit ekspektasian.

Dalam menghitung kerugian kredit ekspektasian, Bank memperhitungkan pengaruh dari beberapa *macroeconomic forecast* dalam permodelan *impairment* di PSAK 71.

CKPN dalam PSAK 71 memiliki 3 (tiga) *stages* berdasarkan tingkat risiko dari rendah hingga tinggi yang diklasifikasi sebagai berikut:

- Stage 1 (Performing)*
Tidak ada peningkatan risiko kredit dan aset keuangan. Contohnya, pinjaman yang tidak pernah terlambat dalam pembayaran. *Expected Credit Loss (ECL)* diperkirakan dalam waktu 12 bulan;
- Stage 2 (Under-Performing)*

4. Credit Risk Measurement and Control

Credit risk measurement and control is such as:

- Continuous and sustainable management of credit risk by the Bank through regularly updating the policies, systems, and procedures on the provision of funds, credit limit per sector, credit quality as a whole and per sector, and credit rescue/settlement for nonperforming debtors;
- Separating the authority and responsibility for credit risk control; and
- Stress testing of credit risk to assess the Bank's capital resilience in handling decreasing quality of debtors' credit.

5. Matured Receivable and Impaired Receivable

The Bank implements policies on matured receivables and impaired receivables, which include:

- Matured receivable is a bill that has been overdue more than 90 days, either on the principal payment and/or interest payment; and
- Impaired receivable is a condition in which there is objective evidence of an adverse event occurring as a result of one or more events occurring after the initial recognition of such credit, and such adverse event has an impact on the estimated future cash flow of a financial asset or group of financial assets that can be estimated reliably.

6. Approach Used in the Formation of Allowance for Impairment Losses

In estimating allowance for impairment losses (CPKN) on financial assets, the Bank has implemented Statement of Financial Accounting Standard (PSAK) 71 on “Financial Instrument” since 1 January 2020. PSAK 71 introduces a method for the expected credit losses in measuring financial instrument losses due to impairment of financial instruments, which is the convergence of International Financial Accounting Standard 9 - Financial Instruments in Indonesia, and in PSAK 71, the principle of Forward-Looking Expected Credit Loss (ECL) is used.

The modeling parameters used by the Bank include Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD), components for calculating expected credit losses.

In calculating the expected credit losses, the Bank calculates the effects of several macroeconomic forecasts in the impairment modeling in PSAK 71.

CKPN in PSAK 71 has 3 (three) stages based on the level of risk from low to high which are classified as follows.

- Stage 1 (Performing)*
There is no increase in credit risk and financial assets. For example, a loan that is never late in payment. Expected Credit Loss (ECL) is estimated within 12 months;
- Stage 2 (Under-Performing)*

Risiko kredit dan aset keuangan meningkat signifikan. Contohnya, pinjaman yang telah terlambat dalam pembayaran lebih dari 30 hari, tapi belum masuk dalam kriteria Stage 3. *Expected Credit Loss* (ECL) diperkirakan hingga waktu jatuh tempo akhir (*lifetime*).

c. Stage 3 (*Non-Performing*)

Kredit dan aset keuangan yang mengalami penurunan nilai dengan tajam disertai riwayat keterlambatan pembayaran. *Expected Credit Loss* (ECL) diakui hingga waktu jatuh tempo akhir (*lifetime*).

Terkait pengungkapan, Bank senantiasa menerapkan kebijakan dan mengedepankan prinsip kehati-hatian dalam mitigasi risiko kredit.

Dalam hal ini, Bank telah memuat informasi berikut dalam Lampiran Pengungkapan Kuantitatif Eksposur Risiko.

- a. Tabel Pengungkapan Tagihan Bersih berdasarkan Wilayah Bank secara Individual;
- b. Tabel Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Bank secara Individual;
- c. Tabel Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi Bank secara Individual;
- d. Tabel Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah Bank secara Individual;
- e. Tabel Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi Bank secara Individual; dan
- f. Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai Bank secara Individual.

Pengungkapan Eksposur Risiko Kredit

Pengungkapan risiko kredit dengan pendekatan standar risiko kredit berpedoman pada Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 48/SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif dalam Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar, dan Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tentang Perubahan atas Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar.

1. Pengungkapan Perhitungan Aktiva Tertimbang Menurut Risiko Kredit dengan Pendekatan Standar
Bank telah memuat informasi dalam Lampiran Pengungkapan Kuantitatif Eksposur Risiko sebagai berikut.

Tabel Pengungkapan Perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) untuk risiko kredit dengan Menggunakan Pendekatan Standar Bank secara Individual.

2. Kategori Portofolio yang Menggunakan Peringkat
Pengungkapan tagihan bersih berdasarkan kategori portofolio berdasarkan bobot risiko setelah memperhitungkan dampak mitigasi risiko kredit dan skala peringkat.

Credit risk and financial assets have increased significantly. For example, a loan that is overdue by more than 30 days, but has not met the Stage 3 criteria. *Expected Credit Loss* (ECL) is estimated up to the final maturity time (*lifetime*).

c. Stage 3 (*Non-Performing*).

Loans and financial assets that have experienced a sharp impairment accompanied by a history of late payments. *Expected Credit Loss* (ECL) is recognized up to the final maturity time (*lifetime*).

Regarding disclosure, the Bank continues to implement policies and prioritizes the principle of prudence in mitigating credit risk.

Regarding this matter, the Bank has included the following information in the Appendix on Quantitative Disclosure of Risk Exposure.

- a. Table of Disclosure of Net Receivables by Area of the Bank, Individually;
- b. Table of Disclosure of Net Receivables by Remaining Contract Period of the Bank, Individually;
- c. Table of Disclosure of Net Receivables by Economic Sector of the Bank, Individually;
- d. Table of Disclosure of Receivables and Allowances by Area of the Bank, Individually;
- e. Table of Disclosure of Receivables and Allowances by Economic Sector of the Bank, Individually; and
- f. Table of Disclosure of Detailed Changes in Allowances for Impairment Losses of the Bank, Individually.

Disclosure of Credit Risk Exposure

Disclosure of Credit Risk with a standardized approach of credit risk refers to the Financial Services Authority Regulation No. 27 tahun 2022 on Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Capital Adequacy Ratio for Commercial Banks and Financial Services Authority Circular No. 48/SEOJK.03/2017 on Guidelines for Calculating Net Receivables for Derivative Transactions in Calculating Risk-Weighted Assets for Credit Risk by Using a Standardized Approach, and Financial Services Authority Circular No. 11/SEOJK.03/2018 on Amendment to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculating Risk-Weighted Assets for Credit Risk by using Standardized Approach.

1. Disclosure of Credit Risk Weighted Assets Calculation by Using Standardized Approach
Bank has included the following information in Appendix on Quantitative Disclosure of Risk Exposure as.

Table of Disclosure of credit risk Risk Weighted Assets (RWA) Calculation by using Standardized Approach of the Bank Individually.

2. Portfolio Category that Uses Rating Disclosure of net receivables by portfolio category based on risk weighting after calculating the credit risk mitigation impacts and rating scale.

3. Lembaga Pemeringkat yang Digunakan

Bank menggunakan peringkat yang diterbitkan oleh lembaga pemeringkat yang diakui sesuai dengan peraturan Otoritas Jasa Keuangan seperti diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 37/SEOJK.03/2016 tentang Lembaga Pemeringkat dan Peringkat yang diakui Otoritas Jasa Keuangan, antara lain: Moody's, Standard & Poor's, Fitch, Pefindo, Moody's Indonesia, dan Fitch Indonesia.

Pengungkapan Kuantitatif Eksposur Risiko sebagai berikut.

- Tabel Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat Bank secara Individual;
- Tabel Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Bank secara Individual; dan
- Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit Bank secara Individual.

Mitigasi Risiko Kredit dengan Menggunakan Pendekatan Standar

- Kebijakan Bank untuk jenis agunan**
Bank didukung oleh analisa kelayakan debitur dalam pemberian fasilitas kredit. Hal tersebut bertujuan untuk menilai kemampuan debitur dalam mengembalikan seluruh kewajibannya. Sebagai jaminan kredit, Bank menerima agunan yang memenuhi kriteria, seperti mempunyai nilai ekonomis, *marketable*, *transferable*, serta mempunyai nilai yuridis. Dalam praktiknya, diperlukan agunan sebagai *second way out*, dalam hal debitur tidak mampu mengembalikan kewajibannya.
- Kebijakan, prosedur, serta proses untuk penilaian dan pengelolaan agunan**
Bank berpegang teguh pada peraturan otoritas yang berlaku dan telah dituangkan ke dalam kebijakan dan prosedur penilaian (*appraisal*) dan pengelolaan internal Bank. Pengelolaan agunan merupakan perangkat pengendalian risiko yang diterapkan oleh Bank guna melakukan mitigasi risiko kredit untuk meminimalisir dampak dari risiko yang terjadi.
- Pihak-pihak utama pemberi jaminan/garansi dan kelayakan kredit (*credit worthiness*)** merupakan kemampuan perusahaan untuk memenuhi kewajibannya terhadap Bank. Fokus utamanya terletak pada risiko, meliputi analisis likuiditas maupun solvabilitas. Alat analisis kredit dan kriterianya untuk penilaian seperti di antaranya jenis kredit dan tujuan kontrak utangnya.
- Tingkat konsentrasi yang ditimbulkan dari penggunaan teknik mitigasi risiko kredit konsentrasi pada sektor atau portofolio kredit Bank** dilakukan dengan pengelolaan risiko konsentrasi kredit melalui penentuan limit untuk sektor industri atau portofolio kredit pada suatu tingkat risiko/*risk appetite dan risk tolerance* yang bisa diterima. Hal tersebut bertujuan untuk mendukung pertumbuhan kredit yang sehat dengan mengedepankan pada prinsip-prinsip kehati-hatian.

Pengungkapan Counterparty Credit Risk

Bank menerapkan risiko kredit pihak lawan (*Counterparty Credit Risk*). *Counterparty Credit Risk* dapat ditimbulkan dari jenis transaksi derivatif *over the counter* (OTC) dan *repo/reverse repo*, baik pada

3. Rating Agency Used

The Bank uses ratings issued by rating agencies that are recognized in accordance with Financial Services Authority regulations as stipulated in the Financial Services Authority Circular No. 37/SEOJK.03/2016 on Rating Agencies and Ratings recognized by the Financial Services Authority, among others: Moody's, Standard & Poor's, Fitch, Pefindo, Moody's Indonesia, and Fitch Indonesia.

Quantitative Disclosure of Risk Exposure as follows.

- Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale of the Bank, Individually;
- Table of Disclosure of Net Receivables by Risk Weighting after Calculating the Impact of Credit Risk Mitigation of the Bank, Individually; and
- Table of Disclosure of Net Receivables and Credit Risk Mitigation Techniques of the Bank, Individually.

Credit Risk Mitigation by Using Standardized Approach

- The Bank's policy for types of collateral**
In granting credit facilities, the Bank is supported by debtor's feasibility analysis. This matter is aimed at assessing the debtor's ability in returning all of its obligations. As a credit collateral, the Bank accepts collateral that meets the criteria, such as having economic value, marketable, transferable, and having juridical value. In practice, collateral is required as a second way out, in the event that the debtor is unable to meet its obligations.
- Policies, procedures, and processes for appraising and managing collateral**
The Bank adheres to the applicable regulatory authority that has been incorporated into the Bank's internal appraisal policies, procedures, and management. Collateral management is a risk control tool implemented by the Bank to mitigate credit risk in order to minimize the impact of the arising risks.
- The main parties are the provider of collateral/guarantee and credit worthiness**, which is the ability of the Company to fulfill its credit obligations. The main focus lies in risk, including liquidity and solvency analysis. The credit analysis tool and its criteria for assessment of among others type and purpose of the debt contract.
- The concentration level arising from the use of credit risk mitigation techniques concentration on sector or loan portfolio of the Bank** is carried out by managing credit concentration risk through setting limit for industrial sector or loan portfolio of an acceptable level of risk/*risk appetite and risk tolerance*. This matter aims to support sound credit growth by prioritizing prudential principles.

Disclosure of Counterparty Credit Risk

The Bank implements Counterparty Credit Risk. Counterparty Credit Risk is a risk arising from over the counter (OTC) derivative transaction and repo/reverse repo transactions, both in the banking

posisi *banking book* maupun *trading book*. Dalam hal memitigasi *repo/reverse repo* dilakukan dengan penetapan limit *counterparty*, apabila terdapat pelampauan limit, maka perlu mendapatkan persetujuan Direksi melalui Divisi *International Banking*.

Pada posisi 31 Desember 2022, Bank tidak memiliki eksposur transaksi derivatif *Counterparty Credit Risk* (CCR1), *Capital Charge* untuk *Credit Valuation Adjustment* (CCR2), dan tagihan bersih derivatif kredit (CCR6). Namun terkait pengungkapan, Bank Victoria memiliki eksposur risiko transaksi *reverse repo* yang diungkapkan pada tabel pengungkapan eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3).

Pengungkapan Eksposur Sekuritisasi (SECA)

Sebagai upaya diversifikasi risiko dan memaksimalkan hasil, Bank Victoria menempatkan sejumlah portofolio dalam bentuk sekuritisasi atau Kontrak Investasi Kolektif Efek Beragun Aset (KIK-EBA). Bank Victoria bertindak sebagai investor dan melakukan investasi pada EBA karena sekuritisasi ini mempunyai likuiditas baik.

Terkait pengungkapan, Bank Victoria memuat informasi Eksposur Sekuritisasi (SECA) pada *Banking Book* (SEC1) dan terkait Persyaratan Modalnya – Bank yang Bertindak sebagai Investor (SEC4), dan tidak memiliki eksposur pada *Trading Book* (SEC2), dan terkait Persyaratan Modalnya – Bank yang Bertindak sebagai Originator atau Sponsor (SEC3).

Risiko Pasar

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif, termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*.

Manajemen risiko pasar tidak hanya terbatas pada pengelolaan risiko, namun juga pengawasan atas seluruh risiko yang dihadapi Bank akibat dari pergerakan faktor pasar (di antaranya suku bunga dan nilai tukar) yang dapat berasal dari *banking book* maupun *trading book*. Tujuan utama manajemen risiko untuk risiko pasar adalah untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan permodalan Bank.

Struktur Organisasi Manajemen Risiko Pasar

Struktur organisasi manajemen risiko pasar disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank. Adapun struktur organisasi manajemen risiko pasar diuraikan sebagai berikut.

1. Dewan Komisaris dan Direksi, berperan dalam memastikan bahwa penerapan manajemen risiko pasar sesuai dengan tujuan strategis, skala, karakteristik bisnis, dan profil risiko pasar yang dapat berdampak pada kecukupan modal Bank;
2. *Assets and Liabilities Committee* (ALCO), membahas hal-hal terkait pengelolaan risiko pasar yang dilakukan secara berkala, baik pada posisi *trading book* maupun *banking book*; dan

book and *trading book* positions. In terms of *repo/reverse repo* mitigation with limit establishment for *counterparty*, approval from the Board of Directors through *International Banking Division* is required in the event that there is limit exceedance.

At 31 December 2022 position, the Bank has no exposure to *Counterparty Credit Risk* (CCR1) derivative transactions, *Capital Charge* for *Credit Valuation Adjustments* (CCR2), and net receivables of credit derivative (CCR6). However, regarding disclosure, Bank Victoria has a *reverse repo* transaction risk exposure which is disclosed in the CCR exposure disclosure table based on Portfolio Category and Risk Weight (CCR3).

Disclosure of Securitization Exposure (SECA)

In an effort to diversify risks and maximize returns, Bank Victoria places a number of portfolios in the form of securitization or Collective Investment Contract of Asset-Backed Securities (KIK EBA). Bank Victoria acts as an investor and invests in EBA due its good liquidity.

Regarding disclosure, Bank Victoria contains information on Securitization Exposure (SECA) in the *Banking Book* (SEC1) and related to its Capital Requirements – Bank Acting as Investor (SEC4), and has no exposure in the *Trading Book* (SEC2), and related to its Capital Requirements – Bank Acting as Originator or Sponsor (SEC3).

Market Risk

Market Risk is a risk in balance sheet and administrative account positions including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices.

Market risk management is not only limited to risk management, but also supervision of all risks faced by the Bank as a result of movements in market factors (among others, interest rates and exchange rates) that may come from the *banking book* or *trading book*. The main objective of risk management for market risk is to minimize the possibility of negative impacts due to changes in market conditions on the Bank's assets and capital.

Organizational Structure of Market Risk Management

The market risk management organizational structure is adapted to the characteristics and complexity of the Bank's business activities. The market risk management organizational structure is described below.

1. The Board of Commissioners and Board of Directors play a role in ensuring that the market risk management implementation is in accordance with the strategic objectives, scale, business characteristics, and market risk profile that can affect the Bank's capital adequacy;
2. *Assets and Liabilities Committee* (ALCO) discusses matters related to market risk management, which are carried out periodically, both in the *trading book* and *banking book* positions; and

3. Bank juga menerapkan prinsip *segregation of duties*, yaitu pemisahan fungsi dan tanggung jawab secara independen atas transaksi yang terjadi dari *risk taker* di unit *front office* (Divisi *Treasury*), *middle office* (Divisi *Risk Management/Integrated*), dan *back office* (Divisi *International Banking*).

Bank juga menerapkan prinsip *segregation of duties*, yaitu pemisahan fungsi dan tanggung jawab secara independen atas transaksi yang terjadi dari *risk taker* di unit *front office* (Divisi *Treasury*), *middle office* (Divisi *Risk Management/Integrated*), dan *back office* (Divisi *International Banking*).

Manajemen risiko pasar tidak hanya terbatas pada pengelolaan risiko, namun juga pemantauan risiko yang di hadapi Bank akibat pergerakan faktor pasar seperti di antaranya suku bunga dan nilai tukar.

Penerapan manajemen risiko pasar di antaranya dilakukan melalui langkah berikut.

1. Pengelolaan risiko suku bunga dan nilai tukar terhadap instrumen keuangan dalam *trading book* dan *banking book*;
2. Menerapkan beberapa metode untuk memitigasi kerugian yang dapat timbul dari risiko pasar, di antaranya melalui penetapan limit berdasarkan jenjang organisasi dan kebijakan mengenai *limit cut loss* sehingga lebih efektif dalam memonitor risiko pasar yang dihadapi Bank;
3. Melakukan peringatan sejak dini dengan mengukur sensitivitas pendapatan bunga bersih atas pergerakan suku bunga. Bank akan terus mengembangkan dan mengkaji ulang limit-limit risiko pasar seiring dengan berkembangnya produk-produk serta aktivitas fungsional Bank yang berpotensi menimbulkan risiko pasar; dan
4. Melakukan *stress testing* guna menilai ketahanan Bank dalam menghadapi perubahan suku bunga dan harga pasar.

Pengelolaan Portofolio *Trading Book* dan *Banking Book*, serta Metodologi Valuasi yang Digunakan

1. *Trading book* adalah pengelolaan portofolio seluruh posisi instrumen keuangan dalam neraca dan rekening *administrative*, termasuk transaksi derivatif yang dimiliki untuk:
 - a. Tujuan diperdagangkan, dipindahtangankan dengan bebas, atau dilindungi nilai secara keseluruhan, baik dari transaksi untuk kepentingan sendiri (*proprietary positions*) atas permintaan nasabah maupun untuk kegiatan perantara (*brokering*) dan dalam rangka pembentukan pasar (*market making*) yang meliputi:
 - Posisi yang dimiliki untuk dijual kembali dalam jangka pendek;
 - Posisi yang dimiliki untuk tujuan memperoleh keuntungan jangka pendek secara aktual dan/atau potensial dari pergerakan harga;
 - Posisi yang dimiliki untuk tujuan mempertahankan keuntungan *arbitrase* (*locking in arbitrage profits*). Terkait hal tersebut, Bank melakukan pengelolaan portofolio *trading book* dengan memantau limit-limit yang telah ditetapkan; dan

3. The Bank also applies the principle of segregation of duties, which is the separation of functions and responsibilities independently of transactions that occur from risk takers in front office units (*Treasury Division*), middle office (*Risk Management/Integrated Division*), and back office (*International Banking Division*).

The Bank also applies the principle of segregation of duties, which is to separate functions and responsibilities independently over the occurring transactions from risk taker in front office unit (*Treasury Division*), middle office (*Risk Management/Integrated Division*), and back office (*International Banking Division*).

Market risk management is not only limited to risk management, but also supervision of all risks faced by the Bank as a result of movements in market factors, among others interest rates and exchange rates.

Implementation of market risk management is done, among others, through the following steps.

1. Management of interest rate risk and exchange rate on financial instruments in trading book and banking book;
2. Applying several methods to mitigate losses that may arise from market risk, such as through the establishment of limits based on organizational level and policy on limit for cut loss so that it is more effective in monitoring market risk faced by the Bank;
3. Conducting an early warning by measuring the sensitivity of net interest income on interest rate movements. The Bank will continue to develop and review market risk limits in line with the development of the Bank's products and functional activities that may potentially cause market risk; and
4. Conducting stress testing to assess the Bank's resilience in facing changes in interest rates and market prices.

Portfolio Management of *Trading Book* and *Banking Book*, and Valuation Methodology Used

1. Trading book is the portfolio management of all positions of financial instruments in the balance sheet and administrative accounts, including derivative transactions held for:
 - a. The purpose of trade, freely transferable, or hedged as a whole, either from proprietary positions transactions at the request of the customer or for brokering activities and in order to conduct market making which include:
 - Positions held for resale in the short term;
 - Positions held for the purpose of obtaining short-term profits in actual and/or potential from price movements;
 - Positions held for the purpose of locking in arbitrage profits. Regarding such matter, the Bank manages trading book portfolio by monitoring the established limits; and

- b. Tujuan lindung nilai atas posisi lainnya dalam *trading book* dan *banking book*.
2. *Banking book* adalah semua posisi yang tidak termasuk dalam *trading book*.

Bank melakukan pengelolaan portofolio *trading book* dan *banking book* berdasarkan pemenuhan/pengelolaan dari risiko likuiditas dan optimalisasi *idle fund*.

Metodologi Valuasi/Mark-to-Market

Seluruh *outstanding* portofolio yang dimiliki oleh Bank harus diukur nilai pasarnya (*mark-to-market*) sesuai dengan harga (*price*) yang berlaku dan dibandingkan dengan *current market price*.

Pengukuran Risiko Pasar pada Trading Book maupun Banking Book

Bank menerapkan beberapa metode dalam mitigasi kerugian yang mungkin timbul dari risiko pasar. Metode tersebut di antaranya:

1. Menetapkan limit-limit kegiatan unit bisnis untuk menjaga tingkat eksposur agar tetap sesuai dengan *risk appetite* Bank dan *stress test* ketahanan modal terhadap pergerakan faktor pasar yang sangat signifikan; dan
2. Mempersiapkan strategi yang diperlukan jika kondisi krisis tersebut terjadi.

Portofolio (Trading dan Banking Book) yang Diperhitungkan dalam Kewajiban Penyediaan Modal Minimum

Dalam perhitungan Aktiva Tertimbang Menurut Risiko untuk risiko pasar, Bank mengacu kepada Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.

Langkah Antisipasi terhadap Risiko Pasar atas Transaksi Mata Uang Asing

Dalam mengantisipasi risiko pasar atas transaksi yang terkait dengan risiko nilai tukar, Bank menetapkan dan melakukan pemantauan atas limit risiko pasar, seperti *limit cut loss* serta *stress test*.

Pengungkapan Kuantitatif Eksposur Risiko sebagai berikut.

Tabel Pengungkapan Kuantitatif Eksposur Risiko Pasar dengan Menggunakan Metode Standar secara Individual.

Pengungkapan Mengenai Interest Rate Risk in Banking Book

Bank berada dalam kelompok BUKU II (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak memenuhi kriteria untuk mengungkapkan laporan perhitungan *Interest Rate Risk in Banking Book* (IRRBB) sesuai Surat Edaran Otoritas Jasa Keuangan

- b. The purpose of hedging on other positions in the trading book and banking book.
2. Banking book refers to all positions that are not included in the trading book.

The Bank manages the portfolio of trading book and banking book based on the fulfillment/management of liquidity risk and idle fund optimization.

Valuation Methodology/Mark-to-Market

All outstanding portfolios held by the Bank shall be measured of its market value (*mark-to-market*) according to the prevailing price and compared to the current market price.

Market Risk Measurement in Trading Book and Banking Book

The Bank applies several methods in mitigating loss that may incur from market risk. Such method among others:

1. Establishing limits in business unit's activities to maintain exposure level so that it will stay in-line with the Bank's risk appetite and stress testing on capital resilience against highly significant market factor movement; and
2. Preparing necessary strategies in case of critical condition.

Portofolio (Trading and Banking Book) Calculated in Minimum Capital Adequacy Ratio

In calculating Risk Weighted Assets for market risk, the Bank refers to Financial Services Authority Regulation No. 27 of 2022 on the Second Amendment to the Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Ratio for Commercial Banks and Financial Services Authority Circular No. 38/SEOJK.03/2016 on Guidelines on the Use of Standardized Method in Calculating the Minimum Capital Adequacy Ratio for Commercial Bank by Calculating Market Risk.

Anticipation Steps Against Market Risk on Foreign Currency Transactions

In anticipating market risks on transactions related to exchange rate, the Bank determines and monitors market risk limits, such as cut loss limits and stress tests.

Information on Quantitative Disclosure of Risk Exposure is as follows.

Table of Quantitative Disclosure of Market Risk Exposure by Using Standardized Method Individually.

Disclosure of Information on the Interest Rate Risk in Banking Book

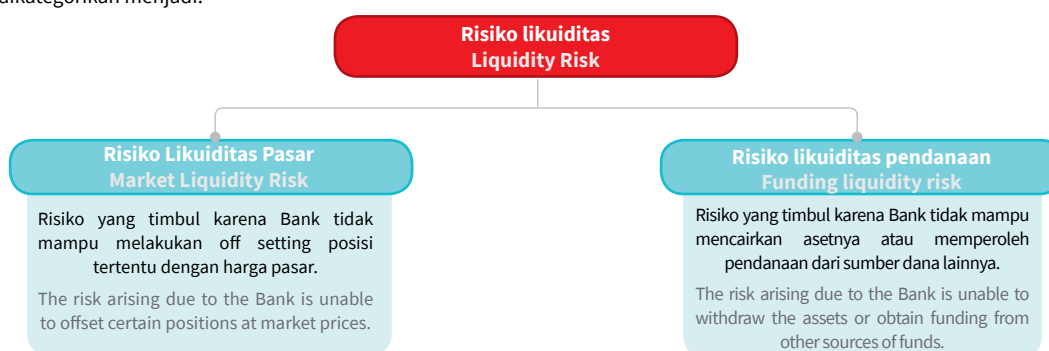
The Bank is within BUKU II group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not meet the criteria to disclose calculation report of Interest Rate Risk in Banking Book (IRRBB) in accordance with Financial Services Authority Circular

No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (IRRBB) bagi Bank Umum. Dalam hal mengendalikan risiko suku bunga pada *banking book*, Bank menggunakan analisa sensitivitas berdasarkan *maturity gap* yang disusun dalam rangka pemenuhan ketentuan mengenai penilaian tingkat kesehatan Bank Umum dan penerapan manajemen risiko bagi Bank Umum. Parameter tersebut dapat memberikan indikasi atas risiko terhadap perspektif nilai ekonomis dan perspektif pendapatan Bank yang timbul dari pergerakan skenario suku bunga dalam kondisi *shock* yang mempengaruhi posisi *banking book* pada Bank.

No. 12/SEOJK.03/2018 dated 21 August 2018 on the Implementation of Risk Management and Risk Measurement Using Standardized Approach for Interest Rate Risk in the Banking Book (IRRBB) for Commercial Banks. In terms of controlling the interest rate risk in the banking book, the Bank uses sensitivity analysis based on the maturity gap prepared in order to fulfill the provisions on the sound rating of Commercial Banks and the implementation of risk management at Commercial Banks. This parameter may provide an indication of the risks to the perspective of economic value and the Bank's revenue perspective arising from interest rate scenario movements in a shock condition which affected the banking book position at the Bank.

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuiditas berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas keuangan Bank. Risiko likuiditas dikategorikan menjadi:



Ketidakmampuan memperoleh sumber pendanaan arus kas dapat menimbulkan risiko likuiditas yang disebabkan oleh:

1. Ketidakmampuan menghasilkan arus kas yang berasal dari aset produktif maupun yang berasal dari penjualan aset termasuk aset likuid; dan
2. Ketidakmampuan menghasilkan arus kas yang berasal dari penghimpunan dana, transaksi antar Bank, dan pinjaman yang diterima.

Tujuan utama manajemen risiko untuk risiko likuiditas adalah untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.

Struktur Organisasi Manajemen Risiko Likuiditas

Struktur organisasi manajemen risiko likuiditas telah dirancang agar dapat bekerja secara optimal dengan mengutamakan prinsip kehati-hatian melalui implementasi *dual control processes* serta pemantauan secara harian atas indikator peringatan dini likuiditas Bank. Adapun struktur organisasi manajemen risiko likuiditas diuraikan sebagai berikut.

1. Dewan Komisaris dan Direksi, berperan untuk memastikan bahwa penerapan manajemen risiko likuiditas sesuai dengan tujuan strategis skala usaha dan karakteristik Bank;

Liquidity Risk

Liquidity risk is a risk due to the Bank's inability to meet its due liabilities from the funding cash flows and/or from high quality liquid assets that can be pledged, without disrupting the Bank's financial activity. The liquidity risk is categorized into:

Inability to acquire cash flows of source of fund can cause liquidity risk resulting from:

1. Inability to generate cash flows from earning assets or from the sale of assets including liquid assets; and
2. Inability to generate cash flows from fund raising, interbank transactions, and loans.

The main objective of risk management for liquidity risk is to minimize the possibility of the Bank's inability to obtain source of fund for cash flow.

Liquidity Risk Management Organization

The liquidity risk management organizational structure has been designed to work optimally by prioritizing prudential principles through the implementation of dual control processes and daily monitoring of the Bank's liquidity early warning indicators. The liquidity risk management organizational structure is described below.

1. The Board of Commissioners and Board of Directors play roles in ensuring that the liquidity risk management implementation is in line with the Bank's business scale and characteristics;

2. *Assets and Liabilities Commite* (ALCO) dan Komite Investasi bertugas melakukan pengelolaan terkait risiko likuiditas;
3. Divisi *Treasury* bertanggung jawab dalam mengelola likuiditas dan melihat peluang yang dapat menghasilkan pendapatan bagi Bank, serta menjaga alat likuid dan sumber pendanaan arus kas; dan
4. Divisi *Risk Management/Integrated* bertanggung jawab melakukan pemantauan terhadap pelaksanaan manajemen likuiditas yang diterapkan, di antaranya melalui pemantauan dan pengukuran yang digunakan oleh Bank dalam mengelola risiko likuiditas serta melakukan *stress testing* terhadap kondisi likuiditas secara berkala.

Strategi Pendanaan

Strategi pendanaan di antaranya mencakup strategi diversifikasi sumber dan jangka waktu pendanaan yang dikaitkan dengan karakteristik dan Rencana Bisnis Bank. Dalam hal ini Bank mengidentifikasi dan memantau faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh dana, termasuk mengidentifikasi dan memantau alternatif pendanaan yang dapat memperkuat kapasitasnya untuk bertahan pada kondisi krisis.

Mitigasi Risiko Likuiditas

Dalam memitigasi risiko likuiditas, Bank menetapkan indikator peringatan dini, di antaranya dengan menentukan *risk appetite* dan *risk tolerance/limit* melalui beberapa indikator keuangan seperti rasio alat likuid terhadap dana pihak ketiga dan rasio alat likuid terhadap *non-core* deposit yang adaptif terhadap perubahan.

Stress Testing Risiko Likuiditas

Stress testing risiko likuiditas digunakan untuk mengukur kemampuan Bank memenuhi kebutuhan likuiditas pada kondisi krisis dengan menggunakan skenario *stress* secara spesifik Bank dan skenario *stress* pasar.

Hasil *stress test* risiko likuiditas dapat menjadi masukan dalam melakukan kaji ulang terhadap kebijakan dan strategi manajemen risiko likuiditas, komposisi aset, kewajiban dan/atau rekening administratif, rencana pendanaan darurat (*contingency funding plan*) dan penetapan limit.

Pengelolaan Risiko Likuiditas pada Saat Krisis

Dalam menghadapi krisis likuiditas, Bank telah memiliki *contingency funding plan* (CFP) yang secara formal menetapkan strategi untuk menghadapi krisis likuiditas dan prosedur untuk menutup defisit arus kas dalam situasi darurat. CFP mencakup kebijakan, strategi, prosedur dan rencana tindak untuk memastikan kemampuan Bank memperoleh sumber pendanaan yang diperlukan secara tepat waktu dan dengan biaya yang wajar. Dokumen tersebut disosialisasikan kepada unit-unit terkait agar dapat memahami tugas dan tanggung jawabnya masing-masing.

2. Assets and Liabilities Committee (ALCO) and the Investment Committee serve to manage liquidity risk management;
3. Treasury Division is responsible for managing liquidity, seeing opportunities that can generate income for the Bank, and maintaining liquid assets and sources of cash flow funding; and
4. Risk Management/Integrated Division is responsible for monitoring the implementation of liquidity management, among others through the monitoring and measurement used by the Bank in managing liquidity risk and performing stress testing on liquidity conditions.

Funding Strategy

The funding strategy includes a diversification strategy of funding sources and time period that link to the Bank's characteristics and business plans. In this matter, the Bank identifies and monitors the main factors affecting the Bank's ability to obtain funds, including identifying and monitoring alternative funding that can strengthen its capacity to withstand crisis conditions.

Mitigation of Liquidity Risk

In mitigating liquidity risk, the Bank establishes early warning indicators, among others by determining risk appetite and risk tolerance/limit through several financial indicators such as the ratio of liquid assets to third party deposits and the ratio of liquid assets to non-core deposits that are adaptive to change.

Stress Testing of Liquidity Risk

Stress testing of liquidity risk is used to measure the Bank's ability to meet liquidity needs in crisis conditions by using Bankspecific stress scenarios and general market stress scenarios.

The results of the liquidity risk stress test can be used as input for reviewing liquidity risk management policies and strategies, composition of assets, liabilities, and/or administrative accounts, contingency funding plan, and limit setting.

Liquidity Risk Management in Times of Crisis

To deal with liquidity crisis, the Bank already has a contingency funding plan (CFP) that formally sets out strategies to deal with liquidity crisis and procedures to cover cash flow deficits in emergency situations. CFP includes policies, strategies, procedures, and action plans to ensure the Bank's ability to obtain the necessary source of fund in a timely manner and at a reasonable cost. The document is disseminated to the relevant units so that such units can understand their respective duties and responsibilities.

Pengungkapan Risiko Likuiditas

1. Pengungkapan Mengenai *Liquidity Coverage Ratio*
Bank kelompok BUKU II (Kelompok Bank Modal Inti/ KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak memenuhi kriteria untuk mengungkapkan laporan *Liquidity Covered Ratio* (LCR) sesuai Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas bagi Bank Umum.
2. Pengungkapan *Nett Stable Funding Ratio*
Bank kelompok BUKU II (Kelompok Bank Modal Inti/ KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak memenuhi kriteria untuk mengungkapkan laporan *Nett Stable Funding Ratio* sesuai Peraturan Otoritas Jasa Keuangan No. 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih bagi Bank Umum.
3. Pengungkapan Aset Terikat (*Encumbrance*)
Bank kelompok BUKU II (Kelompok Bank Modal Inti/ KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak memenuhi kriteria untuk mengungkapkan Laporan Aset Terikat (*Encumbrance*) sesuai Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas bagi Bank Umum.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank.

Tujuan utama manajemen risiko untuk risiko operasional adalah untuk meminimalkan kemungkinan dampak negatif dari tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau kejadian-kejadian eksternal.

Manajemen risiko operasional dilakukan secara konsisten terhadap kerangka kerja serta dengan menentukan strategi dan mitigasi guna memperoleh keseimbangan yang optimal antara paparan risiko operasional, efektivitas mekanisme kontrol, dan pembuatan *risk appetite*.

Struktur Organisasi Manajemen Risiko Operasional

Penerapan manajemen risiko operasional banyak melibatkan berbagai pihak dalam Bank melalui penerapan pertahanan berlapis (*three lines of defense*) yang berfungsi sebagai berikut.

1. *First Line of Defense*, merupakan unit bisnis dan unit pendukung yang berperan sebagai *risk taker*. Unit ini berfungsi melaksanakan pengelolaan risiko operasional secara harian pada masing-masing unit kerja. Pengelolaannya dilaksanakan dalam rangka meningkatkan kesadaran pada masing-masing unit kerja tentang peran penting pengelolaan risiko operasional pada saat menjalankan aktivitas operasional Bank;

Disclosure of Liquidity Risk

1. Disclosure of Liquidity Coverage Ratio Value
BUKU II group bank (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not meet the criteria to disclose Liquidity Coverage Ratio (LCR) report, in accordance with Financial Services Authority Regulation No. 42/POJK.03/2015 on the Obligation of Fulfillment of Liquidity Coverage Ratio for Commercial Banks.
2. Disclosure of Net Stable Funding Ratio
BUKU II group bank (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not meet the criteria to disclose Net Stable Funding Ratio report, in accordance with Financial Services Authority Regulation No. 50/POJK.03/2017 on the Obligation of Fulfillment of Net Stable Funding Ratio for Commercial Banks.
3. Disclosure of Encumbrance
BUKU II group bank (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not meet the criteria to disclose Encumbrance report, in accordance with Financial Services Authority Regulation No. 42/POJK.03/2015 on the Obligation of Fulfillment of Liquidity Adequacy Ratio for Commercial Banks.

Operational Risk

Operational Risk is risk due to inadequacy and/or malfunction of internal process, human error, system failure, and/or external incidents affecting the Bank's operations.

The main objective of risk management for operational risk is to minimize the possible negative impacts of non-functioning internal processes, human errors, system failures, and/or external events.

Operational risk management is carried out consistently on framework and by determining strategies and mitigation in order to obtain maximum balance between operational risk exposure, effectiveness of control mechanism, and risk appetite establishment.

Operational Risk Management Organizational

The operational risk management implementation highly involves many parties in the Bank through the implementation of three lines of defense which function as follows.

1. First Line of Defense, is a business unit and supporting unit that functions as risk taker. This unit serves to operate daily operational risk management in each work unit. Such management is implemented in order to raise awareness of each work unit on the important role of operational risk management when conducting the Bank's operational activities;

2. *Second Line of Defense*, merupakan unit yang dijalankan oleh Divisi *Risk Management/Integrated* yang melakukan fungsi pemantauan atas risiko operasional diantaranya melalui indikator risiko operasional dan menyampaikan masalah risiko operasional kepada Komite Manajemen Risiko, serta memastikan pengelolaan risiko telah sesuai penerapan manajemen risiko operasional; dan
3. *Third Line Defense*, merupakan unit yang dijalankan Divisi SKAI & *Anti Fraud* yang bertanggung jawab dalam mengevaluasi kecukupan dan efektivitas penerapan manajemen risiko dan pengendalian internal serta meyakinkan risiko operasional telah dikelola dengan baik.

Dalam pengelolaan risiko operasional, Bank di antaranya membentuk Komite Teknologi Informasi, Komite Pengadaan, Komite Produk, dan Komite Personalia untuk menunjang operasional Bank yang secara efektif dapat menekan kerugian akibat risiko operasional.

Mekanisme yang Digunakan Bank untuk Mengidentifikasi dan Mengukur Risiko Operasional

Proses identifikasi dan pengukuran risiko dilakukan melalui penerapan perangkat manajemen risiko operasional, yakni *risk register* dengan tujuan untuk mengidentifikasi risiko-risiko pada aktivitas fungsional risiko operasional, sehingga kerugian maksimum yang mungkin timbul di masa mendatang dapat diminimalisir. *Risk Register* yang dipergunakan untuk pelaksanaan manajemen risiko operasional sebagai berikut.

1. *Risk and Control Self Assessment*
Risk and Control Self Assessment (RCSA) merupakan alat untuk mengidentifikasi dan mengukur risiko operasional yang bersifat kualitatif dan prediktif dengan menggunakan dimensi dampak dan kemungkinan kejadian. RCSA umumnya difokuskan pada risiko-risiko yang memiliki dampak terhadap kemampuan Bank dalam menjaga kelangsungan bisnis dan operasional. Proses penilaian risiko dilakukan dengan melakukan *self assessment* tentang evaluasi tingkat risiko, yang mencakup kemungkinan kejadian, besarnya dampak, dan tingkat efektivitas kontrol. Selanjutnya, RCSA mendeteksi kecukupan internal kontrol Bank untuk mencegah penyimpangan/kegagalan yang terjadi, serta menerapkan pengendalian risiko operasional yang tepat untuk mengelola risiko operasional agar tetap berada dalam tingkatan toleransi risiko operasional.
2. *Key Risk Indicator*
Key Risk Indicator (KRI) adalah perangkat yang lazim digunakan untuk mengidentifikasi dan menganalisis risiko sejak dini (*early warning*) atas naik-turunnya indikator-indikator tingkat risiko operasional yang melekat pada setiap aktivitas bisnis dan operasional Bank. Manfaat KRI antara lain dapat memantau dan memprediksi eksposur risiko operasional, serta mengidentifikasi perubahan profil risiko operasional. Indikator risiko utama memberikan informasi tentang risiko potensial kerugian di masa depan. Ambang batas (pemicu) dapat didefinisikan untuk KRI dan dapat berfungsi sebagai indikator dalam sistem peringatan dini.

2. *Second Line of Defense*, is a unit performed by the Risk Management/Integrated Division that performs operational risk monitoring function among others through operational risk indicators and submitting operational risk issues to the Risk Management Committee, and ensuring that risk management is already in line with the implementation of operational risk management; and
3. *Third Line of Defense*, is a unit performed by the SKAI & Anti Fraud Division that is responsible for evaluating the adequacy and effectiveness of risk management and internal control implementation and assuring that the operational risk has been well managed.

In managing operational risk, the Bank also established Information Technology Committee, Procurement Committee, Product Committee, and Personnel Committee to support the Bank's operations which can effectively reduce losses due to operational risk.

Mechanism Used by the Bank to Identify and Measure Operational Risk

Risk identification and measurement process is performed by applying operational risk management tools, namely risk register aimed to identify risks in operational risk functional activities so that maximum losses that may arise in the future can be minimized. The Risk Registers used for the implementation of operational risk management are as follows.

1. *Risk and Control Self Assessment*
Risk and Control Self Assessment (RCSA) is a tool for identifying and measuring operational risks that are qualitative and predictive using the dimensions of impact and possible events. RCSA is generally focused on risks that have an impact on the Bank's ability to maintain its business and operational sustainability. The risk assessment process is carried out by conducting self-assessment of risk level evaluation, including possible events, magnitude of impacts, and control effectiveness level. Furthermore, RCSA detects the adequacy of the Bank's internal control to prevent any deviations/failures, and to apply appropriate operational risk controls to manage operational risk in order to stay within the operational risk tolerance level.
2. *Key Risk Indicator*
Key Risk Indicator (KRI) is a common tool used to identify and analyze early warning on the upward and downward movement of indicators of operational risk level that is inherent in every business activity and operation of the Bank. KRI benefits include monitoring and predicting operational risk exposures and identifying changes of operational risk profile. The main risk indicators provide information on the risk of potential losses in the future. Thresholds (triggers) can be defined for KRI and can serve as indicators in an early warning system.

3. Loss Event Database

Loss Event Database (LED) merupakan alat/perangkat manajemen risiko operasional yang digunakan untuk mencatat/mengelola data kejadian yang telah terjadi dalam operasional Bank. Database kerugian, baik yang bersifat potensial maupun aktual merupakan prasyarat penting dalam proses penyusunan model pengukuran kerugian risiko operasional dan sebagai alat untuk melakukan validasi setiap proses penilaian risiko atau prediksi risiko.

Mekanisme untuk Memitigasi Risiko Operasional

Guna memitigasi risiko operasional, Bank telah melakukan peningkatan sumber daya manusia melalui pendidikan dan pelatihan secara berkelanjutan. Hal tersebut bertujuan agar kemampuan karyawan dalam melaksanakan tugas dapat berjalan dengan lebih baik. Selain itu, Bank telah melakukan evaluasi dan revisi atas kebijakan dan sistem prosedur yang sudah ada, memeriksa akses level, dan limit-limit transaksi sesuai dengan tugas dan tanggung jawab masing-masing karyawan, mengembangkan teknologi informasi serta menerapkan sistem pengendalian internal.

Untuk menjaga kelangsungan bisnis terhadap peristiwa yang tidak diinginkan, Bank mempunyai *business continuity management* (BCM) dan juga telah memiliki *lokasi off site back up* yang digunakan pada saat pengujian BCM. Dalam penanggulangan bencana, Bank memiliki pusat data (*data center*) dan pusat penanggulangan bencana (*disaster recovery center*) yang terdapat di 2 (dua) lokasi berbeda di dalam negeri. Hal ini akan memungkinkan sistem-sistem penting, termasuk sistem inti, serta sistem pembayaran dan sistem pelaporan regulator yang tetap berjalan jika terjadi bencana.

Pengungkapan Risiko Operasional

Dalam perhitungan Aset Tertimbang Menurut Risiko untuk risiko operasional, Bank mengacu kepada Peraturan Otoritas Jasa Keuangan No. 27 tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar.

Pengungkapan Kuantitatif Eksposur Risiko sebagai berikut.

Tabel Pengungkapan Kuantitatif Risiko Operasional Bank secara Individual.

Risiko Hukum

Risiko hukum merupakan risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Risiko hukum dapat bersumber antara lain dari kelemahan aspek yuridis yang disebabkan oleh lemahnya perikatan yang dilakukan oleh Bank, ketiadaan dan/atau perubahan peraturan perundang-undangan yang menyebabkan suatu transaksi yang telah dilakukan Bank menjadi tidak sesuai dengan ketentuan, dan proses litigasi, baik yang timbul dari gugatan pihak ketiga terhadap Bank maupun Bank terhadap pihak ketiga.

3. Loss Event Database

Loss Event Database (LED) is an operational risk management tool/instrument used to record/manage incident data occurred during the Bank's operations. The database of losses, both potential and actual, is an important pre-requisite in the process of formulating measurement model of operational risk loss and as a tool for validating every risk assessment or risk prediction process.

Operational Risk Mitigation Mechanism

In order to mitigate operational risk, the Bank has increased its human resources by carrying out continuous education and training. This is intended for enhancing employees' ability so that they can perform their duties properly. Furthermore, the Bank has also evaluated and revised the existing policies and system procedures, examined access level and transaction limits according to each employee's duties and responsibilities, developed information technology and applied internal control system.

In order to maintain its business continuity against undesired events, the Bank has business continuity management (BCM) and also already has an offsite back up location used during the BCM testing. In disaster management, the Bank has data center and disaster recovery center located in 2 (two) different locations within the country. This will enable the critical systems, including core systems, as well as payment systems and regulatory reporting systems, to keep operating at times of disaster.

Disclosure of Operational Risk

In calculating Risk Weighted Assets for operational risk, the Bank refers to Financial Services Authority Regulation No. 27 of 2022 on the Second Amendment to the Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Ratio for Commercial Banks and Financial Services Authority Circular No. 24/SEOJK.03/2016 on Calculation of Risk Weighted Assets for Operational Risk by using Basic Indicator Approach.

Quantitative Disclosure of Risk Exposure is as follows.

Table of Quantitative Disclosure of Operational Risk Bank Individually.

Legal Risk

Legal risk is a risk as a result of lawsuits and/or weakness of juridical aspect. Legal risk can be sourced from, among others, weaknesses in the juridical aspects caused by weak commitments made by the Bank, absence and/or changes in laws and regulations that cause a transaction made by the Bank becomes not in accordance with the provisions, and litigation processes either arising from third party claims against the Bank or the Bank against third parties.

Tujuan utama manajemen risiko untuk risiko hukum adalah untuk memastikan bahwa proses manajemen risiko dapat meminimalkan kemungkinan dampak negatif dari kelemahan aspek yuridis, ketiadaan dan/atau perubahan peraturan perundang-undangan, dan proses litigasi.

Struktur Organisasi Manajemen Risiko Hukum

Dalam rangka mengendalikan risiko hukum yang mungkin terjadi, Bank memiliki satuan kerja hukum, yaitu Divisi *Corporate Legal* dan *Credit Legal* sebagai unit yang mendukung dan memastikan penerapan manajemen risiko hukum secara efektif. Divisi *Corporate Legal* berperan sebagai *Legal Advisor* dan memberikan opini terkait aktivitas dan/atau produk baru yang akan dipasarkan Bank. Sedangkan, *Credit Legal* membantu unit bisnis dan memverifikasi dokumen-dokumen yang berkaitan dengan perjanjian antara Bank dan nasabahnya dan memastikan dokumen-dokumen tersebut telah sesuai peraturan yang berlaku.

Mekanisme Pengendalian Risiko Hukum

Langkah yang dilakukan dalam upaya mitigasi risiko hukum meliputi:

1. Standarisasi dokumen hukum terkait produk atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat. Dokumen tersebut dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku, serta memperhatikan kepentingan aspek yuridis dari Bank;
2. Memberikan opini hukum atas aktivitas dan/atau produk baru sebelum diperkenalkan atau dipasarkan ke masyarakat;
3. Memantau perkembangan kasus-kasus hukum yang terjadi dan memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian;
4. Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait;
5. Melakukan evaluasi atas dokumen-dokumen atau perjanjian-perjanjian guna mengamankan kepentingan hukum Bank; dan
6. Meningkatkan kemampuan dan pengetahuan sumber daya manusia, serta pengkajian atas perkara litigasi yang telah terjadi.

Risiko Reputasi

Risiko reputasi adalah risiko yang terkait atas persepsi negatif terhadap Bank yang dapat bersumber dari berbagai kejadian yang tidak diinginkan, antara lain publikasi negatif atas operasional Bank, pelanggaran etika bisnis, keluhan nasabah, kelemahan tata kelola dan kejadian-kejadian lainnya yang dapat mengakibatkan penurunan citra Bank.

Tujuan utama manajemen risiko untuk risiko reputasi adalah untuk mengantisipasi dan meminimalkan dampak kerugian dari risiko reputasi Bank.

Struktur Organisasi Manajemen Risiko Reputasi

Pengelolaan risiko reputasi dilakukan oleh Divisi *Corporate Secretary* sebagai unit yang mendukung pengelolaan risiko reputasi dan Divisi *Operational* dalam menangani keluhan nasabah dilakukan melalui:

- a. Pemantauan terhadap publikasi negatif atau keluhan nasabah yang beredar di media, *monitoring* atas keluhan nasabah yang disampaikan langsung ke Bank dan tindak lanjutnya; serta

The main objective of risk management for legal risk is to ensure that the risk management process minimizes the possibility of negative impact from weakness of juridical aspects, the absence of and/or amendment to laws and regulations and litigation process.

Organizational Structure of Legal Risk Management

In order to control legal risks that may occur, the Bank has a legal division, namely the Corporate Legal and Credit Legal Division as a unit that supports and ensures the implementation of effective legal risk management. The Corporate Legal Division acts as a Legal Advisor and provides opinions regarding new activities and/or products to be marketed by the Bank. While, Credit Legal assists business units and verifies documents related to agreements between the Bank and its customers and ensures that these documents comply with applicable regulations.

Legal Risk Control Mechanism

Measures taken in the effort to mitigate legal risk includes:

1. Standardizing the legal documents related to banking products or facilities offered by the Bank to the public which will be made in accordance with the prevailing laws and regulations and taking into account the Bank's juridical aspect;
2. Providing legal opinion on new activities and/or products to be launched;
3. Monitoring the progress of legal cases and paying special attention to legal cases having the potential to cause loss;
4. Providing legal information and knowledge to relevant units;
5. Evaluating documents or agreements to safeguard the Bank's legal interests; and
6. Improving the capabilities and knowledge of human resources, as well as assessment of the litigation cases occurred.

Reputation Risk

Reputation risk is a risk associated with negative perceptions on the Bank that can be sourced from various undesirable events, such as: negative publicity of the Bank's operations, violations of business ethics, customer complaints, governance weaknesses, and other incidents that can result in a decrease image of the Bank.

The main objective of risk management for reputation risk is to anticipate and minimize the impact of losses from the Bank's reputation risk.

Organizational Structure of Reputation Risk Management

Reputation risk management is carried out by the Corporate Secretary Division as a unit that supports reputation risk management and the Operational Division in handling customer complaints through:

- a. Monitoring the negative publicity or customer complaints circulating in the media, monitoring customer complaints that are submitted directly to the Bank and their follow-ups; and

- b. Dalam hal terdapat pemberitaan negatif yang berpotensi menimbulkan risiko reputasi, Bank akan secara proaktif mencari informasi serta melakukan langkah yang diperlukan untuk memperoleh solusi terbaik.

Kebijakan dan Mekanisme dalam Rangka Meningkatkan Kualitas Pelayanan kepada Nasabah dan Pemangku Kepentingan Lainnya untuk Mengendalikan Risiko Reputasi

Bank telah membentuk layanan *contact center* yang secara khusus menangani keluhan nasabah melalui layanan telepon 24 jam dan melakukan monitoring atas keluhan nasabah serta tindak lanjutnya. Dalam rangka pengendalian risiko reputasi, Bank melakukan beberapa hal di antaranya:

1. Tersedianya ketentuan penanganan pengaduan nasabah yang secara jelas mengatur kebijakan, prosedur, unit kerja yang melakukan pemantauan dan pelaporan seputar penanganan pengaduan nasabah; serta
2. Pemantauan terhadap jumlah dan penyelesaian pengaduan nasabah serta pemberitaan negatif tentang Bank Victoria.

Pengelolaan Risiko Reputasi pada Saat Krisis

1. Pengelolaan krisis komunikasi dikoordinasikan oleh pihak internal dan eksternal Bank termasuk media massa dengan alur protokol komunikasi dan penanggung jawab komunikasi; dan
2. Bank memiliki *business continuity plan* untuk meminimalisasi gangguan usaha Bank dan mempercepat proses pemulihan krisis pada risiko reputasi.

Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis, serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang. Risiko ini juga mencakup kemampuan Bank dalam mengembangkan daya saing dan menciptakan keunggulan kompetitif Bank di tengah kompetisi perbankan yang semakin ketat.

Tujuan utama manajemen risiko untuk risiko strategik adalah memastikan bahwa proses manajemen risiko dapat meminimalkan kemungkinan dampak negatif dari ketidaktepatan pengambilan keputusan strategik dan kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Bank selalu mengevaluasi kinerja bisnis dari waktu ke waktu yang disesuaikan dengan perubahan internal maupun eksternal Bank guna memperkecil risiko strategik Bank.

Struktur Organisasi Manajemen Risiko Strategik

Pelaksanaan manajemen risiko strategik dilakukan oleh Divisi *Finance and Accounting* yang berada di bawah pengawasan aktif Manajemen Bank, yaitu Direksi. Direksi memberikan arahan rencana strategis dan mengomunikasikan Rencana Bisnis Bank kepada Pemegang Saham dan seluruh jenjang organisasi. Sementara itu, Dewan Komisaris melakukan pengawasan, meninjau, serta menyetujui Rencana Bisnis Bank.

- b. In the event that there is negative reporting that may potentially rise reputation risk, the Bank will proactively seek information and take the necessary steps to obtain the best solution.

Policy and Mechanism in the Framework of Increasing Services Quality to Customers and Other Stakeholders to Control Reputation Risk

The Bank has established a contact center service that specifically handles customer complaints through 24-hour telephone service and monitors customer complaints and their follow-up.

In order to control reputation risk, the Bank, among others, conducts the following matters:

1. The availability of provisions for handling customer complaints that clearly regulate policies, procedures, work units that monitor and report on the handling of customer complaints; and
2. Monitoring the number and settlement of customer complaints as well as negative news about Bank Victoria.

Reputation Risk Management in Times of Crisis

1. The management of communication crisis coordinated by the Bank's internal and external parties, including mass media under the flow of communication protocol and the person in charge of communication; and
2. The Bank has a business continuity plan to minimize the Bank's business disruption and accelerate crisis recovery process of reputation risk.

Strategic Risk

Strategic Risk is a risk as a result of incorrectness in making and/or implementing a strategic decision, as well as failure in anticipating changes in the business environment. The Bank's inability to formulate appropriate strategies may result in the failure of the Bank's business in the future. This risk also includes the Bank's ability to develop competitiveness and create a competitive advantage in the midst of the increasingly tight banking competition.

The main objective of risk management for strategic risk is to ensure that the risk management process can minimize the potential negative impact of inaccuracy of strategic decision making and failure in anticipating changes in the business environment.

The Bank always evaluates the business performance from time to time in accordance with the Bank's internal and external changes to minimize the Bank's strategic risks.

Organizational Structure of Strategic Risk Management

The strategic risk management is implemented by the Finance and Accounting Division, under active supervision by the Bank's Management, which is the Board of Directors. The Board of Directors provides strategic planning directions and communicates the Bank's Business Plan to Shareholders and all levels of the organization. Whereas, the Board of Commissioners supervises, reviews, and approves the Bank's Business Plan.

Bank memiliki sistem pengendalian internal untuk manajemen Risiko strategik, mencakup pengawasan secara berkala atas kinerja Bank yang berdampak pada pendapatan usaha dan budaya pengendalian risiko strategik yang melibatkan seluruh lini bisnis Bank.

Kebijakan Bank dalam Mengidentifikasi dan Merespon Perubahan Lingkungan Bisnis, baik Eksternal maupun Internal

Penyusunan strategi Bank dituangkan dalam rencana bisnis Bank melalui serangkaian diskusi yang melibatkan jajaran manajemen. Kebijakan umum atau arahan strategis yang dirumuskan Bank adaptif terhadap perubahan lingkungan, baik internal maupun eksternal dan dilakukan dalam perspektif jangka pendek maupun jangka menengah, yang dikaji ulang secara berkala minimal setahun sekali.

Bank selalu mengevaluasi kinerja bisnis dari waktu ke waktu yang disesuaikan dengan perubahan internal maupun eksternal Bank guna memperkecil risiko strategik Bank, seperti melakukan langkah strategis di tengah ketidakpastian ekonomi dengan mempertimbangkan dan menyesuaikan beberapa aktivitas yang dilakukan secara manual atau konvensional ke dalam proses digitalisasi.

Mekanisme untuk Mengukur Kemajuan yang Dicapai dari Rencana Bisnis yang Ditetapkan

Pemantauan dan evaluasi atas pencapaian kinerja keuangan Bank terhadap target yang telah disusun mendapatkan perhatian penuh dari manajemen Bank, yang secara khusus menjadi pembahasan dalam rapat Direksi secara rutin setiap bulan atau antara Dewan Komisaris dengan Direksi.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Kegagalan dalam mengelola risiko kepatuhan tersebut dapat menyebabkan Bank terkena sanksi dan denda dari regulator serta berdampak terhadap kelangsungan usaha Bank, sehingga dapat mempengaruhi tata kelola Bank.

Risiko kepatuhan dapat bersumber dari perilaku hukum, yaitu perilaku atau aktivitas Bank yang menyimpang atau melanggar dari ketentuan dan/atau peraturan perundang-undangan. Sedangkan perilaku organisasi, yaitu perilaku atau aktivitas Bank yang menyimpang atau bertentangan dari standar yang berlaku secara umum.

Tujuan utama manajemen risiko untuk risiko kepatuhan adalah untuk memastikan bahwa proses manajemen risiko dapat meminimalkan kemungkinan dampak negatif yang menyimpang atau melanggar standar dan/atau peraturan dan perundang-undangan yang berlaku.

The Bank has an internal control system for strategic risk management, which includes regular monitoring of the Bank's performance that have an impact on business revenues, and a strategic risk control culture that involves all of the Bank's business lines.

Bank Policies to Identify and Respond to Changes in Business Environment, External and Internal

The formulation of the Bank's strategy set forth in the Bank's business plan through a series of discussions involving management ranks. The general policies or strategic directions formulated by the Bank are made adaptive to internal and external environment changes and carried out in a short-term and medium-term perspective, reviewed periodically at least once a year.

The Bank always evaluates the business performance from time to time in accordance with the Bank's internal and external changes to minimize the Bank's strategic risks, such as taking strategic steps in the midst of economic uncertainty by considering and adjusting several activities carried out manually or conventionally to the digitalization process.

Mechanism to Measure Progress Achieved from the Defined Business Plan

Monitoring and evaluation of the Bank's financial performance achievement against the targets set have received the Bank's management full attention, which is specifically discussed in the Board of Directors' meetings regularly on a monthly basis or between the Board of Commissioners and the Board of Directors.

Compliance Risk

Compliance risk is a risk due to the Bank's failure to comply with and/or enforce the applicable laws and regulations. Failure to manage compliance risk may cause the Bank to be subject to sanctions and penalties from the regulator, and therefore, affecting the Bank's business continuity and governance.

Compliance risk may arise from legal behavior, which is the Bank's behavior or activity that deviates from or violates the provisions and/or laws and regulations. Whereas organizational behavior, which is the Bank's behavior or activity that deviates from or in contrary to the generally accepted standards.

The main objective of risk management for compliance risk is to ensure that the risk management process can minimize the possibility of negative impacts that deviates or violates the generally accepted standards and/or laws and regulations.

Struktur Organisasi Manajemen Risiko Kepatuhan

Penerapan manajemen risiko kepatuhan melibatkan berbagai pihak dalam Bank. Organisasi manajemen risiko kepatuhan melibatkan pengawasan aktif Dewan Komisaris dan Direksi yang berperan mengawasi kebijakan dan pelaksanaan fungsi kepatuhan dalam pengelolaan risiko kepatuhan serta mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Untuk mendukung pelaksanaan fungsi risiko kepatuhan tersebut, Bank membentuk Komite Implementasi dan *Monitoring* GCG.

Bank memiliki Direktur yang membawahi fungsi kepatuhan yang bertanggung jawab atas pelaksanaan fungsi kepatuhan dan berperan penting dalam manajemen risiko kepatuhan, yang pelaksanaannya didukung oleh Satuan Kerja Kepatuhan (Divisi *Compliance & System Procedure*) dan unit *Anti Money Laundering* (AML) yang bertanggung jawab terhadap penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) di Bank.

Strategi Manajemen Risiko dan Efektivitas Penerapan Manajemen Risiko Kepatuhan

Penerapan manajemen risiko kepatuhan disesuaikan dengan ukuran dan kompleksitas usaha Bank tidak terlepas dari pengawasan aktif Dewan Komisaris dan Direksi dalam merumuskan strategi dengan memperhatikan tingkat risiko yang akan diambil dan risiko toleransi guna mendorong terciptanya budaya kepatuhan, menetapkan sistem dan prosedur yang akan digunakan untuk penyusunan ketentuan dan pedoman internal Bank, serta melakukan tindakan pencegahan agar kebijakan dan/atau keputusan tidak menyimpang dari ketentuan dan perundang-undangan yang berlaku.

Pemantauan dan Pengendalian Risiko Kepatuhan

Wujud penerapan manajemen risiko kepatuhan antara lain dengan:

1. Mewujudkan terlaksananya budaya kepatuhan pada seluruh kegiatan usaha Bank di setiap jenjang organisasi, antara lain melalui pelaksanaan sosialisasi dan pelatihan atas ketentuan dan aturan yang berlaku, serta memberikan masukan dan saran kepada unit-unit lain untuk memastikan kepatuhan Bank;
2. Menilai dan mengevaluasi kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan dan peraturan yang berlaku;
3. Memantau atas pelaksanaan prinsip kehati-hatian Bank;
4. Mengelola risiko kepatuhan, selain dilakukan melalui uji kepatuhan, juga dilakukan melalui pemantauan terhadap pemenuhan komitmen Bank kepada regulator, baik berdasarkan hasil pemeriksaan regulator maupun melalui korespondensi antara Bank dengan regulator; dan
5. Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di perbankan yang terdiri dari 5 (lima) prinsip utama, yaitu:
 - a. Pengawasan aktif Dewan Komisaris dan Direksi;
 - b. Kebijakan dan prosedur;
 - c. Pengendalian internal;
 - d. Sistem informasi manajemen; dan
 - e. Sumber daya manusia dan pelatihan.

Organizational Structure of Compliance Risk Management

The implementation of compliance risk management involves various parties within the Bank. The compliance risk management organization involves active supervision of the Board of Commissioners and the Board of Directors whose role is to oversee the policy and implementation of compliance function in managing compliance risk and realizing the implementation of a compliance culture at all levels of the organization and the Bank's business activities. To support the implementation of compliance risk function, the Bank has established a GCG Implementation and Monitoring Committee.

The Bank has a Director in charge of compliance function who is responsible for the implementation of compliance function and plays an important role in compliance risk management, whose implementation is supported by the Compliance Unit (Compliance & System Procedure Division) and the Anti Money Laundering (AML) unit, which is responsible for implementing the Anti-Money Laundering and Combating the Financing of Terrorism (AML and CFT) Program in the Bank.

Risk Management Strategy and Effectiveness of Compliance Risk Management Implementation

The implementation of compliance risk management is adjusted to the Bank's business size and complexity, which is inseparable from the active supervision of the Board of Commissioners and Board of Directors in formulating strategies by considering the risk appetite and risk tolerance in order to promote the creation of a compliance culture, to establish system and procedure that will be used for the preparation of the Bank's internal provisions and guidelines, and to take preventive actions so that the policies and/or decisions do not deviate from the applicable provisions, laws and regulations.

Monitoring and Controlling Compliance Risk

The implementation of compliance risk management, among others, is by:

1. Achieving the implementation of compliance culture at all of the Bank's business activities at every organizational level, through dissemination and training on the prevailing rules and regulations, and providing input and advice to other units to ensure the Bank's compliance;
2. Assessing and evaluating the adequacy and conformity of the Bank's policies, regulations, systems, and procedures against the applicable provisions and regulations;
3. Monitoring the implementation of the Bank's prudential principles;
4. Managing compliance risk, in addition to conducting compliance tests, is also conducted through monitoring on the Bank's commitment to the regulator, either based on regulatory examination results or through correspondence between the Bank and the regulator; and
5. Implementing Anti Money Laundering and Counter-Terrorism Funding in banking consisting of 5 (five) main principles, which are:
 - a. Active monitoring of the Board of Commissioners and Board of Directors;
 - b. Policies and procedures;
 - c. Internal control;
 - d. Management information system; and
 - e. Human resources and training.

MANAJEMEN RISIKO GRUP KEUANGAN VICTORIA

Victoria Financial Group Risk Management

Industri lembaga jasa keuangan memiliki sistem keuangan yang sangat kompleks, dinamis, dan saling terkait antar masing-masing sektor jasa keuangan yang menyebabkan meningkatnya eksposur risiko. Menghadapi kondisi tersebut, penerapan manajemen risiko dilakukan secara komprehensif dan terintegrasi dalam suatu Grup Keuangan Victoria.

Dasar Penerapan Manajemen Risiko pada Grup Keuangan Victoria

Berdasarkan Surat Otoritas Jasa Keuangan No. S-66/ PB.33/2021 tanggal 23 Juni 2021 tentang Perubahan Status Konglomerasi Keuangan Grup Victoria menjadi Grup Keuangan Victoria beserta lampirannya, dan tidak bertentangan dengan ketentuan Peraturan Otoritas Jasa Keuangan terkait Konglomerasi Keuangan dan Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan sepanjang dinyatakan tetap berlaku, seperti:

1. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan;
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan; dan
3. Peraturan Otoritas Jasa Keuangan No. 26/POJK.03/2015 tanggal 11 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.

Anggota Grup Keuangan Victoria

Lembaga Jasa Keuangan yang tercakup dalam Grup Keuangan Victoria pada tahun 2022 terdiri dari:

Financial services institution industry has complex and dynamic financial system and interrelated among each financial service leading to the increase in risk exposure. To deal with such condition, Victoria Financial Group implements the risk management comprehensively and in an integrated manner.

Basis of Risk Management Implementation in Victoria Financial Group

Based on the Financial Services Authority Letter No. S-66/PB.33/2021 dated 23 June 2021 on Changes in Status of Victoria Group Financial Conglomeration to Victoria Financial Group and its attachments, this does not conflict with the provisions of Financial Services Authority Regulations regarding Financial Conglomeration and Integrated Minimum Capital Adequacy Requirement for Financial Conglomeration, as long as it remains valid, among others:

1. Financial Services Authority Regulation No. 17/POJK.03/2014 dated 18 November 2014, on Implementation of Integrated Risk Management for Financial Conglomeration;
2. Financial Services Authority Regulation No. 18/POJK.03/2014 dated 18 November 2014 on Implementation of Integrated Governance for Financial Conglomeration; and
3. Financial Services Authority Regulation No. 26/POJK.03/2015 dated 11 December 2015 on Integrated Minimum Capital Adequacy Requirement for Financial Conglomeration.

Members of Victoria Financial Group

Financial Services Institutions included in Victoria Financial Group in 2022 consisted of:

Grup Keuangan Victoria / Victoria Financial Group

bank  victoria

PT Bank Victoria International Tbk
(Entitas Koordinator / Coordinating Entity)

victoria  sekuritas
INDONESIA

PT Victoria Sekuritas Indonesia

bank  victoria
Syariah

PT Bank Victoria Syariah

victoria  insurance

PT Victoria Insurance Tbk

victoria  manajemen
INVESTASI

PT Victoria Manajemen Investasi

victoria  life

PT Victoria Alife Indonesia

Bank Victoria telah ditunjuk sebagai Entitas Koordinator dalam Grup Keuangan Victoria berdasarkan Surat Otoritas Jasa Keuangan No. S-66/PB.33/2021 tanggal 23 Juni 2021 perihal Perubahan Status Konglomerasi Keuangan Grup Victoria menjadi Grup Keuangan Victoria.

Dalam rangka penerapan manajemen risiko yang komprehensif dan efektif, Entitas Koordinator perlu membentuk organisasi manajemen risiko secara terintegrasi dalam Grup Keuangan Victoria, antara lain Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria dan Satuan Kerja Manajemen Risiko Terintegrasi.

Satuan Kerja Manajemen Risiko Terintegrasi melakukan pemantauan eksposur risiko pada anggota Grup Keuangan Victoria serta memberikan informasi kepada Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria akan hal-hal yang perlu ditindaklanjuti terkait hasil evaluasi dari pemantauan terhadap penerapan manajemen risiko secara terintegrasi.

Penerapan manajemen risiko pada Grup Keuangan Victoria secara terintegrasi dilakukan melalui pendekatan berdasarkan risiko dengan prinsip-prinsip:

1. Agregasi Risiko
Penilaian risiko didasarkan pada risiko yang terdapat dalam Grup Keuangan Victoria secara menyeluruh dengan memperhatikan dampak yang ditimbulkan terhadap kondisi Grup Keuangan Victoria.
2. Holistik
Penilaian risiko dilakukan dengan melihat keterkaitan antara satu faktor dengan faktor lainnya, sehingga diperoleh kesimpulan yang memberikan gambaran mengenai risiko Grup Keuangan Victoria secara keseluruhan.
3. Signifikansi/Materialitas dan Proporsionalitas
Penilaian risiko dilakukan dengan memperhatikan signifikansi/materialitas risiko secara proporsional pada Grup Keuangan Victoria secara keseluruhan dengan memperhatikan struktur, karakteristik, dan kompleksitas dari Grup Keuangan Victoria.
4. Komprehensif dan terstruktur, yaitu penilaian risiko dilakukan dengan analisis mendalam dengan memperhatikan faktor-faktor penilaian secara luas, lengkap, dan utuh.

Pilar Penerapan Manajemen Risiko Grup Keuangan Victoria Secara Terintegrasi

1. Pengawasan Dewan Komisaris dan Direksi Entitas Koordinator

Dewan Komisaris dan Direksi Entitas Koordinator memastikan atas efektivitas penerapan Manajemen Risiko dalam Grup Keuangan Victoria.

Selain melaksanakan wewenang dan tanggung jawab dalam rangka penerapan manajemen risiko Grup Keuangan Victoria, Dewan Komisaris dan Direksi Entitas Koordinator juga tetap

Bank Victoria has been appointed as the Coordinator Entity within Victoria Financial Group based on the Financial Services Authority Letter No. S-66/PB.33/2021 dated 23 June 2021 on Changes in Status of Victoria Group Financial Conglomeration to Victoria Financial Group.

In order to implement comprehensive and effective risk management, the Coordinating Entity needs to establish an integrated risk management organization within the Victoria Financial Group, among others the Integrated Risk Management Committee in Victoria Financial Group and Integrated Risk Management Unit.

The Integrated Risk Management Unit is tasked with monitoring risk exposure of Victoria Financial Group members and providing information to the Integrated Risk Management Committee within Victoria Financial Group on matters requiring follow up on the evaluation results from monitoring integrated risk management implementation.

The integrated risk management in Victoria Financial Group is implemented through a risk-based approach with the following principles:

1. Risk Aggregation
Comprehensive risk assessment based on risks found in Victoria Financial Group by considering the arising impact on Victoria Financial Group's condition.
2. Holistic
Risk assessment performed by looking at the link between one factor and another in order to reach a conclusion that gives an overall picture of risks in Victoria Financial Group.
3. Significance/Materiality and Proportionality
Risk assessment carried out with due regard to the risk significance/materiality in a proportional manner in Victoria Financial Group as a whole, by considering the structure, characteristics, and complexity of Victoria Financial Group.
4. Comprehensive and structured, means risk assessment carried out in an in-depth analysis by considering comprehensive, complete, and intact assessment factors.

Pillars of Integrated Risk Management Implementation of Victoria Financial Group

1. Supervision of the Board of Commissioners and Board of Directors of the Coordinating Entity

The Board of Commissioners and Board of Directors of the Coordinating Entity ensure the effectiveness of Risk Management implementation in Victoria Financial Group.

Apart from exercising authority and responsibilities in order to implement risk management in Victoria Financial Group, the Board of Commissioners and Board of Directors

melaksanakan wewenang dan tanggung jawabnya dalam rangka penerapan manajemen risiko pada Entitas Koordinator, sesuai dengan ketentuan yang berlaku bagi Entitas Koordinator.

2. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit
Kebijakan manajemen risiko Grup Keuangan Victoria merupakan arahan tertulis dalam menerapkan manajemen risiko sesuai dengan karakteristik dan kompleksitas kegiatan dan praktik usaha yang sehat. Dalam mendukung efektivitas penerapan manajemen risiko Grup Keuangan Victoria secara terintegrasi, di mana dalam pelaksanaannya telah dilengkapi dengan Kebijakan Manajemen Risiko Grup Keuangan Victoria yang disesuaikan dengan strategi manajemen risiko dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) atau limit sesuai karakteristik dan kompleksitas usaha Grup Keuangan Victoria.
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian serta Sistem Informasi Manajemen Risiko

Secara berkesinambungan, Grup Keuangan Victoria terus menyempurnakan proses manajemen risiko secara komprehensif. Hal tersebut bertujuan agar informasi yang berpotensi merugikan secara terintegrasi dalam Grup Keuangan Victoria dapat diketahui sedini mungkin, sehingga dapat mengambil tindakan yang memadai untuk memitigasi dampak risiko seminimal mungkin.

Proses identifikasi risiko dilakukan secara proaktif, termasuk dampak yang ditimbulkan. Selanjutnya, dilakukan pengukuran, pemantauan, dan pengendalian terhadap seluruh aktivitas usaha masing-masing Grup Keuangan Victoria yang didukung oleh sistem informasi manajemen risiko secara memadai.

Pada proses manajemen risiko Grup Keuangan Victoria secara terintegrasi, seluruh lembaga jasa keuangan di dalam Grup Keuangan Victoria saling bersinergi dalam melaksanakan aktivitas bisnis/transaksi dengan tetap mengacu kepada prinsip arm length dan pengelolaan yang berbasis risiko.

4. Sistem Pengendalian Internal terhadap Penerapan Manajemen Risiko Terintegrasi
Melalui fungsi pengendalian internal, Grup Keuangan Victoria senantiasa melakukan upaya-upaya untuk mengelola dan mengendalikan risiko. Dalam rangka melaksanakan pengendalian risiko, Entitas Koordinator memastikan grup keuangan memiliki metode *risk base approach* untuk mengendalikan risiko atas risiko yang dapat membahayakan kelangsungan usaha grup keuangan.

Secara umum, pengendalian internal terdiri dari serangkaian prosedur atau proses yang memastikan organisasi tetap pada jalurnya untuk mencapai tujuan yang ditetapkan. Adapun proses pengendalian aktivitas operasional masing-masing Grup Keuangan Victoria dilakukan melalui tindakan-tindakan pengendalian pada setiap tindakan dalam struktur organisasi. Hal tersebut bertujuan untuk memastikan:

of the Coordinating Entity also exercise their authority and responsibilities in order to implement risk management in the Coordinating Entity, in accordance with the provisions applicable to the Coordinating Entity.

2. Adequacy of Policies, Procedures, and Limit Establishment
The risk management policies of Victoria Financial Group are written direction in implementing risk management in accordance with the characteristics and complexity of activities and sound business practices. In supporting the effectiveness of integrated risk management implementation in Victoria Financial Group, its implementation has been equipped with Victoria Financial Group Risk Management Policies that are adjusted to the risk management strategies by considering the risk appetite and risk tolerance or limits. According to Victoria Financial Group's business characteristics and complexity.
3. Adequacy of Process of Risk Identification, Measurement, Monitoring, and Control, as well as Risk Management Information System

On an ongoing basis, Victoria Financial Group keeps improving its risk management process comprehensively. This is intended so that information on potential harm in an integrated manner within Victoria Financial Group can be detected as early as possible, so that sufficient actions can be taken to mitigate the risk impact to be as minimum as possible.

Risk identification process is performed pro-actively, including all impacts that may be incurred. Thereafter, all business activities of each Victoria Financial Group are measured, monitored, and controlled, with adequate support of risk management information system.

In the integrated risk management process of Victoria Financial Group, all financial services institutions within Victoria Financial Group are in synergy in carrying out business activities/ transactions by still referring to the principle of arm length and risk-based management.

4. Internal Control System on Integrated Risk Management Implementation
Through internal control function, Victoria Financial Group always makes efforts to manage and control the risks. In order to implement risk control, the Coordinating Entity ensures that the financial group has a risk-based approach method to control risks for risks that may endanger the financial group's business continuity.

In general, internal control consists of a set of procedures or processes that ensure the organization stays on track to achieve its stated objectives. The operational activity control process of each member of Victoria Financial Group is carried out through control activities in every action within the organization structure. This is carried out with intention to ensure:

- Kepatuhan terhadap kebijakan atau ketentuan internal serta peraturan perundang-undangan yang berlaku;
- Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu; dan
- Efektivitas budaya risiko (*risk culture*) pada organisasi grup keuangan secara menyeluruh.

Penjelasan di atas tertuang dalam Surat Keputusan Direksi No. 003/SK-DIR/08/21 tanggal 20 Agustus 2021 tentang Kebijakan dan Pedoman Umum Manajemen Risiko Grup Keuangan Victoria.

- Compliance with internal policies and provisions, and the applicable laws and regulations;
- The availability of financial and management information that is complete, accurate, appropriate, and timely; and
- The effectiveness of risk culture in the financial group organization in overall.

The aforementioned explanation is contained in the Board of Directors' Decision Letter No. 003/SK-DIR/08/21 dated 20 August 2021 on Risk Management Policies and General Guidelines of Victoria Financial Group.

Struktur Organisasi dan Keanggotaan Manajemen Risiko Grup Keuangan Victoria

Terkait dengan penerapan manajemen risiko terintegrasi dalam Grup Keuangan Victoria, maka Entitas Koordinator telah membentuk:

- Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria; dan
- Satuan Kerja Manajemen Risiko Terintegrasi.

Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria

Uraian terkait Komite Manajemen Risiko Terintegrasi dalam Grup Keuangan Victoria dapat dilihat pada bab Tata Kelola Perusahaan pada Laporan Tahunan ini.

Satuan Kerja Manajemen Risiko Terintegrasi

Satuan Kerja Manajemen Risiko Terintegrasi merupakan pejabat eksekutif yang berada satu tingkat di bawah Direksi yang memimpin satuan kerja operasional dan/atau fungsi/satuan kerja manajemen risiko. Pada Entitas Koordinator, *Risk Management/ Integrated Division* dipimpin oleh seorang Kepala Divisi yang bertanggung jawab langsung kepada Direktur Kepatuhan dan Manajemen Risiko.

Satuan Kerja Manajemen Risiko Terintegrasi merupakan satuan kerja independen yang terpisah dengan satuan kerja yang melaksanakan fungsi pengendalian internal dan Satuan Kerja Operasional pada setiap anggota Grup Keuangan Victoria. Selain itu, dalam penerapan manajemen risiko secara terintegrasi dalam Grup Keuangan Victoria harus bebas dari benturan kepentingan antara anggota Grup Keuangan Victoria dengan Entitas Koordinator.

Untuk memastikan efektivitas dan kecukupan sistem manajemen risiko terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi secara berkesinambungan terus melakukan pengelolaan risiko dan peninjauan ulang secara berkala.

Organizational Structure and Composition of Victoria Financial Group Risk Management

In relation to the integrated risk management implementation within Victoria Financial Group, the Coordinating Entity has established:

- Integrated Risk Management Committee within Victoria Financial Group; and
- Integrated Risk Management Work Unit.

Integrated Risk Management Committee in Victoria Financial Group

Description of the Financial Group Risk Management Committee can be found in the Corporate Governance chapter of this Annual Report.

Integrated Risk Management Work Unit

The Integrated Risk Management Work Unit is the executive officer of one level below the Board of Director, who is in charge of an operational work unit and/or risk management function/work unit. In the Coordinator Entity, the Risk Management/Integrated Division is led by a Division Head who is directly responsible to the Director of Compliance and Risk Management.

The Integrated Risk Management Work Unit Is an independent work unit separated from the work unit performing the internal control function and operational work unit (risk taking unit) in each member of Victoria Group financial conglomeration. Furthermore, implementation of integrated risk management shall be free from conflict of interest among members of Victoria Group financial conglomeration and the Main Entity.

To ensure the effectiveness and adequacy of the integrated risk management system, the Integrated Risk Management Unit continuously manages the risk by conducting periodic reassessment.

TABEL UTAMA (KEY METRICS) - BANK SECARA INDIVIDUAL
Main Table (Key Metrics) - Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Deskripsi	Periode Period					Description
		31 Desember 2022 31 December 2022	30 September 2022 30 September 2022	30 Juni 2022 30 June 2022	31 Maret 2022 31 March 2022	31 Desember 2021 31 December 2021	
Modal yang Tersedia (Nilai)							
1	Modal Inti Utama (CET1)	3,201,440	2,503,237	2,407,533	2,042,818	2,078,799	Available Capital Common Equity Tier 1 (CET1)
2	Modal Inti (Tier 1)	3,201,440	2,503,237	2,407,533	2,042,818	2,078,799	Tier 1 Capital
3	Total Modal	3,876,115	3,200,217	3,145,878	2,826,281	2,907,518	Total Capital
Aset Tertimbang Menurut Risiko (ATMR) (Nilai)							
4	Total Aset Tertimbang Menurut Risiko (ATMR)	17,640,015	16,724,800	16,347,424	16,504,107	16,625,843	Risk Weighted Assets (Value) Total Risk Weighted Assets (RWA)
Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR							
5	Rasio CET1 (%)	18.15	14.97	14.73	12.38	12.50	Risk Based Capital Ratio as Percentage of RWA CET 1 Ratio (%)
6	Rasio Tier 1 (%)	18.15	14.97	14.73	12.38	12.50	Tier 1 Ratio (%)
7	Rasio Total Modal (%)	21.97	19.13	19.24	17.12	17.49	Total Capital Ratio (%)
Tambahan CET1 yang Berfungsi sebagai Buffer dalam Bentuk Persentase dari ATMR*							
8	Capital Conservation Buffer (2.5% dari ATMR) (%)	-	-	-	-	-	Additional CET 1 Functions as Buffer in the Form of Percentage of RWA* Capital Conservation Buffer (2.5% from RWA) (%)
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	-	-	-	-	-	Countercyclical Buffer (0-2.5% from RWA) (%)
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	-	-	-	-	-	Capital Surcharge for Systemic Bank (1%-2.5%) (%)
11	Total CET1 sebagai Buffer (%)	-	-	-	-	-	Total CET 1 as Buffer (%)
12	Komponen CET1 untuk Buffer (%)	-	-	-	-	-	CET 1 Components for Buffer (%)
Rasio Pengungkit Sesuai Basel 3*							
13	Total Eksposur	27,470,064	24,911,810	24,608,184	24,969,787	24,276,444	Leverage Ratio according to Basel 3* Total Exposures
14	a. Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	12.31	10.64	10.17	8.50	8.81	a. Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
14	b. Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi ketentuan GWM (Jika Ada) (%)	12.02	10.10	9.82	8.26	8.79	b. Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)

No.	Deskripsi	Periode Period					Description
		31 Desember 2022 31 December 2022	30 September 2022 30 September 2022	30 Juni 2022 30 June 2022	31 Maret 2022 31 March 2022	31 Desember 2021 31 December 2021	
14	c. Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengeluaran Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (jika ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset <i>Securities Financing Transaction</i> (SFT) secara Gross (%)	12.04	10.58	10.13	8.43	8.56	c. Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
14	d. Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian Terhadap Pengeluaran Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (jika ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset SFT secara Gross (%)	11.65	10.05	9.78	8.18	8.54	d. Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
Rasio Kecukupan Likuiditas (LCR)**							
15	Total Aset Likuid Berkualitas Tinggi (HQLA) (%)	-	-	-	-	-	Liquidity Adequacy Ratio (LCR)** Total High Quality Liquid Assets (HQLA) (%)
16	Total Arus Kas Keluar Bersih (Net Cash Outflow) (%)	-	-	-	-	-	Total Net Cash Outflow (%)
17	LCR (%)	-	-	-	-	-	LCR (%)
Rasio Pendanaan Stabil Bersih (NSFR)*** (%)							
18	Total Pendanaan Stabil yang Tersedia (ASF) (%)	-	-	-	-	-	Net Stable Funding Ratio (NSFR)*** (%) Total Available Stable Funding (ASF) (%)
19	Total Pendanaan Stabil yang Diperlukan (RSF) (%)	-	-	-	-	-	Total Required Stable Funding (RSF) (%)
20	NSFR (%)	-	-	-	-	-	NSFR (%)

Analisis Kualitatif / Qualitative Analysis

1. *Capital Adequacy Ratio* (CAR) pada 31 Desember 2022 adalah sebesar 21.97%, meningkat 2.84% dari posisi 30 September 2022. Peningkatan ini disebabkan adanya peningkatan modal inti dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No.12/POJK.03/2021 tentang Bank Umum dan peningkatan atas perolehan laba secara organik. Rasio Total Modal Berada di atas ketentuan regulator yaitu paling rendah sebesar 8%.
2. *Leverage Ratio* pada 31 Desember 2022 adalah sebesar 11.65% atau berada diatas ketentuan Otoritas Jasa Keuangan yaitu paling rendah sebesar 3% sebagaimana yang diwajibkan di Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019.
3. Bank belum melakukan perhitungan LCR dan NSFR sesuai Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2015 dan Peraturan Otoritas Jasa Keuangan No. 50/POJK.03/2017.
1. The *Capital Adequacy Ratio* (CAR) on 31 December 2022 was 21.97%, an increase of 2.84% from the position of 30 September 2022. This increase was due to an increase in core capital in order to comply with Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks and increases in organic profit gain. The Total Capital Ratio is above the regulatory requirements, which is at least 8%.
2. The *Leverage Ratio* on 31 December 2022 was 11.65% or above the provisions of the Financial Services Authority, which is a minimum of 3% as required in Financial Services Authority Regulation No. 31/POJK.03/2019.
3. The Bank has not yet calculated LCR and NSFR according to Financial Services Authority Regulation No. 4/POJK.03/2015 and Financial Services Authority Regulation No. 50/POJK.03/2017.

* Pengungkapan kuantitatif sesuai Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019 / Quantitative disclosure according to Financial Services Authority Regulation No. 31/POJK.03/2019

** Pengungkapan kuantitatif sesuai Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 / Quantitative disclosure according to Financial Services Authority Regulation No. 42/POJK.03/2015

*** Pengungkapan kuantitatif sesuai Peraturan Otoritas Jasa Keuangan No. 50/POJK.03/2017 / Quantitative disclosure according to Financial Services Authority Regulation No. 50/POJK.03/2017

TABEL PERBEDAAN ANTARA CAKUPAN KONSOLIDASI DAN MAPPING PADA LAPORAN KEUANGAN SESUAI STANDAR AKUNTANSI KEUANGAN DENGAN KATEGORI RISIKO SESUAI DENGAN KETENTUAN OTORITAS JASA KEUANGAN KATEGORI RISIKO (LI1)

Table of Difference between Consolidated and Mapping Coverage on the Financial Statements in Accordance with the Financial Accounting Standards with Risk Categories in Accordance with the Financial Services Authority Provisions for Risk Category (LI1)

(dalam juta Rupiah / in million Rupiah)

No.	Deskripsi	Nilai Tercatat sebagaimana Tercantum dalam Publikasi Laporan Keuangan Carrying Values as Stated in the Financial Statements Publication	Nilai Tercatat berdasarkan Prinsip Kehati-hatian Carrying Values based on Prudential Principles	Nilai Tercatat Masing-Masing Risiko Carrying Value of Each Risk				Tidak Mengacu pada Persyaratan Permodalan atau Pengurangan Modal Not Referring to Capital Requirements or based on Capital Reduction	Description
				Sesuai Kerangka Risiko Kredit According to Credit Risk Framework	Sesuai Kerangka Counterparty Credit Risk According to Counterparty Credit Risk Framework	Sesuai Kerangka Sekritisasi According to Securitization Framework	Sesuai Kerangka Risiko Pasar According to Market Risk Framework		
ASET									
ASSETS									
1	Kas	51,897	51,897	51,897	-	-	-	-	Cash
2	Penempatan pada Bank Indonesia	2,336,456	2,336,456	2,336,456	-	-	-	-	Placements with Bank Indonesia
3	Penempatan pada Bank Lain	256,834	256,834	256,834	-	-	-	-	Placement with Other Banks
4	Tagihan Spot dan Derivatif/Forward	175	175	-	-	-	-	175	Spot and Derivative/Forward Receivables
5	Surat Berharga yang Dimiliki	4,818,554	4,818,554	4,224,082	-	21,810	572,662	-	Marketable Securities Owned
6	Surat Berharga yang Dijual dengan Janji Dibelik Kembali (Repo)	-	-	-	-	-	-	-	Marketable Securities Sold Under Repurchase Agreements (Repo)
7	Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (Reverse Repo)	839,432	839,432	-	839,432	-	-	-	Receivables from Marketable Securities Purchased Under Resale Agreements (Reverse Repo)
8	Tagihan Akseptasi	7,754	7,754	7,754	-	-	-	-	Acceptance Receivables
9	Kredit yang Diberikan	15,824,611	15,824,611	15,824,611	-	-	-	-	Loans and Financing
10	Pembiayaan Syariah	-	-	-	-	-	-	-	Sharia Financing
11	Penyertaan Modal	242,104	242,104	242,104	-	-	-	-	Capital Investment

No.	Deskripsi	Nilai Tercatat sebagaimana Tercantum dalam Publikasi Laporan Keuangan Carrying Values as Stated in the Financial Statements Publication	Nilai Tercatat berdasarkan Prinsip Kehati-hatian Carrying Values based on Prudential Principles	Nilai Tercatat Masing-Masing Risiko Carrying Value of Each Risk					Description
				Sesuai Kerangka Risiko Kredit According to Credit Risk Framework	Sesuai Kerangka Counterparty Credit Risk According to Counterparty Credit Risk Framework	Sesuai Kerangka Sekurtisasi According to Securitization Framework	Sesuai Kerangka Risiko Pasar According to Market Risk Framework	Tidak Mengacu pada Persyaratan Permodalan atau Pengurangan Modal Not Referring to Capital Requirements or Reduction	
12	Aset Keuangan Lainnya	391,680	391,680	389,486	-	-	-	2,194	Other Financial Assets
13	Cadangan Kerugian Penurunan Nilai Aset Keuangan -/-								Allowance for Impairment Losses on Financial Assets -/-
	a. Surat Berharga yang Dimiliki	(8,863)	(8,863)	(8,863)	-	-	-	-	a. Marketable Securities Owned
	b. Kredit yang Diberikan dan Pembiayaan Syariah	(538,118)	(538,118)	(396,775)	-	-	-	(141,343)	b. Loans and Sharia Financing
14	c. Lainnya	(13)	(13)	(13)	-	-	-	-	c. Others
	Aset Tidak Berwujud	16,530	16,530	-	-	-	-	16,530	Intangible Assets
15	Akumulasi Amortisasi Aset Tidak Berwujud -/-	(13,999)	(13,999)	-	-	-	-	(13,999)	Accumulation of Intangible Assets Amortization -/-
	Aset Tetap dan Inventaris	544,733	544,733	544,733	-	-	-	-	Fixed Asset and Inventory
	Akumulasi Penyusutan Aktiva Tetap dan Inventaris -/-	(73,880)	(73,880)	(73,880)	-	-	-	-	Accumulation of Fixed Asset and Inventory Depreciation -/-
16	Aset Non-Produktif								Non-Earning Assets
	a. Properti Terbengkalai	36,159	36,159	36,159	-	-	-	-	a. Abandoned Property
	b. Agunan yang Diambil Alih	931,010	931,010	931,010	-	-	-	-	b. Foreclosed Assets
	c. Rekening Tunda	11,885	11,885	11,885	-	-	-	-	c. Account on Hold
17	d. Aset Antar Kantor	-	-	-	-	-	-	-	d. Inter-office Assets
	Aset Lainnya	257,060	257,060	59,451	-	-	-	302,389	Other Assets
	Total Aset	25,932,001	25,932,001	24,436,931	839,432	21,810	572,662	61,166	Total Assets

No.	Deskripsi	Nilai Tertcatat sebagaimana Tercantum dalam Publikasi Laporan Keuangan Carrying Values as Stated in the Financial Statements Publication	Nilai Tertcatat berdasarkan Prinsip Kehati-hatian Carrying Values based on Prudential Principles	Nilai Tertcatat Masing-Masing Risiko Carrying Value of Each Risk				Tidak Mengacu pada Persyaratan Permodalan atau Pengurangan Modal Not Referring to Capital Requirements or based on Capital Reduction	Description
				Sesuai Kerangka Risiko Kredit According to Credit Risk Framework	Sesuai Kerangka Counterparty Credit Risk According to Counterparty Credit Risk Framework	Sesuai Kerangka Sekuritisasi According to Securitization Framework	Sesuai Kerangka Risiko Pasar According to Market Risk Framework		
LIABILITAS DAN EKUITAS									
Liabilitas									
18	Giro	2,383,881	2,383,881	-	-	-	-	1,327,022	Current Accounts
19	Tabungan	3,148,224	3,148,224	-	-	-	-	3,158,543	Savings
20	Deposito	13,839,732	13,839,732	-	-	-	-	14,821,300	Time Deposits
21	Uang Elektronik	-	-	-	-	-	-	-	Electronic Money
22	Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	Liabilities to Bank Indonesia
23	Liabilitas kepada Bank Lain	1,334,953	1,334,953	-	-	-	-	1,045,673	Liabilities to Other Banks
24	Liabilitas Spot dan Derivatif/Forward	1,165	1,165	-	-	-	-	21	Liabilities of Spot and Derivative/Forward
25	Liabilitas atas Surat Berharga yang Dijual dengan Janji Dibelik Kembali (Repo)	240,865	240,865	-	-	-	-	-	Liabilities of Marketable Securities Sold Under Repurchase Agreements (Repo)
26	Liabilitas Akseptasi	-	-	-	-	-	-	-	Acceptance Payables
27	Surat Berharga yang Diterbitkan	1,051,904	1,051,904	-	-	-	-	498,308	Securities Issued
28	Pinjaman/Pembiayaan yang Diterima	-	-	-	-	-	-	900,212	Borrowings/Financing Received
29	Setoran Jaminan	-	-	-	-	-	-	-	Security Deposits
30	Liabilitas Antarkantor	-	-	-	-	-	-	-	Inter Office Liabilities
31	Liabilitas Lainnya	230,814	230,814	-	-	-	-	181,640	Other Liabilities
32	Kepentingan Minoritas (Minority Interest)	-	-	-	-	-	-	17	Minority Interest
Total Liabilitas		22,231,538	22,231,538	-	-	-	-	22,231,538	Total Liabilities

No.	Deskripsi	Nilai Tercatat sebagaimana Tercantum dalam Publikasi Laporan Keuangan Carrying Values as Stated in the Financial Statements Publication	Nilai Tercatat berdasarkan Prinsip Kehati-hatian Carrying Values based on Prudential Principles	Nilai Tercatat Masing-Masing Risiko Carrying Value of Each Risk				Tidak Mengacu pada Persyaratan Permodalan atau Pengurangan Modal Not Referring to Capital Requirements or Reduction based on Capital	Description
				Sesuai Kerangka Risiko Kredit According to Credit Risk Framework	Sesuai Kerangka Counterparty Credit Risk According to Counterparty Credit Risk Framework	Sesuai Kerangka Sekuritisasi According to Securitization Framework	Sesuai Kerangka Risiko Pasar According to Market Risk Framework		
Ekuitas									
33	Modal Disetor								Paid-In Capital
	a. Modal Dasar	4,100,000	4,100,000	-	-	-	-	4,100,000	a. Authorized Capital
	b. Modal yang Belum Disetor -/-	(2,515,177)	(2,515,177)	-	-	-	-	(2,515,177)	b. Unpaid-in Capital -/-
34	c. Saham yang Dibeli Kembali (Treasury Stock) -/-	-	-	-	-	-	-	-	c. Shares Repurchased (Treasury Stock)
	Tambahan Modal Disetor								Additional Paid-in Capital
	a. Agio	670,585	670,585	-	-	-	-	670,585	a. Agio
	b. Disagio -/-	-	-	-	-	-	-	-	b. Disagio -/-
	c. Dana Setoran Modal	-	-	-	-	-	-	-	c. Paid-up Capital Funds
35	d. Lainnya	-	-	-	-	-	-	-	d. Others
	Penghasilan Komprehensif Lain								Other Comprehensive Income
	a. Keuntungan	-	-	-	-	-	-	-	a. Gain
36	b. Kerugian -/-	360,686	360,686	-	-	-	-	360,686	b. Loss -/-
	Cadangan								Allowance
	a. Cadangan Umum	177,200	177,200	-	-	-	-	177,200	a. General Reserves
	b. Cadangan Tujuan	-	-	-	-	-	-	-	b. Specific Reserves

No.	Deskripsi	Nilai Tertcatat sebagaimana Tercantum dalam Publikasi Laporan Keuangan Carrying Values in the Financial Statements Publication	Nilai Tertcatat berdasarkan Prinsip Kehati-hatian Carrying Values based on Prudential Principles	Nilai Tertcatat Masing-Masing Risiko Carrying Value of Each Risk				Description
				Sesuai Kerangka Counterparty Credit Risk According to Counterparty Credit Risk Framework	Sesuai Kerangka Sekuritisasi According to Securitization Framework	Sesuai Kerangka Risiko Pasar According to Market Risk Framework	Tidak Mengacu pada Persyaratan Permodalan atau Pengurangan Modal Not Referring to Capital Requirements or Reduction based on Capital	
37	Labai/Rugi							Profit/Loss
	a. Tahun Tahun Lalu	680,996	680,996	-	-	-	680,996	a. Past Years Losses
	b. Tahun Berjalan	226,173	226,173	-	-	-	226,173	b. Current Year
	c. Dividen yang Dibayarkan -/- Total Ekuitas yang dapat Diatribusikan kepada Pemilik		-	-	-	-	-	c. Dividend Paid -/- Total Equity Attributable to Owners
	Total Ekuitas	3,700,463	3,700,463	-	-	-	3,700,463	Total Equity
	Total Liabilitas dan Ekuitas	25,932,001	25,932,001	-	-	-	25,932,001	TOTAL LIABILITIES AND EQUITY
Analisis Kualitatif / Qualitative Analysis								
Pada jenis aset keuangan, pos kredit yang diberikan dan pos surat berharga yang dimiliki merupakan aset dengan eksposur terbesar yang memiliki risiko kredit dan risiko pasar. Terkait dengan risiko kredit, eksposur yang dimiliki telah diperhitungkan pencadangan sebagai mana ketentuan yang berlaku. In the type of financial assets, items of loans and securities held are assets with the largest exposure to credit risk and market risk. With regard to credit risk, allowances for the exposures owned have been calculated according to the applicable provisions.								

TABEL PERBEDAAN UTAMA ANTARA NILAI TERCATAT SESUAI STANDAR AKUNTANSI KEUANGAN DENGAN NILAI EKSPOSUR SESUAI DENGAN KETENTUAN OTORITAS JASA KEUANGAN (LI2)

Table of Key Differences between Carrying Value in Accordance with the Financial Accounting Standards and Exposure Value in Accordance with the Financial Services Authority Regulations (LI2)

(dalam juta Rupiah / in million Rupiah)

No.	Deskripsi	Total	Kerangka Risiko Kredit Framework	Kerangka Sekuritisasi Framework	Kerangka Counterparty Credit Risk Framework	Kerangka Risiko Pasar Market Risk Framework	Description
1	Nilai Tercatat Aset sesuai dengan Cakupan Konsolidasi Ketentuan Kehati-hatian (Sebagaimana Dilaporkan pada Tabel LI1)	25,932,001	24,436,931	21,810	839,432	572,662	Asset Carrying Value According to the Scope of Consolidated Prudential Provisions (as Reported in Template LI1)
2	Nilai Tercatat Liabilitas sesuai Lingkup sesuai dengan Cakupan Konsolidasi Ketentuan Kehati-hatian (Sebagaimana Dilaporkan pada Tabel LI1)	22,231,538	-	-	-	-	Liability Carrying Value According to the Scope of Consolidated Prudential Provisions (as Reported in Template LI1)
3	Total Nilai Bersih sesuai dengan Cakupan Konsolidasi Ketentuan Kehati-hatian	3,700,463	24,436,931	21,810	839,432	572,662	The Total Net Value According to the Scope of Consolidated Prudential Provisions
4	Nilai Rekening Administratif	4,399,412	4,399,412	-	-	-	Administrative Account Value
5	Perbedaan Valuasi	-	-	-	-	-	Difference in Valuation
6	Perbedaan antara <i>Netting Rules</i> , Selain dari yang Termasuk pada Baris 2	-	-	-	-	-	Difference Between Netting Rules, Apart from those Included in Line 2
7	Perbedaan Provisi	-	-	-	-	-	Difference in Provision
8	Perbedaan <i>Prudential Filters</i>	-	-	-	-	-	Difference in Prudential Filters
9	Nilai Eksposur yang Dipertimbangkan, sesuai dengan Cakupan Konsolidasi Ketentuan Kehati-hatian	-	-	-	-	-	The Exposure Value Considered is in Accordance with the Scope of Consolidated Prudential Provisions

TABEL PENJELASAN MENGENAI PERBEDAAN ANTARA NILAI EKSPOSUR SESUAI STANDAR AKUNTANSI KEUANGAN DENGAN KETENTUAN OTORITAS JASA KEUANGAN (LIA)

Table of Explanation on the Differences Between the Exposure Values in accordance with the Financial Accounting Standards and Financial Services Authority Provisions (LIA)

Tidak terdapat perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada Laporan Keuangan dan nilai eksposur sesuai ketentuan kehati-hatian. There is no difference between the carrying value in accordance with financial accounting standards, as reported in the Financial Statements, and the exposure value in accordance with the prudential provisions.

TABEL KOMPOSISI PERMODALAN (CC1) – BANK SECARA INDIVIDUAL
Table of Capital Composition (CC1) – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Komponen	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Components
MODAL INTI UTAMA (COMMON EQUITY TIER I)/CET1: INSTRUMEN DAN TAMBAHAN MODAL DISETOR				
COMMON EQUITY TIER I (CET I) CAPITAL INSTRUMENT AND ADDITIONAL PAID-IN CAPITAL				
1	Saham Biasa (Termasuk Stock Surplus)	2,255,408	1,734,499	Common Stock (Including Stock Surplus)
2	Laba Ditahan	907,170	681,011	Retained Earnings
3	Akumulasi Penghasilan Komprehensif Lain (dan Cadangan Lain)	521,066	577,648	Accumulation of Other Comprehensive Income (and Other Reserves)
4	Modal yang Termasuk Phase Out dari CET1	N/A	N/A	Issued Capital Including Phase Out from CET 1
5	Kepentingan Non-Pengendali yang dapat Diperhitungkan	-		Non-Controlling Interests that Can Be Calculated
6	CET1 Sebelum Regulatory Adjustment	3,201,440	2,078,799	CET 1 Before Regulatory Adjustment
CET 1 : DEDUCTION FACTORS (REGULATORY ADJUSTMENT)				
7	Selisih Kurang Jumlah Penyesuaian Nilai Wajar dari Instrumen Keuangan dalam Trading Book	-	-	Deficit in the Amount of Adjustments to the Fair Value of Financial Instruments in the Trading Book
8	Goodwill	-	-	Goodwill
9	Aset Tidak Berwujud Lainnya (Selain Mortgage-Servicing Rights)	(2,531)	(2,190)	Other Intangible Assets (Aside from Mortgage - Servicing Rights)
10	Aset Pajak Tangguhan yang Berasal dari Future Profitability	N/A	N/A	Deferred Tax Assets that Come From Future Profitability
11	Cash-Flow Hedge Reserve	N/A	N/A	Cash-Flow Hedge Reserve
12	Shortfall on Provisions to Expected Losses	N/A	N/A	Shortfall on Provisions to Expected Losses
13	Keuntungan Penjualan Aset dalam Transaksi Sekuritisasi	-	-	Gain on Sale of Asset in Securitization Transactions
14	Peningkatan/Penurunan Nilai Wajar atas Kewajiban Keuangan (DVA)	-	-	Increase/Decrease in Fair Value of Financial Liabilities (DVA)
15	Aset Pensiun Manfaat Pasti	N/A	N/A	Defined Benefit Pension Plan
16	Investasi pada Saham Sendiri (Jika Belum di Net dalam Modal di Laporan Posisi Keuangan)	N/A	N/A	Investment in Own Shares (Before Net in Equity in the Financial Position Report)
17	Kepemilikan Silang pada Instrumen CET1 pada Entitas Lain	-	-	Cross Ownership of CET 1 Instruments in Other Entities
18	Investasi pada Modal Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi Secara Ketentuan, Net Posisi Short yang Diperkenankan, dimana Bank Tidak Memiliki Lebih dari 10% Modal Saham yang Diterbitkan (Jumlah di atas Batasan 10%)	N/A	N/A	Investment in Bank Capital, Financial and Insurance Entities Outside the Scope of Consolidation by Provisions, Net Short Position Allowed, where the Bank Does Not Have More than 10% Issued Share Capital (Amount Above the 10% Limit)
19	Investasi Signifikan pada Saham Biasa Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi secara Ketentuan, Net Posisi Short yang Diperkenankan (Jumlah di atas Batasan 10%)	N/A		Significant Investment in Bank's Common Stock, Financial and Insurance Entities Outside the Scope of Consolidation by Provisions, Net Short Position Allowed (Amount Above the 10% Limit)
20	Mortgage Servicing Rights	-		Mortgage Servicing Rights
21	Aset Pajak Tangguhan yang Berasal dari Perbedaan Temporer (Jumlah di atas Batasan 10%, Net dari Kewajiban Pajak)	N/A		Deferred Tax Assets Arising From Temporary Difference (Amount Above the 10% Limit, Net of Tax Obligation)
22	Jumlah Melebihi Batasan 15%	N/A	N/A	Amount Exceeding the 15% Limit

No.	Komponen	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Components
23	Investasi Signifikan pada Saham Biasa Financials	N/A	N/A	Significant Investment on Common Stock Financials
24	Mortgage Servicing Rights	N/A	N/A	Mortgage Servicing Rights
25	Pajak Tanggungan dari Perbedaan Temporer	N/A	N/A	Deferred Tax from Temporary Difference
26	Penyesuaian berdasarkan Ketentuan Spesifik Nasional			Adjustments based on National Specific Provisions
	a. Selisih PPKA dan CKPN	-	-	a. Difference in PPKA and CKPN
	b. PPKA Non-Produktif	(282,066)	(259,651)	b. Non-Earning PPA
	c. Aset Pajak Tanggungan	(197,607)	(294,914)	c. Deferred Tax Assets
	d. Penvertaan	-	(357,604)	d. Investments
	e. Kekurangan Modal pada Perusahaan Anak Asuransi	N/A	N/A	e. Lack of Capital in Insurance Subsidiary
	f. Eksposur Sekuritisasi	-	-	f. Securitization Exposures
	g. Lainnya	-	-	g. Others
27	Penyesuaian pada CET1 Akibat AT1 dan Tier 2 Lebih Kecil daripada Faktor Pengurangannya	-	-	Adjustments to CET 1 Due to Additional Tier (AT) and Tier 2 are Lower than the Deduction Factors
28	Jumlah Pengurang (Regulatory Adjustment) terhadap CET1	(482,204)	(914,359)	Total Deduction (Regulatory Adjustments) to CET 1
29	Jumlah CET1 Setelah Faktor Pengurang	2,719,236	1,164,440	Total CET 1 After Deduction Factors
MODAL INTI TAMBAHAN (AT1): INSTRUMEN				
30	Instrumen AT 1 yang Diterbitkan oleh Bank (Termasuk Stock Surplus)	-	-	AT 1 Instruments Issued by Banks (Including Stock Surplus)
31	Yang diklasifikasikan sebagai Ekuitas berdasarkan Standar Akuntansi	-	-	Classified as Equity Based on Accounting Standards
32	Yang diklasifikasikan sebagai Liabilitas berdasarkan Standar Akuntansi	-	-	Classified as Liability Based on Accounting Standards
33	Modal yang Termasuk Phase Out dari AT1	N/A	N/A	Capital Included in Phase Out from AT 1
34	Instrumen AT1 yang Diterbitkan oleh Entitas Anak yang Diakui dalam Perhitungan KPMI secara Konsolidasi	-	-	AT 1 Instrument Issued by Subsidiaries Recognized in the Calculation of CAR on a Consolidated Basis
35	Instrumen yang Diterbitkan Entitas Anak yang Termasuk Phase Out	N/A	N/A	Instruments Issued by Subsidiaries Included in Phase Out
36	Jumlah AT1 Sebelum Regulatory Adjustment	-	-	Total AT 1 Before Regulatory Adjustment
MODAL INTI TAMBAHAN: FAKTOR PENGURANG (REGULATORY ADJUSTMENT)				
37	Investasi pada Instrumen AT1 Sendiri	N/A	N/A	Invest in Own AT 1 Instrument
38	Kepemilikan Silang pada Instrumen AT1 pada Entitas Lain	-	-	Cross Ownership of Instrument AT 1 in Other Entities
39	Investasi pada Modal Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi secara Ketentuan, Net Posisi Short yang Diperkenankan, dimana Bank Tidak Memiliki Lebih Dari 10% Modal Saham yang Diterbitkan (Jumlah di atas Batasan 10%)	N/A	N/A	Investments in Bank Capital, Financial and Insurance Entities Outside the Scope of Consolidated by Provisions, Net Short Position Allowed, where the Bank does not have more than 10% of the Issued Share Capital (Amount above the 10% Limit)
40	Investasi Signifikan pada Modal Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi secara Ketentuan (Net Posisi Short yang Diperkenankan)	N/A	N/A	Significant Investment in Bank Capital, Financial and Insurance Entities Outside the Scope of Consolidation by Provisions (Net Short Position Allowed)

No.	Komponen	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Components
41	Penyesuaian Berdasarkan Ketentuan Spesifik Nasional			Adjustments Based on National Specific Provisions
a.	Penempatan Dana pada Instrumen AT1 pada Bank Lain	-	-	a. Placement of Funds in AT1 Instruments in Other Banks
42	Penyesuaian pada AT1 akibat Tier 2 Lebih Kecil Daripada Faktor Pengurangannya	-	-	Adjustment to AT 1 due to Tier 2 is Lower than the Deduction Factors
43	Jumlah Faktor Pengurang (Regulatory Adjustment) terhadap AT1	-	-	Total Deduction Factors (Regulatory Adjustments) to AT 1
44	Jumlah AT1 Setelah Faktor Pengurang	-	-	Total AT 1 After Deduction Factors
45	Jumlah Modal Inti (Tier 1) (CET1 + AT1)	2,719,236	1,164,440	Total Core Capital (Tier 1) (CET 1 + AT 1)
MODAL PELENGKAP (TIER 2): INSTRUMEN DAN CADANGAN				
46	Instrumen Tier 2 yang Diterbitkan oleh Bank (Termasuk Stock Surplus)	509,500	677,500	Tier 2 Instruments issued by Banks (Including Stock Surplus)
47	Modal yang Termasuk Phase Out dari Tier 2	N/A	N/A	Capital Included in Phase Out from Tier 2
48	Instrumen Tier 2 yang Diterbitkan oleh Entitas Anak yang Diakui dalam Perhitungan KPMI secara Konsolidasi	-	-	Tier 2 Instrument Issued by Subsidiaries Recognized in the Calculation of CAR on a Consolidated Basis
49	Modal yang diterbitkan Entitas Anak yang Termasuk Phase Out	N/A	N/A	Capital Issued by Subsidiaries Included in Phase Out
50	Cadangan Umum PPKA atas Aset Produktif yang Wajib Dihitung dengan Jumlah Paling Tinggi Sebesar 1,25% dari ATMR untuk Risiko Kredit	165,175	151,219	General Reserves of PPKA on Earning Assets that must be Calculated at the Highest Amount of 1.25% from RWA for Credit Risk
51	Jumlah Modal Pelengkap (Tier 2) Sebelum Faktor Pengurang	674,675	828,719	Total Supplementary Capital (Tier 2) Before Deduction Factors
MODAL PELENGKAP (TIER 2): FAKTOR PENGURANG (REGULATORY ADJUSTMENT)				
52	Investasi pada Instrumen Tier 2 Sendiri	N/A	N/A	Invest in Own Tier 2 Instrument
53	Kepemilikan Silang pada Instrumen Tier 2 pada Entitas Lain	N/A	N/A	Cross Ownership in Tier 2 Instruments in Other Entities
54	Investasi pada Kewajiban TLAC Modal Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi Secara Ketentuan, Net Posisi Short yang Diperkenankan, dimana Bank Tidak Memiliki Lebih Dari 10% Modal Saham yang Diterbitkan; Nilai Sebelumnya Ditetapkan dengan Threshold 5% Namun Tidak Lagi Memenuhi Kriteria (untuk Bank Sistemik)	N/A	N/A	Investments in TLAC Liabilities of Bank Capital, Financial and Insurance Entities Outside the Scope of Consolidation by Provisions, Net Short Position Allowed, where the Bank does not have more than 10% of the Issued Share Capital; Value Previously Set with a Threshold Of 5% but no Longer Meets the Criteria (for GSIB Banks)
55	Investasi Signifikan pada Modal atau Instrumen TLAC Bank, Entitas Keuangan dan Asuransi di Luar Cakupan Konsolidasi Secara Ketentuan (Net Posisi Short yang Diperkenankan)	N/A	N/A	Significant Investment in Capital or TLAC Instruments of Bank, Financial and Insurance Entities Outside the Scope of Consolidation by Provisions (Net Short Position Allowed)
56	Penyesuaian berdasarkan Ketentuan Spesifik Nasional			Adjustments based on National Specific Provisions
a.	Sinking Fund	-	-	a. Sinking Fund
b.	Penempatan Dana pada Instrumen Tier 2 pada Bank Lain	-	-	b. Placement of Funds in Tier 2 Instruments At Other Banks
57	Jumlah Faktor Pengurang (Regulatory Adjustment) Modal Pelengkap	-	-	Total Deduction Factors (Regulatory Adjustments) Supplementary Capital
58	Jumlah Modal Pelengkap (Tier 2) setelah Regulatory Adjustment	674,675	828,719	Total Supplementary Capital (Tier 2) after Regulatory Adjustment
59	Total Modal (Modal Inti + Modal Pelengkap)	3,393,911	1,993,159	Total Capital (Core Capital + Supplementary Capital)
60	Total Aset Tertimbang Menurut Risiko (ATMR)	16,177,645	16,626,765	Total Risk Weighted Assets (RWA)

No.	Komponen	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Components
RASIO KECUKUPAN PEMENUHAN MODAL MINIMUM (KPM) DAN TAMBAHAN MODAL (CAPITAL BUFFER)				
61	Rasio CET1 (Persentase terhadap ATMR) (%)	18.15	12.50	Common Equity Tier (CET 1) Ratio - Percentage to RWA (%)
62	Rasio Modal Inti Tier 1 (Persentase terhadap ATMR) (%)	18.15	12.50	Common Equity Tier (Tier 1) Ratio - Percentage to RWA (%)
63	Rasio Total Modal (Persentase terhadap ATMR) (%)	21.97	17.49	Total Capital Ratio - Percentage to RWA (%)
64	Buffer (Persentase terhadap ATMR)	N/A	N/A	Buffer (Percentage to RWA)
65	Capital Conservation Buffer	N/A	N/A	Capital Conservation Buffer
66	Countercyclical Buffer	N/A	N/A	Countercyclical Buffer
67	Higher Loss Absorbency Requirement	N/A	N/A	Higher Loss Absorbency Requirement
68	Untuk Bank Umum Konvensional: CET1 yang Tersedia untuk Memenuhi Buffer (Persentase terhadap ATMR) Untuk Kantor Cabang dari Bank yang Berkedudukan di Luar Negeri: Bagian Dana Usaha yang Ditempatkan dalam CEMA (Diungkapkan sebagai Persentase dari ATMR) yang Tersedia untuk Memenuhi Buffer	-	-	For Conventional Commercial Banks: CET1 Available to Meet the Buffer (Percentage against RWA) for Branch Offices of Banks Domiciled Overseas: Share of Business Funds Placed in CEMA (Expressed as a Percentage of RWA) that is Available to Meet Buffers
NATIONAL MINIMAL (JIKA BERBEDA DARI BASEL 3)				
69	Rasio Terendah CET1 Nasional (Jika Berbeda dengan Basel 3)	N/A	N/A	NATIONAL MINIMAL (IF DIFFERENT FROM BASEL 3) National CET 1 Lowest Ratio (if Different from Basel 3)
70	Rasio Terendah Tier 1 Nasional (Jika Berbeda dengan Basel 3)	N/A	N/A	National Tier 1 Lowest Ratio (if Different from Basel 3)
71	Rasio Terendah Total Modal Nasional (Jika Berbeda dengan Basel 3)	N/A	N/A	Total National Capital Lowest Ratio (if Different from Basel 3)
JUMLAH DI BAWAH BATASAN PENGURANGAN (SEBELUM PEMBOBOTAN RISIKO)				
72	Investasi Non-Signifikan pada Modal atau Kewajiban TLAC Lainnya pada Entitas Keuangan Lain	N/A	N/A	Non-Significant Investment in Capital or Other TLAC Liabilities of Other Financial Entities
73	Investasi Signifikan pada Saham Biasa Entitas Keuangan	N/A	N/A	Significant Investments in Common Stock Financials
74	Mortgage Servicing Rights (Net dari Kewajiban Pajak)	N/A	N/A	Mortgage Servicing Rights (Net of Tax Obligation)
75	Aset Pajak Tangguhan yang Berasal dari Perbedaan Temporer (Net dari Kewajiban Pajak)	N/A	N/A	Deferred Tax Assets Arising from Temporary Difference (Net of Tax Obligation)
CAP YANG DIKENAKAN UNTUK PROVISI PADA TIER 2				
76	Provisi yang Dapat Diakui sebagai Tier 2 Sesuai dengan Eksposur Berdasarkan Pendekatan Standar (Sebelum Dikenakan Cap)	N/A	N/A	CAP IMPOSED FOR TIER 2 PROVISION Provisions that can be Recognized as Tier 2 are in Accordance with the Exposure based on the Standardized Approach (Before Cap)
77	Cap atas Provisi yang Diakui sebagai Tier 2 Berdasarkan Pendekatan Standar	N/A	N/A	Cap on Provisions Recognized as Tier 2 based on the Standardized Approach
78	Provisi yang dapat Diakui sebagai Tier 2 sesuai dengan Eksposur berdasarkan Pendekatan IRB (Sebelum Dikenakan Cap)	N/A	N/A	Provisions that can be Recognized as Tier 2 are in Accordance with the Exposure based on the IRB Approach (Before Cap)
79	Cap atas Provisi yang Diakui sebagai Tier 2 berdasarkan Pendekatan IRB	N/A	N/A	Cap on Provisions Recognized as Tier 2 based on the IRB Approach

No.	Komponen	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Components
INSTRUMEN MODAL YANG TERMASUK PHASE OUT (HANYA BERLAKU ANTARA 1 JANUARI 2018 S.D. 1 JANUARI 2022)				
CAPITAL INSTRUMENT INCLUDED IN PHASE OUT (ONLY VALID FROM 1 JANUARY 2018 TO 1 JANUARY 2022)				
80	Cap pada CET1 yang termasuk Phase Out	N/A	N/A	Cap on CET 1 Included in Phase Out
81	Jumlah yang Dikecualikan dari CET1 karena Adanya Cap (Kelebihan di Atas Cap Setelah Redemptions dan Maturities)	N/A	N/A	Total Excluded from CET 1 due to Cap (Excess Over Cap After Redemptions and Maturities)
82	Cap pada AT1 yang Termasuk Phase Out	N/A	N/A	Cap on at 1 Included in Phase Out
83	Jumlah yang Dikecualikan dari AT1 karena Adanya Cap (Kelebihan di Atas Cap Setelah Redemptions dan Maturities)	N/A	N/A	Total Excluded from at 1 due to Cap (Excess Over Cap After Redemptions and Maturities)
84	Cap pada Tier 2 yang termasuk Phase Out	N/A	N/A	Cap on Tier 2 Included in Phase Out
85	Jumlah yang Dikecualikan dari Tier 2 karena Adanya Cap (Kelebihan di Atas Cap Setelah Redemptions dan Maturities)	N/A	N/A	Total Excluded from Tier 2 due to Cap (Excess Over Cap After Redemptions and Maturities)
Analisis Kualitatif / Qualitative Analysis				
<i>Capital Adequacy Ratio (CAR) pada 31 Desember 2022 adalah sebesar 21.97% atau berada di atas ketentuan regulator yaitu paling rendah sebesar 8%.</i> <i>The Capital Adequacy Ratio (CAR) on 31 December 2022 was 21.97% or above the regulatory requirements, at 8% the lowest.</i>				

TABEL REKONSILIASI PERMODALAN (CC2) – BANK SECARA INDIVIDUAL
Table of Capital Reconciliation (CC2) – Bank Individually

No.	Pos-Pos	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Posts
ASET				
ASSETS				
1	Kas	51,897	52,685	Cash
2	Penempatan pada Bank Indonesia	2,336,456	780,689	Placements with Bank Indonesia
3	Penempatan Pada Bank Lain	256,834	827,749	Placements with Other Banks
4	Tagihan Spot dan Derivatif/Forward	175	1,732	Spot and Derivative/Forward Receivables
5	Surat Berharga yang Dimiliki	4,818,554	4,648,564	Marketable Securities Owned
6	Surat Berharga yang Dijual dengan Janji Dibeli Kembali (Repo)	-	-	Marketable Securities Sold Under Repurchase Agreements (Repo)
7	Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (Reverse Repo)	839,432	690,715	Receivables from Marketable Securities Purchased Under Resale Agreements (Reverse Repo)
8	Tagihan Akseptasi	7,754	-	Acceptance Receivables
9	Kredit yang Diberikan	15,824,611	14,683,105	Loans and Financing
10	Pembiayaan Syariah	-	-	Sharia Financing
11	Penyertaan Modal	242,104	392,462	Capital Investment
12	Aset Keuangan Lainnya	391,680	351,021	Other Financial Assets

(dalam juta Rupiah / in million Rupiah)

No.	Pos-Pos	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Posts
13	Cadangan Kerugian Penurunan Nilai Aset Keuangan -/-	-		Allowance for Impairment Losses on Financial Assets -/-
	a. Surat Berharga yang Dimiliki	(8,863)	(11,109)	a. Marketable Securities Owned
	b. Kredit yang Diberikan dan Pembiayaan Syariah	(538,118)	(651,503)	b. Loans and Sharia Financing
	c. Lainnya	(13)	(1,486)	s. Others
14	Aset Tidak Berwujud	16,530	14,650	Intangible Assets
	Akumulasi Amortisasi Aset Tidak Berwujud -/-	(13,999)	(12,460)	Accumulation of Intangible Assets Amortization -/-
15	Aset Tetap dan Inventaris	544,733	581,539	Fixed Asset and Inventory
	Akumulasi Penyusutan Aktiva Tetap dan Inventaris -/-	(73,880)	(77,950)	Accumulation of Fixed Asset and Inventory Depreciation -/-
16	Aset Non-Produktif	-		Non-Earning Assets
	a. Properti Terbengkalai	36,159	2,862	a. Abandoned Property
	b. Agunan yang Diambil Alih	931,010	1,064,929	b. Foreclosed Assets
	c. Rekening Tunda	11,885	5,797	c. Account on Hold
	d. Aset Antarkantor	-	-	d. Inter-office Assets
17	Aset Lainnya	257,060	315,950	Other Assets
	Total Aset	25,932,001	23,659,941	Total Assets
LIABILITAS DAN EKUITAS				
Liabilities				
18	Giro	2,383,881	1,314,082	Current Accounts
19	Tabungan	3,148,224	3,138,292	Savings
20	Deposito	13,839,732	13,619,567	Time Deposits
21	Uang Elektronik	-	-	Electronic Money
22	Liabilitas kepada Bank Indonesia	-	-	Liabilities to Bank Indonesia
23	Liabilitas kepada Bank Lain	1,334,953	1,008,791	Liabilities to Other Banks
24	Liabilitas Spot dan Derivatif/Forward	1,165	21	Liabilities of Spot and Derivative/Forward
25	Liabilitas atas Surat Berharga yang Dijual dengan Janji Dibeli Kembali (Repo)	240,865	-	Liabilities of Marketable Securities Sold Under Repurchase Agreements (Repo)
26	Liabilitas Akseptasi	-	-	Acceptance Payables
27	Surat Berharga yang Diterbitkan	1,051,904	498,308	Securities Issued
28	Pinjaman/Pembiayaan yang Diterima	-	900,212	Borrowings/Financing Received
29	Setoran Jaminan	-	-	Security Deposits
30	Liabilitas Antarkantor	-	-	Inter Office Liabilities
31	Liabilitas Lainnya	230,814	169,601	Other Liabilities
32	Kepentingan Minoritas (Minority Interest)	-		Minority Interest
	Total liabilities	22,231,538	20,648,874	Total Liabilities

No.	Pos-Pos	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Posts
Ekuitas				
33	Modal Disetor			Paid-In Capital
	a. Modal Dasar	4,100,000	1,400,000	a. Authorized Capital
	b. Modal yang Belum Disetor -/-	(2,515,177)	(351,287)	b. Unpaid-in Capital -/-
	c. Saham yang Dibeli Kembali (Treasury Stock) -/-	-	-	c. Shares Repurchased (Treasury Stock) - / -
34	Tambahan Modal Disetor			Additional Paid-in Capital
	a. Agio	670,585	407,786	a. Agio
	b. Disagio -/-	-	-	b. Disagio -/-
	c. Dana Setoran Modal	-	278,000	c. Paid-up Capital Funds
35	d. Lainnya	-	-	d. Others
	Penghasilan Komprehensif Lain	-		Other Comprehensive Income
	a. Keuntungan	-	418,356	a. Gain
	b. Kerugian -/-	360,686	-	b. Loss -/-
36	Cadangan			Allowance
	a. Cadangan Umum	177,200	177,200	a. General Reserves
	b. Cadangan Tujuan	-	-	b. Specific Reserves
	Laba/Rugi	-		Profit/Loss
37	a. Tahun-Tahun Lalu	680,996	800,075	a. Past Years Losses
	b. Tahun Berjalan	226,173	(119,063)	b. Current Year
	c. Dividen yang Dibayarkan -/- Total Ekuitas yang dapat Diatribusikan kepada Pemilik	-	-	c. Dividend Paid -/- Total Equity Attributable to Owners
	Total Ekuitas	3,700,463	3,011,067	Total Equity
	Total Liabilitas dan Ekuitas	25,932,001	23,659,941	Total Liabilities and Equity

TABEL FITUR UTAMA INSTRUMEN PERMODALAN DAN INSTRUMEN TLAC - ELIGIBLE (CCA)
Table of Key Features of Capital Instrument and TLAC Instrument - Eligible (CCA)

(dalam juta Rupiah / in million Rupiah)

No.	Pertanyaan Questions	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information						
1	Penerbit Issuer	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk	PT Bank Victoria International Tbk
2	Nomor Identifikasi Identification Number	BVIC	BVIC01SBCN1	BVIC01SBCN2	BVIC02SBCN1	BVIC02SBCN2	BVIC02SBCN3	BVIC02SBCN3
3	Hukum yang Digunakan Laws Applied	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law
4	Pada Saat Masa Transisi During Transition Period	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Setelah Masa Transisi After Transition Period	CET 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Apakah Instrumen Eligible untuk Individu/ Konsolidasi atau Konsolidasi dan Individu Is the Instrument Eligible for Solo/Group or Group and Solo	Individu Individually	Individu Individually	Individu Individually	Individu Individually	Individu Individually	Individu Individually	Individu Individually
7	Jenis Instrumen Type of Instrument	Saham Biasa Common Shares	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds	Obligasi Subordinasi Subordinated Bonds
8	Jumlah yang Diakui dalam Perhitungan KPMM Total Recognized in CAR Calculation	895,195	30,000	268,333	241,667	150,000	60,000	60,000
9	Nilai Par dari Instrumen Par Value of the Instrument	114	30,000	268,333	241,667	150,000	60,000	60,000
10	Klasifikasi Sesuai Standar Akuntansi Keuangan Accounting Classification	Ekuitas Equity	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost	Liabilitas - Biaya Perolehan Amortisasi Liability - Amortized Acquisition Cost
11	Tanggal Penerbitan Issuance Date	4 Juni 1999 4 June 1999	11 Juli 2017 11 July 2017	5 Juni 2018 5 June 2018	28 Juni 2019 28 June 2019	8 November 2019	1 April 2020	1 April 2020
12	Tidak Ada Jatuh Tempo (Perpetual) Atau dengan Jatuh Tempo No Maturity (Perpetual) or with Maturity	Perpetual	Dengan jatuh tempo With Maturity	Dengan jatuh tempo With Maturity	Dengan jatuh tempo With Maturity	Dengan jatuh tempo With Maturity	Dengan jatuh tempo With Maturity	Dengan jatuh tempo With Maturity
13	Tanggal Jatuh Tempo Maturity Date	N/A	11 Juli 2024 11 July 2024	5 Juni 2025 5 June 2025	28 Juni 2026 28 June 2026	8 November 2026	1 April 2027	1 April 2027
14	Eksekusi Call Option atas Persetujuan Otoritas Jasa Keuangan Execution of Call Option under Approval of Bank Supervisor	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No

No.	Pertanyaan Questions	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information							
15	Tanggal Call Option, Jumlah Penarikan dan Persyaratan Call Option Lainnya (Bila Ada) Call Option Date, Withdrawal Amount, and Other Call Option Requirements (If Any)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	Subsequent Call Option Subsequent Call Option	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Kupon/Dividen Coupons/Dividends								
17	Dividen/Kupon dengan Bunga Tetap atau Floating Dividends/Coupons with Fixed or Floating Interest	Dividen Dividend	Kupon Coupon	Kupon Coupon	Kupon Coupon	Kupon Coupon	Kupon Coupon	Kupon Coupon	Kupon Coupon
18	Tingkat dari Coupon Rate atau Index Lain yang Menjadi Acuan Rating of Coupon Rate or Other Referral Index	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
19	Ada atau Tidaknya Dividend Stopper Any Dividend Stopper or Not	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
20	Fully Discretionary; Partial atau Mandatory Fully Discretionary; Partial or Mandatory	Fully discretionary	Partial Discretionary	Partial Discretionary	Partial Discretionary	Partial Discretionary	Partial Discretionary	Partial Discretionary	Partial Discretionary
21	Apakah Terdapat Fitur Step Up atau Insentif Lain Are There Any Step Up Feature or Other Incentives	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
22	Non-Kumulatif atau Kumulatif Non-Cumulative or Cumulative	Non-kumulatif Non-Cumulative	Kumulatif Cumulative	Kumulatif Cumulative	Kumulatif Cumulative	Kumulatif Cumulative	Kumulatif Cumulative	Kumulatif Cumulative	Kumulatif Cumulative
23	Dapat Dikonversi atau Tidak dapat Dikonversi Convertible or Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible	Tidak dapat dikonversi Non-Convertible
24	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Convertible, State the Trigger Point	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Convertible, All or Partial	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Converted, How is the Conversion Rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Converted, Is it Mandatory or Optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Converted, State the Type of Conversion Instrument	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	Jika dapat Dikonversi, Sebutkan Trigger Point-nya If Converted, State the Issuer of Instrument it Converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Fitur Write-Down Write-Down Feature	Tidak No	Ya Yes	Ya Yes	Ya Yes	Ya Yes	Ya Yes	Ya Yes	Ya Yes

No.	Pertanyaan Questions	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information					
31	Jika Terjadi Write-Down, Sebutkan Trigger-nya If Write-Down, State the Trigger	N/A	**)	**)	**)	**)	**)
32	Jika Terjadi Write-Down, Apakah Penuh atau Sebagian If Write-Down, Full or Partial	N/A	Bisa penuh atau sebagian Can be full or partial	Bisa penuh atau sebagian Can be full or partial	Bisa penuh atau sebagian Can be full or partial	Bisa penuh atau sebagian Can be full or partial	Bisa penuh atau sebagian Can be full or partial
33	Jika Terjadi Write Down; Permanen atau Temporer If Write-Down, Permanent or Temporary	N/A	N/A	N/A	N/A	N/A	N/A
34	Jika Terjadi Write Down Temporer, Jelaskan Mekanisme Write-Up If Write-Down is Temporary, Explain the Write Up Mechanism	N/A	N/A	N/A	N/A	N/A	N/A
35	Hierarki Instrumen pada saat Likuidasi Instrument Hierarchy during Liquidation	*)	***)	***)	***)	***)	***)
36	Apakah Terdapat Fitur yang Non-Compliant Is the Transition for Non-Compliant Feature	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No	Tidak No
37	Jika Ya, Jelaskan Fitur yang Non-Compliant If Yes, Explain the Non-Compliant Feature	N/A	N/A	N/A	N/A	N/A	N/A

*) Pada saat likuidasi Pemegang Saham hanya akan memperoleh pengembalian investasinya jika seluruh kreditur Bank telah memperoleh pembayaran dan masih terdapat sisa harta Bank.

**)

***)

*) At the time of liquidation, Shareholders will only receive a return on their investment if all of the Bank's creditors have received payment and there are still remaining assets of the Bank.
**) In the event that the Company has the potential of business disruption (point of non-viability), the Company will apply a write down mechanism in accordance with Article 19 of Financial Services Authority Regulation No. 11/2016 without requiring approval from Subordinated Bondholders or without requiring a RUPOS decision.
***) In the event of a business closure or dissolution or liquidation of the Company for any other reason, the distribution of the Issuer's assets resulting from the liquidation for payment of the amount owed by the Company to the Subordinated Bondholders shall be carried out in the order as stated in the trustee agreement, and will only be paid after all payment obligations of the Company are fulfilled to preferred creditors, depositors, and senior debt creditors, in accordance with the prevailing laws and regulations in the Republic of Indonesia.

TABEL LAPORAN KEWAJIBAN PEMENUHAN RASIO PENGUNGKIT
Table of Mandatory Fulfillment of Leverage Ratio Report

(dalam juta Rupiah / in million Rupiah)

No	Keterangan	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Description
1	Total Aset di Neraca pada Laporan Keuangan Publikasi (Nilai Gross Sebelum Dikurangi CKPN)	26,461,269	24,324,039	Total Assets in the Statement of Financial Position in Publication of Financial Statements (Gross Value Before Less CKPN)
2	Penyesuaian untuk Nilai Penyertaan pada Bank, Lembaga Keuangan, Perusahaan Asuransi, dan/atau Entitas Lain yang Berdasarkan Standar Akuntansi Keuangan harus Dikonsolidasikan Namun Di Luar Cakupan Konsolidasi Berdasarkan Ketentuan Otoritas Jasa Keuangan	-	-	Adjustments for Participation Value in Banks, Financial Institutions, Insurance Companies, and/or Other Entities Based on Financial Accounting Standards must be Consolidated but Outside the Scope of Consolidation based on the Provisions of the Financial Services Authority
3	Penyesuaian untuk Nilai Kumpulan Aset Keuangan atau Aset Syariah yang Mendasari (<i>Underlying</i>) yang Telah Dialihkan dalam Sekuritisasi Aset yang Memenuhi Persyaratan Jual Putus Sebagaimana Diatur dalam Peraturan Perundang-Undangan Otoritas Jasa Keuangan Mengenai Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum	-	-	Adjustments for the Value of Underlying Pool of Financial Assets that have been Transferred in Asset Securitization that Meet the Sellout Requirements as Stipulated in the Financial Services Authority Regulation on the Prudential Principle in Asset Securitization Activities for Commercial Banks
4	Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan Giro Wajib Minimum (Jika Ada)	N/A	N/A	Adjustments to the Temporary Exemption from Placement of Current Accounts with Bank Indonesia in order to Comply with the Minimum Statutory Reserve Requirement (If Any)
5	Penyesuaian untuk Aset Fidusia yang Diakui sebagai Komponen Neraca Berdasarkan Standar Akuntansi Keuangan Namun Dikeluarkan dari Perhitungan Total Eksposur dalam Rasio Leverage	N/A	N/A	Adjustments for Fiduciary Assets that are Recognized as a Component of the Statement of Financial Position Based on Financial Accounting Standards but are Excluded from the Calculation of Total Exposure in the Leverage Ratio
6	Penyesuaian untuk Nilai Pembelian atau Penjualan Aset Keuangan secara Regular dengan Menggunakan Metode Akuntansi Tanggal Perdagangan	-	-	Adjustments for the Value of Regular Purchase or Sale of Financial Assets by Using the Trade Date Accounting Method
7	Penyesuaian untuk Nilai Transaksi dalam Fasilitas <i>Cash Pooling</i> yang Memenuhi Persyaratan Sebagaimana Diatur dalam Peraturan Otoritas Jasa Keuangan Ini	-	-	Adjustments for Cash Pooling Transaction Value that Meet the Requirements Stipulated in this Financial Services Authority Regulations
8	Penyesuaian untuk Nilai Eksposur Transaksi Derivatif	403	92,238	Adjustments for Derivative Transaction Exposure Values
9	Penyesuaian untuk Nilai Eksposur <i>Securities Financing Transaction</i> (SFT) Sebagai Contoh Transaksi <i>Reverse Repo</i>	-	-	Adjustments for SFT Exposure Values, for Example Reverse Repo Transactions
10	Penyesuaian untuk Nilai Eksposur Transaksi Rekening Administratif (TRA) yang telah Dikalikan dengan Faktor Konversi Kredit (FKK)	1,979,319	1,213,831	Adjustments for TRA Exposure Value that has been Multiplied by FKK
11	<i>Prudent Valuation Adjustments</i> Berupa Faktor Pengurang Modal dan Cadangan Kerugian Penurunan Nilai (CKPN)	(970,928)	(1,353,664)	Adjustment of Prudential Assessment in the form of Capital Deduction Factors and CKPN
12	Penyesuaian Lainnya (Jika Ada)	-	-	Other Adjustments (If Any)
13	Total Eksposur dalam Perhitungan Rasio Leverage	27,470,064	24,276,444	Total Exposures in Calculating the Leverage Ratio

TABEL LAPORAN PERHITUNGAN RASIO PENGUNGKIT – BANK SECARA INDIVIDUAL
Table of Leverage Ratio Calculation Report – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No	Keterangan	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Description
EKSPOSUR ASET DALAM LAPORAN POSISI KEUANGAN (NERACA)				
1	Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) termasuk Aset Jaminan yang Tercatat dalam Neraca, Namun Tidak Termasuk Eksposur Transaksi Derivatif dan Eksposur SFT (Nilai Gross Sebelum Dikurangi CKPN)	25,621,662	23,631,592	Asset Exposure in the Statement of Financial Position Includes Guarantee Assets, but does not Include Derivative Transaction Exposure and SFT Exposure (Gross Value Before Less CKPN)
2	Nilai Penambahan Kembali untuk Agunan Derivatif yang Diserahkan kepada Pihak Lawan dan Penyediaan Agunan Tersebut Mengakibatkan Penurunan Total Eksposur Aset dalam Neraca karena Adanya Penerapan Standar Akuntansi			The Added Back Value for Derivative Collateral Handed Over to a Counterparty which Results in a Decrease in the Total Exposure of Assets in the Balance Sheet due to the Implementation of Financial Accounting Standards
3	(Pengurangan atas Piutang terkait Cash Variation Margin yang Diberikan dalam Transaksi Derivatif)	-	-	(Deductions for CVM-Related Receivables Given in Derivative Transactions)
4	(Penyesuaian untuk Surat Berharga yang Diterima dalam Eksposur SFT yang Telah Dicatat sebagai Aset dalam Neraca Bank)	-	-	(Adjustments for the Carrying Value of Securities Received in SFT Exposure that is Recognized as Asset)
5	(Cadangan Kerugian Penurunan Nilai (CKPN) atas Aset sesuai Standar Akuntansi yang Berlaku)	(529,268)	(664,098)	(CKPN on These Assets is in accordance with the Financial Accounting Standards)
6	(Aset yang Telah Diperhitungkan Sebagai Faktor Pengurang Modal Inti (Tier-1) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan yang Mengatur Mengenai Kewajiban Penyediaan Modal Minimum Bank Umum)	(441,658)	(689,566)	(Assets that have been Calculated as Deduction Factors for Core Capital as referred to in the Financial Services Authority Regulation on the Capital Adequacy Ratio for Commercial Banks)
7	Total Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) (Penjumlahan dari Baris 1 sampai dengan Baris 6)	24,650,736	22,277,928	Total Asset Exposures in the Statement of Financial Position (Sum of Line 1 to line 6)
EKSPOSUR TRANSAKSI DERIVATIF				
8	Nilai Replacement Cost (RC) untuk Seluruh Transaksi Derivatif Baik dalam Hal Terdapat Variation Margin yang Memenuhi Syarat ataupun Terdapat Perjanjian Saling Hapus yang Memenuhi Persyaratan Tertentu	190	728	RC Value for All Derivative Transactions, whether There is a Variation Margin That Meets the Requirements or there is an Offsetting Agreement that Meets Certain Requirements
9	Nilai Penambahan yang Merupakan Potential Futures Exposures (PFE) untuk Seluruh Transaksi Derivatif	387	93,242	Added Value which is the PFE for all Derivative Transactions
10	(Pengecualian atas Eksposur Transaksi Derivatif yang Diselesaikan melalui Central Clearing Counterparty (CCP))	N/A	N/A	(Exceptions of Derivative Transaction Exposure Settled through Central Counterparty (CCP))
11	Penyesuaian untuk Nilai Nosional Efektif dari Derivatif Kredit			Adjustments for Effective Notional Value of Credit Derivatives
12	(Penyesuaian untuk Nilai Nosional Efektif yang Dilakukan Saling Hapus dan Pengurangan Add-On untuk Transaksi Penjualan Kredit Derivatif)	-	-	(Adjustments for Effective Notional Value made for Offsetting and Add-on Deductions for Credit Derivative Sales Transactions)
13	Total Eksposur Transaksi Derivatif (Penjumlahan Baris 8 sampai dengan Baris 12)	577	93,970	Total Exposures of Derivative Transaction (Sum of Line 8 to Line 12)

No	Keterangan	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Description
Exposure Securities Financing Transaction (SFT)				
14	Nilai Gross SFT	839,432	690,715	Carrying Value of SFT Assets in Gross
15	(Nilai Bersih antara Liabilitas Kas dan Tagihan Kas)			(Net Value between Cash Liabilities and Cash Receivables)
16	Risiko Kredit akibat Kegagalan Pihak Lawan terkait Aset SFT yang Mengacu Perhitungan <i>Current Exposure</i> sebagaimana diatur dalam Lampiran I Peraturan Otoritas Jasa Keuangan	-	-	Credit Risk due to Counterparty Failure Related to SFT Assets which refers to the Calculation of Current Exposure as Stipulated in the Attachment to this Financial Services Authority Regulation
17	Eksposur sebagai Agen SFT			Exposure as an SFT Agent
18	Total Eksposur SFT (Penjumlahan Baris 14 sampai dengan Baris 17)	839,432	690,715	Total SFT Exposures (Sum of Line 14 to Line 17)
Exposure Transaksi Rekening Administratif (TRA)				
19	Nilai Seluruh Kewajiban Komitmen atau Kewajiban Kontijensi *(Nilai Gross Sebelum Dikurangi CKPN)	4,400,027	3,503,343	Value of All Commitments Liabilities or Contingent Liabilities *(Gross Value Before Less CKPN)
20	(Penyesuaian Terhadap Hasil Perkalian antara Nilai Kewajiban Komitmen atau Kewajiban Kontijensi dan Faktor Konversi Kredit (FKK))	(2,420,708)	(2,289,511)	(Adjustment to the Multiplication Result of Commitment Liabilities or Contingent Liabilities Value and FKK, then Deducted by CKPN)
21	(Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut Sesuai Standar Akuntansi yang Berlaku)	-	-	(CKPN on TRA is According to the Financial Accounting Standards)
22	Total Eksposur Transaksi Rekening Administratif (TRA) (Penjumlahan dari Baris 19 sampai dengan Baris 21)	1,979,319	1,213,832	Total Administrative Account Transactions Exposures (Sum of line 19 to line 21)
MODAL DAN TOTAL EKPOSUR				
23	Modal Inti (Tier 1)	3,201,440	2,078,799	Core Capital (Tier 1)
24	Total Eksposur (Penjumlahan Baris 7, 13, 18, dan 22)	27,470,064	24,276,445	Total Exposures (Sum of Line 7, 13, 18, and 22)
RASIO LEVERAGE				
25	Nilai Rasio Leverage (Kolom 23 ÷ Kolom 24)	11.65	8.56	Leverage Ratio Value (Column 23 ÷ Column 24)
26	Nilai Minimum Rasio Leverage	3	3	Minimum Value of Leverage Ratio
27	Buffer terhadap Nilai Rasio Leverage	N/A	N/A	Buffer for Leverage Ratio Value

No	Keterangan	31 Desember 2022 31 December 2022	31 Desember 2021 31 December 2021	Description
PENGUNGKAPAN NILAI RATA-RATA				
DISCLOSURE OF AVERAGE VALUE				
28	Nilai Rata-Rata dari Nilai Tercatat Aset SFT Secara Gross, Setelah Penyesuaian untuk Transaksi Akuntansi Penjualan (<i>Sale Accounting Transaction</i>) yang Dihitung secara Bersih (<i>Nett</i>) dengan Liabilitas Kas dalam SFT dan Tagihan Kas dalam SFT	598,567	690,715	The Average Carrying Value of SFT Assets on a Gross Basis, After Adjustments for Sale Accounting Transactions which are Calculated on a Net Basis with Cash Liabilities in SFT and Cash Receivables in SFT
29	Nilai Akhir Triwulan Laporan dari Nilai Tercatat Aset SFT Secara Gross, Setelah Penyesuaian untuk Transaksi Akuntansi Penjualan (<i>Sale Accounting Transaction</i>) yang Dihitung secara Bersih (<i>Nett</i>) dengan Liabilitas Kas dalam SFT dan Tagihan Kas dalam SFT	598,567	690,715	The End Value of the Quarterly Report on the Carrying Value of SFT Assets on a Gross Basis, After Adjustments for Sale Accounting Transactions which are Calculated on a Net Basis with Cash Liabilities in SFT and Cash Receivables in SFT
30	Total Eksposur, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam rangka Memenuhi Ketentuan Giro Wajib Minimum (Jika Ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset SFT Secara Gross Sebagaimana Dimaksud dalam Baris 28	26,596,058	24,276,444	Total Exposure, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of SFT Assets in Gross as Referred to in Line 28
	a. Total Eksposur, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia Dalam Rangka Memenuhi Ketentuan Giro Wajib Minimum (Jika Ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset SFT secara Gross Sebagaimana Dimaksud dalam Baris 28	27,470,064	24,351,445	a. Total Exposure, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of SFT Assets in Gross as Referred to in Line 28
31	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan Giro Wajib Minimum (Jika Ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset SFT secara Gross Sebagaimana Dimaksud dalam Baris 28 (%)	12.04	8.56	Total Exposure, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of SFT Assets in Gross as referred to in Line 28 (%)
	a. Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan Giro Wajib Minimum (Jika Ada), yang telah Memasukkan Nilai Rata-Rata dari Nilai Tercatat Aset SFT secara Gross Sebagaimana Dimaksud dalam Baris 28 (%)	11.65	8.54	a. Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which includes the Average Carrying Value of SFT Assets in Gross as referred to in Line 28 (%)
Analisis Kualitatif / Qualitative Analysis				
Rasio pengungkit pada 31 Desember 2022 adalah sebesar 11.65% atau berada diatas ketentuan Otoritas Jasa Keuangan (OJK) yaitu paling rendah sebesar 3% sebagaimana yang diwajibkan di Peraturan Otoritas Jasa Keuangan No. 31/POJK.03./2019.				
The leverage ratio on 31 December 2022 was 11.65% or above the provisions of Financial Services Authority (OJK), which is a minimum of 3% as per Financial Services Authority Regulation No. 31/POJK.03./2019.				

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL
Table of Disclosure of Net Receivables by Area – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022					31 Desember 2021 / 31 December 2021					Portfolio Category
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Di Luar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total	Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Di Luar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total	
1	Tagihan kepada Pemerintah	6,862,645	-	-	-	6,862,645	4,130,048	-	-	-	4,130,048	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	1,569,136	-	-	-	1,569,136	1,288,477	-	-	-	1,288,477	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	18,091	-	-	-	18,091	2,523	-	-	-	2,523	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	671,038	1,001	-	109,663	781,701	1,307,313	1,760	-	211,690	1,520,763	Receivables from Banks
5	Kredit Beragunan Rumah Tinggal	90,155	-	-	-	90,155	95,711	-	-	-	95,711	Residential Property Collateralized Loans
6	Kredit Beragunan Properti Komersial	1,128,181	16,058	-	-	1,144,239	1,184,821	32,633	-	-	1,217,454	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	47,834	301	-	-	48,135	75,555	1,941	-	890	78,387	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	12,084,052	1,349,339	-	-	13,433,391	11,072,205	999,470	-	-	12,071,674	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	441,607	99,576	-	-	541,183	467,182	131,859	-	-	599,040	Due Receivables
11	Aset Lainnya	1,803,360	-	-	-	1,803,360	1,707,745	-	-	-	1,707,745	Other Assets
	Total	24,716,100	1,466,274	-	109,663	26,292,037	21,331,579	1,167,663	-	212,581	22,711,823	Total

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*
 Table of Disclosure of Net Receivables by Area - Bank Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2022 / 31 December 2022					31 Desember 2021 / 31 December 2021					Portfolio Category	
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					Tagihan Bersih berdasarkan Wilayah Net Receivables by Region						
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Di Luar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total	Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Di Luar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total		
(1)	(2)	(8)	(9)	(10)	(11)	(12)	(3)	(4)	(5)	(6)	(7)	(2)	
1	Tagihan kepada Pemerintah	-	-	-	-	-	4,676,135	-	-	-	-	4,676,135	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	1,288,477	-	-	-	-	1,288,477	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	2,523	-	-	-	-	2,523	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	-	-	1,484,108	1,760	-	-	211,690	1,697,558	Receivables from Banks
5	Kredit Beragunan Rumah Tinggal	-	-	-	-	-	236,317	-	-	-	-	236,317	Residential Property Collateralized Loans
6	Kredit Beragunan Properti Komersial	-	-	-	-	-	1,185,321	32,633	-	-	-	1,217,954	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	76,327	1,941	-	-	890	79,159	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	-	-	-	-	-	11,570,826	999,470	-	-	-	12,570,296	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	623,347	131,859	-	-	-	755,205	Due Receivables
11	Aset Lainnya	-	-	-	-	-	1,848,154	-	-	-	-	1,848,154	Other Assets
	Total	-	-	-	-	-	22,991,535	1,167,663	-	-	212,581	24,371,779	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIREKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK - BANK SECARA INDIVIDUAL

Table of Disclosure of Net Receivables by Remaining Contract Period - Bank Individually

(dalam juta Rupiah/ in million Rupiah)

No.	Kategori Portofolio	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 2021						Portfolio Category
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period						Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period						
		<1 tahun <1 year	>1 tahun s.d. 3 tahun >1 to 3 years	>3 tahun s.d. 5 tahun >3 to 5 years	>5 tahun >5 years	Non- Kontraktual Non- Contractual	Total	<1 tahun <1 year	>1 tahun s.d. 3 tahun >1 to 3 years	>3 tahun s.d. 5 tahun >3 to 5 years	>5 tahun >5 years	Non- Kontraktual Non- Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)
1	Tagihan kepada Pemerintah	2,996,464	856,686	724,227	2,285,267	-	6,862,645	1,471,404	143,775	369,221	2,145,648	-	4,130,048	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	1,307,453	29,040	21,362	211,282	-	1,569,136	992,698	32,600	27,768	235,411	-	1,288,477	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	2,523	15,568	-	-	-	18,091	-	2,523	-	-	-	2,523	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	536,039	-	157,716	87,946	-	781,701	1,500,972	19,792	-	-	-	1,520,763	Receivables from Banks
5	Kredit Beragunan Rumah Tinggal	4,155	15,627	17,695	52,679	-	90,155	9,208	14,464	18,889	53,150	-	95,711	Residential Property Collateralized Loans
6	Kredit Beragunan Properti Komersial	324,827	60,635	197,745	561,031	-	1,144,239	314,486	55,583	149,177	698,208	-	1,217,454	Commercial Property Collateralized Loans
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	43,130	938	3,193	875	-	48,135	63,208	8,082	5,562	1,536	-	78,387	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	7,440,069	1,526,406	2,862,493	1,604,423	-	13,433,391	6,912,394	1,316,429	2,303,298	1,535,953	3,601	12,071,674	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	182,390	77,365	237,384	44,044	-	541,183	227,993	74,468	224,098	72,482	-	599,040	Due Receivables
11	Aset Lainnya	-	-	-	-	1,803,360	1,803,360	-	-	-	-	1,707,745	1,707,745	Other Assets
	Total	12,837,050	2,582,265	4,221,816	4,847,545	1,803,360	26,292,037	11,492,362	1,667,714	3,098,013	4,742,387	1,711,347	22,711,823	Total

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK - BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*

Table of Disclosure of Net Receivables by Remaining Contract Period – Bank Consolidated with Subsidiaries*
(dalam juta Rupiah / In million Rupiah)

No.	Kategori Portofolio	31 Desember 2022 / 31 December 2022							31 Desember 2021 / 31 December 2021							Portfolio Category
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period							Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period							
		<1 tahun <1 year	>1 tahun s.d. 3 tahun >1 to 3 years	>3 tahun s.d. 5 tahun >3 to 5 years	>5 tahun >5 years	Non- Kontraktual Non- Contractual	Total	<1 tahun <1 year	>1 tahun s.d. 3 tahun >1 to 3 years	>3 tahun s.d. 5 tahun >3 to 5 years	>5 tahun >5 years	Non- Kontraktual Non- Contractual	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)		
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	1,494,395	228,414	468,972	2,484,354	-	4,676,135	Receivables from Government		
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	992,698	32,600	27,768	235,411	-	1,288,477	Receivables from Public Sector Entities		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	2,523	-	-	-	2,523	Receivables from Multilateral Development Banks and International Institutions		
4	Tagihan kepada Bank	-	-	-	-	-	-	1,677,767	19,792	-	-	-	1,697,558	Receivables from Banks		
5	Kredit Beragunan Rumah Tinggal	-	-	-	-	-	-	20,041	66,703	51,307	98,266	-	236,317	Residential Property Collateralized Loans		
6	Kredit Beragunan Properti Komersial	-	-	-	-	-	-	314,986	55,583	149,177	698,208	-	1,217,954	Commercial Property Collateralized Loans		
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans		
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	63,542	8,381	5,700	1,536	-	79,159	Receivables from Microbusiness, Small Business, and Retail Portfolio		
9	Tagihan kepada Korporasi	-	-	-	-	-	-	7,201,152	1,421,862	2,375,146	1,568,535	3,601	12,570,296	Receivables from Corporations		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	379,699	78,926	224,098	72,482	-	755,205	Due Receivables		
11	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	1,848,154	1,848,154	Other Assets		
	Total	-	-	-	-	-	-	12,144,280	1,914,783	3,302,169	5,158,792	1,851,755	24,371,779	Total		

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Investasi Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Bank Victoria Investasi Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL
Table of Disclosure of Net Receivables by Economic Sector – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Sektor Ekonomi	31 Desember 2022 / 31 December 2022											Economi Sector
		Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)
1	Pertanian, Kehutanan, dan Perikanan	-	211,282	-	-	-	-	-	811	648,734	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	169,268	4	-	Mining and Extractive Industries
3	Industri Pengolahan	-	-	-	-	-	-	-	2,995	1,549,403	40,735	-	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	-	77,260	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	-	27,681	-	-	Water Management, Waste Water Management, and Recycle Management and Recycle
6	Konstruksi	-	-	-	-	-	214,382	-	642	628,596	28,972	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	24,414	2,436,318	28,252	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	1,169	556,110	-	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	2,481	1,151,773	91,489	-	Provision of Accomodation And Foods & Beverages
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	2,489	407,540	-	-	Information and Communication
11	Aktivitas Keuangan dan Asuransi	2,935,482	1,318,288	18,091	536,039	-	-	-	685	3,153,706	-	-	Financial and Insurance Activities
12	Real Estate	-	21,362	-	-	-	-	-	3,172	1,173,314	311,107	-	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	8,922	-	3,276	516,405	2,209	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	18,205	-	-	-	-	-	2,799	565,272	26,714	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	3,927,163	-	-	245,662	-	-	-	-	-	-	-	Government administration, land business and mandatory social service
16	Pendidikan	-	-	-	-	-	-	-	769	154,891	-	-	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	2,433	28,199	-	-	Human Health Activities and Social Activities
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	92,943	-	-	Arts, Entertainment, and Recreation

		31 Desember 2022 / 31 December 2022													
No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beruang Rumah Tinggal Residential Property Collateralized Loans	Kredit Beruang Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economi Sector		
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		(2)	
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Services Activities		
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	-	-	-	Household Activities as Employer		
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	International Organizations and Other Extra international Organizations Activities		
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	Non-Business		
23	Lainnya	-	-	-	-	90,155	-	-	-	95,979	11,700	1,803,360	Others		
	Total	6,862,645	1,569,136	18,091	781,701	90,155	1,144,239	-	48,135	13,433,391	541,183	1,803,360	Total		

(dalam juta Rupiah / In million Rupiah)

No.	SektorEkonomi	31 Desember 2021 / 31 December 2021										Economi Sector	
		Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables		Aset Lainnya Other Assets
1	Pertanian, Kehutanan, dan Perikanan	-	235,411	-	-	-	-	-	220	260,194	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	276	45,428	5	-	Mining and Extractive Industries
3	Industri Pengolahan	-	-	-	-	-	-	-	8,922	1,608,271	35,930	-	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	-	228,117	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air

No.		Sektor Ekonomi	31 Desember 2021 / 31 December 2021											Economi Sector
			Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	-	24,840	-	-	Water Management, Waste Water Management, Waste Management and Recycle	
6	Konstruksi	-	-	-	-	-	226,279	-	3,900	771,940	76,935	-	Construction	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	34,556	1,918,652	40,525	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	161	356,283	4,444	-	Transportation and Warehousing	
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	5,711	1,299,557	155,845	-	Provision of Accomodation And Foods & Beverages	
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	1,621	173,613	-	-	Information and Communication	
11	Aktivitas Keuangan dan Asuransi	1,471,404	1,025,298	2,523	1,520,763	-	-	-	858	2,587,834	-	-	Financial and Insurance Activities	
12	Real Estate	-	27,768	-	-	-	980,132	-	4,800	1,267,768	202,838	-	Real Estate	
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	11,042	-	9,308	648,353	5,614	-	Professional, Scientific, and Technical Activities	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perijanaan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	1,960	307,178	32,155	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	2,658,644	-	-	-	-	-	-	-	-	-	-	Government administration, land business and mandatory social service	
16	Pendidikan	-	-	-	-	-	-	-	1,856	168,781	4,692	-	Education	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	992	6,412	-	-	Human Health Activities and Social Activities	
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	148,113	-	-	Arts, Entertainment, and Recreation	
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	3,246	173,974	16,865	-	Other Services Activities	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	-	-	-	Household Activities as Employer	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	Intemational Organizations and Other Extra International Organizations Activities	
22	Bukan Lapangan Usaha	-	-	-	-	95,711	-	-	-	76,366	23,193	-	Non-Business	
23	Lainnya	-	-	-	-	-	-	-	-	-	-	1,707,745	Others	
	Total	4,130,048	1,288,477	2,523	1,520,763	95,711	1,217,454	-	78,387	12,071,674	599,040	1,707,745	Total	

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*
 Table of Disclosure of Net Receivables by Economic Sector - Bank Consolidated with Subsidiaries*

(dalam juta Rupiah / In million Rupiah)

No.	Sektor Ekonomi	31 Desember 2022 / 31 December 2022										Aset Lainnya Other Assets	Ekonomi Sektor
		Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiun Employee/Retirement Loans	Tagihan kepada Usaha Mikro, Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporation	Tagihan yang telah Jatuh Tempo Due Receivables		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	-	-	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	-	Mining and Extractive Industries
3	Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	-	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	-	-	-	-	Water Management, Waste Management, and Recycle
6	Konstruksi	-	-	-	-	-	-	-	-	-	-	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	-	-	-	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	-	-	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	-	-	-	-	Provision of Accommodation and Foods & Beverages
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-	-	-	-	-	-	-	Financial and Insurance Activities
12	Real Estate	-	-	-	-	-	-	-	-	-	-	-	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	Government Administration, Land Business and Mandatory Social Service
16	Pendidikan	-	-	-	-	-	-	-	-	-	-	-	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	-	-	-	-	Human Health Activities and Social Activities

31 Desember 2022 / 31 December 2022													
No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporation	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Ekonomi Sector
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Services Activities
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	-	-	-	Household Activities as Employer
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	Non-Business
23	Lainnya	-	-	-	-	-	-	-	-	-	-	-	Others
	Total	-	-	-	-	-	-	-	-	-	-	-	Total
Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.													
Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.													
(dalam juta Rupiah / in million Rupiah)													
No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiun Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporation	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Ekonomi Sector
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)
1	Pertanian, Kehutanan, dan Perikanan	-	235,411	-	-	-	-	-	220	260,194	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	276	81,420	5	-	Mining and Extractive Industries
3	Industri Pengolahan	-	-	-	-	9,637	-	-	8,922	1,687,572	36,344	-	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	-	228,117	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air

No.	Sektor Ekonomi	31 Desember 2021 / 31 December 2021										Ekonomi Sector	
		Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Banks and Development International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/Pensiun Employee Retirement Loans	Tagihan kepada Usaha Mikro, Portofolio Ritel Receivables from Microbusiness, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	(2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	-	44,535	-	-	Water Management, Waste Management, and Recycle
6	Konstruksi	-	-	-	-	20,420	226,279	-	3,900	771,940	77,548	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	15,570	-	-	34,661	1,919,374	87,409	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pengudangan	-	-	-	-	-	-	-	161	364,649	8,444	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	29,056	-	-	5,711	1,314,806	158,534	-	Provision of Accommodation and Foods & Beverages
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	1,621	173,613	-	-	Information and Communication
11	Aktivitas Keuangan dan Asuransi	1,484,107	1,025,298	2,523	1,697,558	-	-	-	858	2,615,579	-	-	Financial and Insurance Activities
12	Real Estate	-	27,768	-	-	30,382	980,132	-	4,800	1,366,694	202,838	-	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	2,675	11,542	-	9,462	806,253	105,614	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opst, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	5,000	-	-	1,960	345,356	32,613	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	3,192,028	-	-	-	-	-	-	-	-	-	-	Government Administration, Land Business and Mandatory Social Service
16	Pendidikan	-	-	-	-	-	-	-	1,856	168,781	4,692	-	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	992	6,412	-	-	Human Health Activities and Social Activities
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	159,143	-	-	Arts, Entertainment, and Recreation
19	Aktivitas Jasa Lainnya	-	-	-	-	1,007	-	-	3,246	173,974	16,865	-	Other Services Activities
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	-	-	-	Household Activities as Employer
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
22	Bukan Lapangan Usaha	-	-	-	-	122,571	-	-	513	81,884	24,300	-	Non-Business
23	Lainnya	-	-	-	-	-	-	-	-	-	-	1,848,154	Others
	Total	4,576,135	1,288,477	2,523	1,697,558	236,317	1,217,954	-	79,159	12,570,296	755,205	1,848,154	Total

TABEL PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL

(dalam juta Rupiah / in million Rupiah)

Table of Disclosure of Receivables and Allowances by Area – Bank Individually

	31 Desember 2022 / 31 December 2022						
No.	Keterangan	Wilayah Region				Total	Description
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Diluar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)		
		(3)	(4)	(5)	(6)		
1	Tagihan	23,191,752	1,541,170	-	109,663	24,842,584	Receivables
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (Stage 2 dan Stage 3)						Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
	a. Belum Jatuh Tempo	1,286,733	239,986	-	-	1,526,720	a. Not Due
	b. Telah Jatuh Tempo	546,067	122,560	-	-	668,627	b. Due
3	CKPN - Stage 1	112,831	9,294	-	-	122,124	CKPN - Stage 1
4	CKPN - Stage 2	224,869	72,557	-	-	297,426	CKPN - Stage 2
5	CKPN - Stage 3	104,460	22,983	-	-	127,444	CKPN - Stage 3
6	Tagihan yang Dihapus Buku	(308,652)	(99,051)	-	-	(407,704)	Receivables Written Off

(dalam juta Rupiah / in million Rupiah)

No.	Keterangan	31 Desember 2021 / 31 December 2021					Description
		Wilayah Region				Total	
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Diluar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(2)
1	Tagihan	20,455,203	1,282,111	-	212,577	21,949,890	Receivables
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (Stage 2 dan Stage 3)						Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
	a. Belum Jatuh Tempo	1,056,684	494,531	-	-	1,551,215	a. Not Due
	b. Telah Jatuh Tempo	835,923	231,220	-	-	1,067,144	b. Due
3	CKPN - Stage 1	100,006	5,075	-	3	105,085	CKPN - Stage 1
4	CKPN - Stage 2	56,648	23,152	-	-	79,800	CKPN - Stage 2
5	CKPN - Stage 3	378,405	99,362	-	-	477,767	CKPN - Stage 3
6	Tagihan yang Dihapus Buku	(419,271)	(6,492)			(425,763)	Receivables Written Off

TABEL PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*

(dalam juta Rupiah / in million Rupiah)

Table of Disclosure of Receivables and Allowances by Area - Bank Consolidated with Subsidiaries*

No.	Keterangan	31 Desember 2022 / 31 December 2022					Description	
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region						
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Diluar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(2)	
1	Tagihan	-	-	-	-	-	-	Receivables
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (Stage 2 dan Stage 3)							Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
	a. Belum Jatuh Tempo	-	-	-	-	-	-	a. Not Due
	b. Telah Jatuh Tempo	-	-	-	-	-	-	b. Due
3	Entitas Induk	-	-	-	-	-	-	Parent Entity
	CKPN - Stage 1	-	-	-	-	-	-	CKPN - Stage 1
	CKPN - Stage 2	-	-	-	-	-	-	CKPN - Stage 2
	CKPN - Stage 3	-	-	-	-	-	-	CKPN - Stage 3
4	Entitas Anak	-	-	-	-	-	-	Subsidiaries
	CKPN Individu	-	-	-	-	-	-	Individual CKPN
	CKPN Kolektif	-	-	-	-	-	-	Collective CKPN
5	Tagihan yang Dihapus Buku	-	-	-	-	-	-	Receivables Written Off

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022, Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Bank Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

(dalam juta Rupiah / in million Rupiah)

No.	Keterangan	31 Desember 2021 / 31 December 2021					Description
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region					
		Zona Indonesia Barat (Wilayah 1) Indonesia Zone West (Zone 1)	Zona Indonesia Tengah (Wilayah 2) Indonesia Zone Center (Zone 2)	Zona Indonesia Timur (Wilayah 3) Indonesia Zone East (Zone 3)	Diluar Indonesia (Wilayah 4) Indonesia Outside (Zone 4)	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(2)
1	Tagihan	22,092,884	1,282,111	-	212,577	23,587,572	Receivables
2	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (Stage 2 dan Stage 3)						Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
	a. Belum Jatuh Tempo	1,100,274	494,531	-	-	1,594,805	a. Not Due
	b. Telah Jatuh Tempo	912,835	231,220	-	-	1,144,055	b. Due
3	Entitas Induk						Parent Entity
	CKPN - Stage 1	100,006	5,075	-	3	105,085	CKPN - Stage 1
	CKPN - Stage 2	56,648	23,152	-	-	79,800	CKPN - Stage 2
	CKPN - Stage 3	378,405	99,362	-	-	477,767	CKPN - Stage 3
4	Entitas Anak						Subsidiaries
	CKPN Individu	46,516	-	-	-	46,516	Individual CKPN
	CKPN Kolektif	4,255	-	-	-	4,255	Collective CKPN
5	Tagihan yang Dihapus Buku	(419,271)	(6,492)	-	-	(425,763)	Receivables Written Off

TABEL PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL

Table of Disclosure of Receivables and Allowances by Economic Sector – Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Sektor Ekonomi	31 Desember 2022 / 31 December 2022							Economic Sector
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Tagihan yang Dihapus Buku Receivables Written Off	
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(2)
1	Pertanian, Kehutanan, dan Perikanan	838,323	2,372	-	6,568	481	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	166,558	1,371	6	1,928	343	2	-	Mining and Extractive Industries
3	Industri Pengolahan	1,588,238	12,651	56,124	11,202	1,596	15,388	(18,387)	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	76,480	-	-	543	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	25,610	-	-	80	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
6	Konstruksi	818,596	193,536	57,311	3,388	17,926	28,339	(140,428)	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	2,393,858	211,425	54,120	17,151	34,106	25,868	(15,491)	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	546,689	11,579	-	4,317	2,038	-	(9,962)	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	1,342,912	349,516	111,991	8,766	94,371	20,502	(99,427)	Provision of Accomodation and Foods & Beverages
10	Informasi dan Komunikasi	402,608	-	-	3,422	-	-	-	Information and Communication
11	Aktivitas Keuangan dan Asuransi	4,150,367	9,015	-	24,426	2,078	-	-	Financial and Insurance Activities
12	Real Estate	4,898,093	653,130	337,961	18,074	135,680	26,854	(78,094)	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	526,739	8,216	3,245	4,879	1,445	1,036	(3,300)	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	606,459	23,788	29,735	5,050	2,476	3,021	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	4,172,825	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
16	Pendidikan	156,782	39,294	-	984	3,001	-	(6,797)	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	29,356	-	-	178	-	-	-	Human Health Activities and Social Activities
18	Kesenian, Hiburan, dan Rekreasi	92,882	-	-	732	-	-	-	Arts, Entertainment, and Recreation
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	(20,802)	Other Services Activities
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	Household Activities as Employer
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	Non-Business
23	Lainnya	2,009,208	10,826	18,135	10,436	1,886	6,435	(15,015)	Others
	Total	24,842,584	1,526,720	668,627	122,124	297,426	127,444	(407,704)	Total

(dalam juta Rupiah / in million Rupiah)

No.	Sektor Ekonomi	31 Desember 2021 / 31 December 2021							Economic Sector
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) -Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Tagihan yang Dihapus Buku Receivables Written Off	
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(2)
1	Pertanian, Kehutanan, dan Perikanan	493,816	-	-	6,418	-	-	(330)	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	43,345	2,842	6	146	13	2	(43,263)	Mining and Extractive Industries
3	Industri Pengolahan	1,637,808	179,741	63,006	5,822	3,790	36,739	(224,484)	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	227,443	-	-	1,380	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	23,985	-	-	20	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
6	Konstruksi	1,139,078	-	160,817	12,700	-	83,881	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	1,947,172	112,972	55,875	9,566	4,687	15,350	(4,409)	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	315,692	-	5,613	3,726	-	1,169	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	1,595,796	572,895	269,238	8,410	27,106	113,393	(2,996)	Provision of Accomodation and Foods & Beverages
10	Informasi dan Komunikasi	173,175	-	-	467	-	-	(11)	Information and Communication
11	Aktivitas Keuangan dan Asuransi	5,571,468	9,046	-	7,272	142	-	(50,661)	Financial and Insurance Activities
12	Real Estate	2,664,572	613,844	391,149	38,442	41,560	188,312	(84,555)	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	662,603	-	7,689	4,434	-	2,074	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	360,107	9,798	53,089	1,502	25	20,935	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	2,658,644	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
16	Pendidikan	176,938	42,423	6,797	1,613	2,262	2,105	-	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	5,956	-	-	32	-	-	(1,700)	Human Health Activities and Social Activities
18	Kesenian, Hiburan, dan Rekreasi	148,046	971	-	886	16	-	-	Arts, Entertainment, and Recreation
19	Aktivitas Jasa Lainnya	190,781	2,847	20,802	1,162	34	3,937	-	Other Services Activities
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	(13,354)	Household Activities as Employer
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
22	Bukan Lapangan Usaha	205,720	3,836	33,063	1,087	165	9,871	-	Non-Business
23	Lainnya	1,707,745	-	-	-	-	-	-	Others
	Total	21,949,890	1,551,215	1,067,144	105,085	79,800	477,767	(425,763)	Total

TABEL PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*
Table of Disclosure of Receivables and Allowances by Economic Sector - Bank Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Sektor Ekonomi	31 Desember 2022 / 31 December 2022										Economic Sector
		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Entitas Induk Parent Entity			Entitas Anak Subsidiaries		Tagihan yang Dihapus Buku Receivables Written Off			
		Tagihan Receivables	Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Cadangan Kerugian Penurunan Nilai Individual Impairment Losses Allowance (ILA)		Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Collective Impairment Losses Allowance (ILA)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(2)	
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	-	-	-	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	-	-	Mining and Extractive Industries
3	Industri Pengolahan	-	-	-	-	-	-	-	-	-	-	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
6	Konstruksi	-	-	-	-	-	-	-	-	-	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	-	-	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	-	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	-	-	-	Provision of Accomodation and Foods & Beverages
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	Information and Communication
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-	-	-	-	-	-	Financial and Insurance Activities
12	Real Estate	-	-	-	-	-	-	-	-	-	-	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
16	Pendidikan	-	-	-	-	-	-	-	-	-	-	Education

No.	Sektor Ekonomi	31 Desember 2022 / 31 December 2022											Economic Sector
		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Entitas Induk Parent Entity			Entitas Anak Subsidiaries		Tagihan yang Dihapus Buku Receivables Written Off				
		Tagihan Receivables	Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Impairment Losses Allowance (ILA)		Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Impairment Losses Allowance (ILA)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	-	-	Human Health Activities and Social Activities		
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation		
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	Other Services Activities		
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	-	Household Activities as Employer		
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities		
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	Non-Business		
23	Lainnya	-	-	-	-	-	-	-	-	-	Others		
	Total	-	-	-	-	-	-	-	-	-	Total		

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

(dalam juta Rupiah / in million Rupiah)

No.	Sektor Ekonomi	31 Desember 2021 / 31 December 2021										Economic Sector
		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Entitas Induk Parent Entity			Entitas Anak Subsidiaries		Tagihan yang Dihapus Buku Receivables Written Off			
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Cadangan Kerugian Penurunan Nilai Individual Impairment Losses Allowance (ILA)	Cadangan Kerugian Penurunan Nilai Kolektif Impairment Losses Allowance (ILA)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	Pertanian, Kehutanan, dan Perikanan	493,816	-	-	6,418	-	-	-	-	-	(330)	Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian	79,337	2,842	6	146	13	2	-	11	-	(43,263)	Mining and Extractive Industries
3	Industri Pengolahan	1,742,886	207,252	79,147	5,822	3,790	36,739	15,728	611	-	(224,484)	Processing Industry
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	227,443	-	-	1,380	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	43,680	-	-	20	-	-	-	6	-	-	Water Management, Waste Water Management, Waste Management and Recycle
6	Konstruksi	1,160,110	-	166,322	12,700	-	83,881	-	71	-	-	Construction
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	2,013,288	112,972	70,744	9,566	4,687	15,350	5,835	444	-	(4,409)	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
8	Pengangkutan dan Pergudangan	328,058	-	5,613	3,726	-	1,169	-	50	-	-	Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	1,644,236	588,279	278,180	8,410	27,106	113,393	1,445	8	-	(2,996)	Provision of Accommodation and Foods & Beverages
10	Informasi dan Komunikasi	173,175	-	-	467	-	-	-	-	-	(11)	Information and Communication
11	Aktivitas Keuangan dan Asuransi	5,804,940	9,046	20,422	7,272	142	-	20,343	632	-	(50,661)	Financial and Insurance Activities
12	Real Estate	2,789,261	613,844	391,149	38,442	41,560	188,312	-	985	-	(84,555)	Real Estate
13	Aktivitas Profesi, Ilmiah, dan Teknis	901,631	-	7,689	4,434	-	2,074	-	6	-	-	Professional, Scientific, and Technical Activities
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	406,891	10,256	61,978	1,502	25	20,935	3,148	469	-	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	3,192,028	-	-	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
16	Pendidikan	176,938	42,423	6,797	1,613	2,262	2,105	-	-	-	-	Education
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	5,956	-	-	32	-	-	-	-	-	(1,700)	Human Health Activities and Social Activities
18	Kesenian, Hiburan, dan Rekreasi	159,076	971	-	886	16	-	-	-	-	569	Arts, Entertainment, and Recreation

No.	Sektor Ekonomi	31 Desember 2021 / 31 December 2021										Economic Sector
		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Entitas Induk Parent Entity			Entitas Anak Subsidiaries		Tagihan yang Dihapus Buku Receivables Written Off			
		Tagihan Receivables	Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Losses Allowance (ILA) - Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Losses Allowance (ILA) - Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Losses Allowance (ILA) - Stage 3	Cadangan Kerugian Penurunan Nilai Individual Impairment Losses Allowance (ILA)		Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Impairment Losses Allowance (ILA)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(2)	
19	Aktivitas Jasa Lainnya	191,788	2,847	21,331	1,162	34	3,937	-	57	-	-	Other Services Activities
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	-	(13,354)	-	Household Activities as Employer
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
22	Bukan Lapangan Usaha	239,738	4,072	34,677	1,087	165	9,871	18	338	-	-	Non-Business
23	Lainnya	1,813,296	-	-	-	-	-	-	-	-	-	Others
	Total	23,587,571	1,594,805	1,144,055	105,085	79,800	477,767	46,516	4,255	(425,763)	Total	

TABEL PENGUNGKAPAN RINCIAN MUTASI CADANGAN KERUGIAN PENURUNAN NILAI – BANK SECARA INDIVIDUAL
Table of Disclosure of Detailed Changes in Allowances for Impairment Losses – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Keterangan	31 Desember 2022 31 December 2022			31 Desember 2021 31 December 2021			Description
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Saldo Awal CKPN	105,085	79,800	477,767	65,730	139,842	375,071	ILA - Starting Balance
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)	32,510	7,573	(46,371)	20,070	(60,042)	954,222	Establishment (Recovery) of ILA in Current Period (Net)
	2.a. Pembentukan CKPN pada Periode Berjalan	(2,374)	1,503	871	7,635	(8,885)	79,363	2.a. Establishment of ILA in Current Period
	2.b. Pemulihan CKPN pada Periode Berjalan	34,884	6,070	(47,242)	12,435	(51,157)	874,860	2.b. Recovery of ILA in Current Period
3	CKPN yang Digunakan untuk Melakukan Hapus Buku atas Tagihan pada Periode Berjalan	-	-	(294,168)	-	-	(851,526)	ILA Used for Writing Off Receivables in Current Period
4	Pembentukan (Pemulihan) Lainnya pada Periode Berjalan	(15,470)	210,052	(9,783)	19,285	-	-	Other Establishment (Recovery) in Current Period
	Saldo Akhir CKPN	122,124	297,426	127,444	105,085	79,800	477,767	ILA - Ending Balance

TABEL PENGUNGKAPAN RINCIAN MUTASI CADANGAN KERUGIAN PENURUNAN NILAI – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*

Table of Disclosure of Detailed Changes in Allowances for Impairment Losses – Bank Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Keterangan	31 Desember 2022 31 December 2022						31 Desember 2021 31 December 2021						Description
		Entitas Induk Parent Entity			Entitas Anak Subsidiaries			Entitas Induk Parent Entity			Entitas Anak Subsidiaries			
		Stage 1	Stage 2	Stage 3	CKPN Individu Individual CKPN	CKPN Kolektif Collective CKPN		Stage 1	Stage 2	Stage 3	CKPN Individu Individual CKPN	CKPN Kolektif Collective CKPN		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)		
1	Saldo Awal CKPN	-	-	-	-	-	-	65,730	139,842	375,071	19,647	6,751	ILA - Starting Balance	
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)	-	-	-	-	-	-	20,070	(60,042)	954,222	35,434	8,277	Establishment (Recovery) of ILA in Current Period (Net)	
	2.a. Pembentukan CKPN pada Periode Berjalan	-	-	-	-	-	-	7,635	(8,885)	79,363	31,152	2,890	2.a. Establishment of ILA in Current Period	
	2.b. Pemulihan CKPN pada Periode Berjalan	-	-	-	-	-	-	12,435	(51,157)	874,860	4,282	5,387	2.b. Recovery of ILA in Current Period	
3	CKPN yang Digunakan untuk Melakukan Hapus Buku atas Tagihan pada Periode Berjalan	-	-	-	-	-	-	-	-	(851,526)	-	-	ILA Used for Writing Off Receivables in Current Period	
4	Pembentukan (Pemulihan) Lainnya pada Periode Berjalan	-	-	-	-	-	-	19,285	-	-	-	-	Other Establishment (Recovery) in Current Period	
Saldo Akhir CKPN		-	-	-	-	-	-	105,085	79,800	477,767	46,516	4,255	ILA - Ending Balance	

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT – BANK SECARA INDIVIDUAL
Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.		Kategori Portofolio		31 Desember 2022/ 31 December 2022												Portfolio Category			
				Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables						Total								
					Peringkat Jangka panjang Long Term Rating						Peringkat Jangka Pendek Short Term Rating							Tanpa Peringkat Not Rated	
					AAA AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3				
Fitch Rating AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	F1+ s.d F1 F1+ s.d F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3	Total								
Moody's Aaa Aaa	Aaa s.d Aaa3 Aaa1 to Aaa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Baa1 s.d Baa3 Baa1 to Baa3	B1 s.d B3 B1 to B3	Kurang dari B3 Lower than B3	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3	Total								
PT Fitch Ratings Indonesia	AAA (idn) AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	BBB+(idn) s.d BBB- (idn) BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB- (idn) BB+(idn) s.d BB- (idn)	B+(idn) s.d B- (idn) B+(idn) s.d B- (idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) s.d F1(idn) to F1(idn)	F2(idn) F2(idn)	F3(idn) F3(idn)	Kurang dari F3(idn) Lower than F3(idn)	Total								
PT Pemeringkat Efek Indonesia	idAAA idAAA	idAA+ s.d idAA- idAA+ to idAA-	idBBB+ s.d idBBB- idBBB+ to idBBB-	idBB+ s.d idBB- idBB+ to idBB-	idB+ s.d idB- idB+ to idB-	Kurang dari id B- Lower than id B-	idA1 idA1	idA2 idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari id A4 Lower than id A4	Total								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)			
1	Tagihan kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	6,862,645	6,862,645	Receivables from Government			
2	Tagihan kepada Entitas Sektor Publik		250,000	742,044	400,705	-	-	-	-	-	-	-	-	176,388	1,569,136	Receivables from Public Sector Entities			
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	18,091	18,091	Receivables from Multilateral Development Banks and International Institutions			
4	Tagihan kepada Bank		-	19,112	-	38,683	-	-	-	-	-	-	-	723,907	781,701	Receivables from Banks			
5	Kredit Beragunan Rumah Tinggal		-	-	182	-	-	-	-	-	-	-	-	89,973	90,155	Residential Property Collateralized Loans			
6	Kredit Beragun Properti Komersial		-	-	125,087	-	-	-	-	-	-	-	-	1,019,152	1,144,239	Commercial Property Collateralized Loans			
7	Kredit Pegawai/Pensiun		-	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans			
8	Tagihan kepada Usaha Mikro Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	48,135	48,135	Receivables from Microbusiness, Small Business, and Retail Portfolio			
9	Tagihan kepada Korporasi		21,051	784,736	1,048,530	519,251	-	-	-	-	-	-	-	11,059,823	13,433,391	Receivables from Corporations			
10	Tagihan yang Telah Jatuh Tempo		-	-	1,930	30,423	-	-	-	-	-	-	-	508,830	541,183	Due Receivables			
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	1,803,360	1,803,360	Other Assets			
TOTAL			271,051	1,545,892	1,576,433	588,357	-	-	-	-	-	-	-	22,310,304	26,292,037	TOTAL			

(dalam juta Rupiah / in million Rupiah)

No.		Kategori Portofolio	31 Desember 2021/ 31 December 2021															Portfolio Category
			Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables														
				Peringkat Jangka panjang Long Term Rating						Peringkat Jangka Pendek Short Term Rating								
				AAA AAA	AA+ s.d AA- AA+ to AA-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	Kurang dari B- Lower than B-	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3	Total	Tanpa Peringkat Not Rated				
Fitch Rating	AAA AAA	AA+ s.d AA- AA+ to AA-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	Kurang dari B- Lower than B-	F1+ s.d F1 F1+ s.d F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3									
Moody's	Aaa Aaa	Aa1 s.d Aa3 Aa1 to Aa3	Baa1 s.d Baa3 Baa1 to Baa3	B1 s.d B3 B1 to B3	Kurang dari B3 Lower than B3	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3									
PT Fitch Ratings Indonesia	PT Fitch Ratings Indonesia	AAA (idn) AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d F1-(idn) F1+(idn) to F1-(idn)	F2(idn) F2(idn)	F3(idn) F3(idn)	Kurang dari F3(idn) Lower than F3(idn)								
			PT Pemeringkat Efek Indonesia	idAAA idAAA	idAA+ s.d idAA- idAA+ to idAA-	idBBB+ s.d idBBB- idBBB+ to idBBB-	idBB+ s.d idBB- idBB+ to idBB-	Kurang dari B- Lower than B-	idA1 idA1	idA2 idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari id A4 Lower than id A4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)		
1	Tagihan kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	4,130,048	4,130,048	Receivables from Government		
2	Tagihan kepada Entitas Sektor Publik		96,260	250,349	395,351	235,411	-	-	-	-	-	-	-	311,106	1,288,477	Receivables from Public Sector Entities		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	2,523	2,523	Receivables from Multilateral Development Banks and International Institutions		
4	Tagihan kepada Bank		51,677	59,344	-	-	-	80,829	-	1,035	-	-	-	1,327,879	1,520,763	Receivables from Banks		
5	Kredit Beragunan Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	95,711	95,711	Residential Property Collateralized Loans		
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	1,217,454	1,217,454	Commercial Property Collateralized Loans		
7	Kredit Pegawai/Pensiun		-	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans		
8	Tagihan kepada Usaha Mikro Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	78,387	78,387	Receivables from Microbusiness, Small Business, and Retail Portfolio		
9	Tagihan kepada Korporasi		74,984	535,703	349,881	461,427	-	-	-	-	-	-	-	10,649,680	12,071,674	Receivables from Corporations		
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	585,752	599,040	Due Receivables		
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	1,707,745	1,707,745	Other Assets		
	TOTAL		222,921	845,396	745,232	710,126	-	-	80,829	1,035	-	-	-	20,106,284	22,711,823	TOTAL		

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*
Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale – Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.		Kategori Portfolio	31 Desember 2022/ 31 December 2022															Portfolio Category									
			Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables																							
				Peringkat Jangka panjang Long Term Rating									Peringkat Jangka Pendek Short Term Rating														
				AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	Peringkat Jangka Pendek Short Term Rating																
											A-1	A-2	A-3	Kurang dari A-3 Lower than A-3													
Fitch Rating	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	F1+ s.d F1 F1+ s.d F1	F2	F3	Kurang dari F3 Lower than F3	Total															
												Tanpa Peringkat Not Rated															
												Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to B3	B1 s.d B3 B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3	Total			
																								Tanpa Peringkat Not Rated			
																								PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d idA- idA+ to idA-
Tanpa Peringkat Not Rated																											

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)
1	Tagihan kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Banks
5	Kredit Beragunan Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiun		-	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	-	-	Due Receivables
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	-	-	Other Assets
	TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	TOTAL

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

(dalam juta Rupiah / in million Rupiah)

		31 Desember 2021/ 31 December 2021															
No.	Kategori Portfolio	Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables												Total	Portfolio Category	
			Peringkat Jangka panjang Long Term Rating						Peringkat Jangka Pendek Short Term Rating								
			AAA AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB+ to BBB-	BB+ s.d B- BB+ to B-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	A-1 A-1	A-2 A-2	A-3 A-3	Kurang dari A-3 Lower than A-3				
			AAA AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB+ to BBB-	BB+ s.d B- BB+ to B-	B+ s.d B- B+ to B-	Kurang dari B- Lower than B-	F1+ s.d F1 F1+ s.d F1	F2 F2	F3 F3	Kurang dari F3 Lower than F3				
			Aaa Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa1 s.d Baa3	Ba1 s.d B3 Ba1 to B3 Ba3	B1 s.d B3 B1 to B3 B3	Kurang dari B3 Lower than B3	P-1 P-1	P-2 P-2	P-3 P-3	Kurang dari P-3 Lower than P-3				
		PT. Fitch Ratings Indonesia	AAA (Idn) AAA (Idn)	AA+(Idn) s.d AA-(Idn)	A+(Idn) A-(Idn)	BBB+(Idn) s.d BBB- (Idn)	BB+(Idn) B-(Idn)	B+(Idn) B-(Idn)	Kurang dari B-(Idn) Lower than B-(Idn)	F1+(Idn) s.d F1(Idn)	F2(Idn) F2(Idn)	F3(Idn) F3(Idn)	Kurang dari F3(Idn) Lower than F3(Idn)				
		PT Pemeringkat Efek Indonesia	idAAA idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d idA- idA+ to idA-	idBBB+ s.d idBBB- to idBBB-	idBB+ s.d idBB- to idBB-	idB+ s.d idB- to idB-	Kurang dari B- Lower than id B-	idA1 idA1	idA2 idA2	idA3 s.d id A4 Lower than id A4	Kurang dari id A4 Lower than id A4				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(2)	
1	Tagihan kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	4,676,135	4,676,135	Receivables from Government	
2	Tagihan kepada Entitas Sektor Publik		96,260	250,349	395,351	235,411	-	-	-	-	-	-	-	311,106	1,288,477	Receivables from Public Sector Entities	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	2,523	2,523	Receivables from Multilateral Development Banks and International Institutions	
4	Tagihan kepada Bank		51,677	59,344	-	-	-	80,829	-	1,035	-	-	-	1,504,674	1,697,558	Receivables from Banks	
5	Kredit Beragunan Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	236,317	236,317	Residential Property Collateralized Loans	
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	1,217,954	1,217,954	Rommercial Property Collateralized Loans	
7	Kredit Pegawai/Pensiun		-	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retirement Loans	
8	Tagihan kepada Usaha Mikro Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	79,159	79,159	Receivables from Microbusiness, Small Business, and Retail Portfolio	
9	Tagihan kepada Korporasi		74,984	535,703	349,881	461,427	-	-	-	-	-	-	-	11,148,301	12,570,296	Receivables from Corporations	
10	Tagihan yang Telah Jatuh Tempo		-	-	-	13,288	-	-	-	-	-	-	-	741,917	755,205	Due Receivables	
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	1,848,154	1,848,154	Other Assets	
	TOTAL		222,921	845,396	745,232	710,126	-	80,829	-	1,035	-	-	-	21,766,240	24,371,779	TOTAL	

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT – BANK SECARA INDIVIDUAL

Table of Disclosure of Net Receivables by Risk Weight After Calculating Credit Risk Mitigation Impact – Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio Portfolio Category	31 Desember 2022 / 31 December 2022													Beban Modal Capital Expenses	ATMR RWA	31 Desember 2021 / 31 December 2021													Beban Modal Capital Expenses	ATMR RWA
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact															Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact														
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other	0%	20%			25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)				
EKSPOSUR LAPORAN POSISI KEUANGAN BALANCE SHEET EXPOSURE																															
1	Tagihan kepada Pemerintah Receivables from Government		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	- 148,409	-	-	-	-	-	238,546	-	-	-	-	386,955	42,526	-	57,322	-	-	-	-	-	435,934	-	-	-	-	493,256	54,209			
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	Tagihan kepada Bank Receivables from Banks	-	59,730	-	-	-	-	-	110,636	-	-	-	170,366	18,723	-	287,370	-	-	-	-	-	41,588	-	-	-	-	328,959	36,153			
5	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	-	5,632	6,700	12,283	-	-	-	-	-	-	-	24,616	2,705	-	4,602	10,235	11,116	-	-	-	-	-	-	-	25,953	2,852				
6	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	-	-	-	-	-	-	-	-	1,120,637	-	-	1,120,637	123,158	-	-	-	-	-	-	-	-	1,195,886	-	-	1,195,886	131,428				
7	Kredit Pegawai/Pensiunan Employee/Pretirement Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	19,786	-	-	-	19,786	2,174	-	-	-	-	-	-	-	49,630	-	-	-	49,630	5,454				
9	Tagihan kepada Korporasi Receivables from Corporations	- 149,133	-	-	-	-	-	513,133	-	9,919,645	-	-	10,581,911	1,162,952	-	122,137	-	-	-	-	169,940	-	9,318,535	-	-	9,610,613	1,056,206				
10	Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	-	-	104,265	655,377	-	759,642	83,485	-	-	-	-	-	-	-	-	129,762	703,918	-	833,679	91,621				
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	2,232,907	2,232,907	245,396	-	-	-	-	-	-	-	-	-	-	2,204,953	2,204,953	242,324				
Total Eksposur Laporan Posisi Keuangan Total Balance Sheet Exposure		- 362,904	6,700	12,283	-	-	862,315	19,786	-	11,144,547	655,377	2,232,907	15,296,820	1,681,120	-	471,432	10,235	11,116	-	-	647,463	49,630	10,644,184	703,918	2,204,953	14,742,930	1,620,248				

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 / 31 December 2022													Beban Modal Capital Expenses	ATMR RWA	31 Desember 2021 / 31 December 2021												ATMR RWA	Beban Modal Capital Expenses
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact															Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact													
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other	0%	20%			25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)			
EKSPOSUR KEWAJIBAN KOMITMEN/KONTINGENSI PADA TRANSAKSI REKENING ADMINISTRATIF COMMITMENT LIABILITY EXPOSURE/CONTINGENCIES ON ADMINISTRATIVE ACCOUNT TRANSACTIONS																														
1	Tagihan kepada Pemerintah Receivables from Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	175,000	-	-	-	-	175,000	19,233	-	-	-	-	-	-	65,000	-	-	-	-	-	65,000	7,144		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	9,045	-	-	-	-	9,045	994	-	-	-	-	-	-	1,262	-	-	-	-	-	1,262	139		
4	Tagihan kepada Bank Receivables from Banks	-	300	-	-	-	-	710	-	-	-	-	1,010	111	-	-	-	-	-	-	367	-	-	-	-	-	367	40		
5	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	-	-	-	-	-	-	-	-	23,602	-	-	23,602	2,594	-	-	-	-	-	-	-	-	21,568	-	-	21,568	2,370			
7	Kredit Pegawai/Pensiunan Employee/Retirement Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	3,038	-	-	-	3,038	334	-	-	-	-	-	-	-	2,837	-	-	-	2,837	312			
9	Tagihan kepada Korporasi Receivables from Corporations	-	-	-	-	-	-	-	-	616,555	-	-	616,555	67,759	-	-	-	-	-	-	-	-	454,089	-	-	454,089	49,904			
10	Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur Transaksi Rekening Administratif Total TRA Exposure		-	300	-	-	-	-	184,755	3,038	640,157	-	-	828,251	91,025	-	-	-	-	-	-	66,629	2,837	475,657	-	-	545,123	59,909			

(dalam juta Rupiah / in million Rupiah)

[illegible]

TABEL PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT – BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*

Table of Disclosure of Net Receivables by Risk Weight After Calculating Credit Risk Mitigation Impact – Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 / 31 December 2022										Beban Modal Capital Expenses	ATMR RWA	31 Desember 2021 / 31 December 2021										Beban Modal Capital Expenses	ATMR RWA											
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact												Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact																						
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%			Lainnya Other	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)									
EKSPOSUR LAPORAN POSISI KEUANGAN																																				
BALANCE SHEET EXPOSURE																																				
1	Tagihan kepada Pemerintah Receivables from Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,252	-	-	-	-	561,109	-	-	-	-	-	568,361	62,463								
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	284,647	-	-	-	-	133,792	-	-	-	-	-	418,439	45,986								
5	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,648	30,411	11,136	-	-	-	-	-	-	-	-	57,195	6,286								
6	Kredit Beragunan Properti Komersial Commercial Property Collateralized Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,196,386	-	-	1,196,386	131,483									
7	Kredit Pegawai/Pensiunan Employee/Retirement Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,209	-	-	50,209	5,518									
9	Tagihan kepada Korporasi Receivables From Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122,137	-	-	-	-	169,940	-	-	9,790,843	-	-	10,082,920	1,108,113								
10	Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,056,827	116,145								
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,353,823	2,353,823	258,685								
Total Eksposur Laporan Posisi Keuangan Total Balance Sheet Exposure		-	-	-	-	-	-	-	-	-	-	-	-	-	-	429,684	30,411	11,136	-	-	864,941	50,209	11,130,191	913,865	2,353,823	15,784,160	1,734,679									

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio Portfolio Category	31 Desember 2022 / 31 December 2022												Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses												
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact																										
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other																
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	
B	EKSPOSUR KEWAJIBAN KOMITMEN/KONTINGENSI PADA TRANSAKSI REKENING ADMINISTRATIF COMMITMENT LIABILITY EXPOSURE/CONTINGENCIES ON ADMINISTRATIVE ACCOUNT TRANSACTIONS																											
1	Tagihan kepada Pemerintah Receivables from Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65,000	-	-	-	-	-	65,000	7,144
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,262	-	-	-	-	-	1,262	139
4	Tagihan kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	367	-	-	-	-	-	367	40
5	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,155	-	-	-	-	-	-	-	-	-	1,155	127	
6	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,568	-	-	21,568	2,370	
7	Kredit Pegawai/Pensiunan Employee/Retirement Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,837	-	-	-	2,837	312	
9	Tagihan kepada Korporasi Receivables from Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,404	-	-	480,404	52,796	
10	Tagihan yang Telah Jatuh Tempo Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,500	-	4,500	495	
	Total Eksposur Transaksi Rekening Administratif Total TRA Exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,155	-	-	-	-	66,629	2,837	-	501,972	4,500	-	577,092	63,422

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio Portfolio Category	31 Desember 2022 / 31 December 2022													Beban Modal Capital Expenses	ATMR RWA	31 Desember 2021 / 31 December 2021												ATMR RWA	Beban Modal Capital Expenses	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact															Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact														
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other	0%	20%			25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Other						
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)			(28)
EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK) COUNTERPARTY CREDIT RISK EXPOSURE																															
1	Tagihan kepada Pemerintah Receivables from Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables from Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk Exposure		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Syariah Anak PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Bank Victoria International Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PENGUNGKAPAN TAGIHAN BERSIH DAN TEKNIK MITIGASI RISIKO KREDIT - BANK SECARA INDIVIDUAL
Table of Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Bagian yang Tidak Dijamin Part Not Guaranteed		Portfolio Category		
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by			Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by							
			Agunan Collateral	Garansi Guarantee	Lainnya Other		Agunan Collateral	Garansi Guarantee	Lainnya Other					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]	(2)
EKSPOSUR LAPORAN POSISI KEUANGAN														
BALANCE SHEET EXPOSURE														
1	Tagihan kepada Pemerintah	6,263,619	-	-	-		6,263,619	3,439,333	-	-	-		3,439,333	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	1,219,136	-	-	-		1,219,136	1,158,477	-	-	-		1,158,477	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-		-	-	-	-	-		-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	537,922	18,000	-	-		519,922	1,520,029	-	-	-		1,520,029	Receivables from Banks
5	Kredit Beragun Rumah Tinggal	90,155	96	-	-		90,059	95,711	-	-	-		95,711	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	1,120,637	-	-	-		1,120,637	1,195,886	-	-	-		1,195,886	Commercial Property Collateralized Loans
7	Kredit Pegawai/ Pensiunan	-	-	-	-		-	-	-	-	-		-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	44,084	17,703	-	-		26,381	74,604	8,430	-	-		66,174	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	12,816,836	1,125,262	-	-		11,691,574	11,612,746	1,343,643	-	-		10,269,103	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	541,183	-	-	-		541,183	599,040	-	-	-		599,040	Due Receivables
11	Aset Lainnya	1,803,360	-	-	-		1,803,360	1,707,745	-	-	-		1,707,745	Other Assets
	Total Eksposur Laporan Posisi Keuangan	24,436,933	1,161,061	-	-	-	23,275,872	21,403,572	1,352,073	-	-	-	20,051,498	Total Balance Sheet Exposure

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022					Bagian yang Tidak Dijamin Part Not Guaranteed	31 Desember 2021 / 31 December 2021					Bagian yang Tidak Dijamin Part Not Guaranteed	Portfolio Category
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by					Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by					
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]	(2)
EKSPOSUR TRANSAKSI REKENING ADMINISTRATIF														
EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS														
1	Tagihan kepada Pemerintah	-	-	-	-		-	-	-	-	-		-	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	350,000	-	-	-		350,000	130,000	-	-	-		130,000	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	18,091	-	-	-		18,091	2,523	-	-	-		2,523	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	2,920	-	-	-		2,920	735	-	-	-		735	Receivables from Banks
5	Kredit Beragun Rumah Tinggal	-	-	-	-		-	-	-	-	-		-	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	23,602	-	-	-		23,602	21,568	-	-	-		21,568	Commercial Property Collateralized Loans
7	Kredit Pegawal/ Pensiunan	-	-	-	-		-	-	-	-	-		-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portfolio Ritel	4,051	-	-	-		4,051	3,783	-	-	-		3,783	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	616,555	-	-	-		616,555	458,928	4,839	-	-		454,089	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-		-	-	-	-	-		-	Due Receivables
Total Eksposur Transaksi Rekening Administratif		1,015,219	-	-	-	-	1,015,219	617,537	4,839	-	-	-	612,698	Total TRA Exposure

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022							31 Desember 2021 / 31 December 2021				Portfolio Category	
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by				Bagian yang Tidak Dijamin Part Not Guaranteed	Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by			Bagian yang Tidak Dijamin Part Not Guaranteed		
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance			Lainnya Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]	(2)
C EKSPOSUR RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)														
1	Tagihan kepada Pemerintah	599,025	-	-	-	-	599,025	690,715	-	-	-	-	690,715	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	240,859	-	-	-	-	240,859	-	-	-	-	-	-	Receivables from Banks
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portfolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Corporations
Total Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)		839,885	-	-	-	-	839,885	690,715	-	-	-	-	690,715	Total Counterparty Credit Risk Exposure
Total (A+B+C)		26,292,037	1,161,061	-	-	-	25,130,976	22,711,823	1,356,912	-	-	-	21,354,911	Total (A+B+C)

TABEL PENGUNGKAPAN TAGIHAN BERSIH DAN TEKNIK MITIGASI RISIKO KREDIT - BANK SECARA KONSOLIDASI DENGAN ENTITAS ANAK*

Table of Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank, Consolidated with Subsidiaries* (dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022				Bagian yang Tidak Dijamin Part Not Guaranteed	31 Desember 2021 / 31 December 2021				Bagian yang Tidak Dijamin Part Not Guaranteed	Portfolio Category		
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by				Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by						
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance			Lainnya Other	Agunan Collateral	Garansi Guarantee			Asuransi Kredit Loan Insurance	Lainnya Other
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)-[(10)+(11)+(12)+(13)]	(2)
EKSPOSUR LAPORAN POSISI KEUANGAN														
BALANCE SHEET EXPOSURE														
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	3,985,420	-	-	-	-	3,985,420.34	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	1,158,477	-	-	-	-	1,158,477.45	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	-	-	-	1,696,824	6,006	-	-	-	1,690,817.52	Receivables from Banks
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	231,699	-	-	-	-	231,698.78	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	1,196,386	-	-	-	-	1,196,386.26	Commercial Property Collateralized Loans
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Employee/ Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portfolio Ritel	-	-	-	-	-	-	75,376	8,430	-	-	-	66,945.69	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	-	-	-	-	-	-	12,085,053	1,343,643	-	-	-	10,741,410.17	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	752,205	-	-	-	-	752,205.21	Due Receivables
11	Aset Lainnya	-	-	-	-	-	-	1,848,154	-	-	-	-	1,848,153.51	Other Assets
Total Eksposur Laporan Posisi Keuangan		-	-	-	-	-	-	23,029,594	1,358,080	-	-	-	21,671,515	Total Balance Sheet Exposure

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Bagian yang Tidak Dijamin Part Not Guaranteed	Portfolio Category			
		Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by			Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by							
	Agunan Collateral		Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)-[(10)+(11)+(12)+(13)]	(2)
EKSPOSUR TRANSAKSI REKENING ADMINISTRATIF														
EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS														
1	Tagihan kepada Pemerintah	-	-	-	-		-	-	-	-	-		-	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-		-	130,000	-	-	-		130,000	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-		-	2,523	-	-	-		2,523	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	-		-	735	-	-	-		735	Receivables from Banks
5	Kredit Beragun Rumah Tinggal	-	-	-	-		-	4,619	-	-	-		4,619	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	-	-	-	-		-	21,568	-	-	-		21,568	Commercial Property Collateralized Loans
7	Kredit Pegawai/ Pensiunan	-	-	-	-		-	-	-	-	-		-	Employee/ Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-		-	3,783	-	-	-		3,783	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	-	-	-	-		-	485,242	4,839	-	-		480,404	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-		-	3,000	-	-	-		3,000	Due Receivables
	Total Eksposur Transaksi Rekening Administratif	-	-	-	-		-	651,469	4,839	-	-		646,631	Total TRA Exposure

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022					Bagian yang Tidak Dijamin Part Not Guaranteed		31 Desember 2021 / 31 December 2021					Bagian yang Tidak Dijamin Part Not Guaranteed	Portfolio Category
		Tagihan Bersih Net Receivables		Bagian yang Dijamin dengan Part Guaranteed by					Bagian yang Dijamin dengan Part Guaranteed by						
			(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)-[(10)+(11)+(12)+(13)]	
C EKSPOSUR RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)															
COUNTERPARTY CREDIT RISK EXPOSURE															
1	Tagihan kepada Pemerintah	-	-	-	-	-		-	690,715	-	-	-		690,714.57	Receivables from Government
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-		-	-	-	-	-		-	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-		-	-	-	-	-		-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	-	-		-	-	-	-	-		-	Receivables from Banks
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-		-	-	-	-	-		-	Receivables from Microbusiness, Small Business, and Retail Portfolio
6	Tagihan kepada Korporasi	-	-	-	-	-		-	-	-	-	-		-	Receivables from Corporations
Total Eksposur Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)		-	-	-	-	-		-	690,715	-	-	-		690,715	Total Counterparty Credit Risk Exposure
Total (A+B+C)		-	-	-	-	-		-	24.371.779	1.362.918	-	-		23.008.860	Total (A+B+C)

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR
Table of Calculation of RWA of Credit Risks by Standardized Approach

Eksposur Aset di laporan posisi keuangan, kecuali Eksposur Sekuritisasi - Bank secara Individual
Disclosure of Asset Exposure in the Balance Sheet, except Securitization Exposures - Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan kepada Pemerintah	6,263,619	-	-	3,439,333	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	6,263,619	-	-	3,439,333	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	1,219,136	386,955	386,955	1,158,477	493,256	493,256	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	537,922	177,566	170,366	1,520,029	328,959	328,959	Receivables from Banks
	a. Tagihan Jangka Pendek	285,539	57,108	55,908	1,427,401	309,729	309,729	a. Short Term Claims
	b. Tagihan Jangka Panjang	252,384	120,458	114,458	92,628	19,230	19,230	b. Long Term Claims
5	Kredit Beragun Rumah Tinggal	90,155	24,640	24,616	95,711	25,953	25,953	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	1,120,637	1,120,637	1,120,637	1,195,886	1,195,886	1,195,886	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	44,084	33,063	19,786	74,604	55,953	49,630	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	12,816,836	11,707,173	10,581,911	11,612,746	10,954,256	9,610,613	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	541,183	759,642	759,642	599,040	833,679	833,679	Due Receivables
	a. Kredit Beragun Rumah Tinggal	104,265	104,265	104,265	129,762	129,762	129,762	a. Residential Mortgage Backed Loans
	b. Selain Kredit Beragun Rumah Tinggal	436,918	655,377	655,377	469,278	703,918	703,918	b. Apart from Credit Backed by Residential Homes

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
11	Aset Lainnya	1,803,360	-	2,232,907	1,707,745	-	2,204,953	Other assets
	a. Uang Tunai, Emas, dan Commemorative Coin	51,897		-	52,685		-	a. Cash, Gold, and Commemorative Coins
	b. Penyertaan (Selain yang Menjadi Faktor Pengurang Modal)	242,104		258,043	34,858		52,287	b. Investments (Other Than Those That are Deducting Capital)
	1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi Kredit	31,877		47,816	34,858		52,287	1) Temporary Equity Participation in the Framework of Credit Restructuring
	2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa	-		-	-		-	2) Participation in Financial Companies That are Not Listed on the Stock Exchange
	3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa	210,227		210,227	-		-	3) Participation in Financial Companies Listed on the Stock Exchange
	c. Aset Tetap dan Inventaris Neto	470,853		470,853	503,589		503,589	c. Fixed Assets and Net Inventory
	d. Agunan yang Diambil Alih (AYDA)	931,010		1,396,515	1,064,929		1,597,393	d. Foreclosed Collateral (AYDA)
	e. Antar Kantor Neto	-		-	-		-	e. Inter Office Net
	f. Lainnya	107,496		107,496	51,684		51,684	f. Others
	Total	24,436,933	14,209,676	15,296,820	21,403,572	13,887,943	14,742,930	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Eksposur Aset di laporan posisi keuangan, kecuali Eksposur Sekuritisasi - Bank secara Konsolidasi dengan Entitas Anak*

Disclosure of Asset Exposure in the Balance Sheet, except Securitization Exposures - Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan kepada Pemerintah	-	-	-	3,985,420	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	3,985,420	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	-	-	-	1,158,477	568,361	568,361	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	1,696,824	421,442	418,439	Receivables from Banks
	a. Tagihan Jangka Pendek	-	-	-	1,413,783	307,005	307,005	a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-	283,041	114,437	111,433	b. Long Term Claims
5	Kredit Beragun Rumah Tinggal	-	-	-	231,699	57,195	57,195	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	-	-	-	1,196,386	1,196,386	1,196,386	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	75,376	56,532	50,209	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	-	-	-	12,085,053	11,426,563	10,082,920	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	752,205	1,056,827	1,056,827	Due Receivables
	a. Kredit Beragun Rumah Tinggal	-	-	-	142,962	142,962	142,962	a. Residential Mortgage Backed Loans
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	609,244	913,865	913,865	b. Apart from Credit Backed by Residential Homes

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
11	Aset Lainnya	-	-	-	1,848,154	-	2,353,823	Other assets
	a. Uang Tunai, Emas, dan Commemorative Coin	-		-	53,929		-	a. Cash, Gold, and Commemorative Coins
	b. Penyertaan (Selain yang Menjadi Faktor Pengurang Modal)	-		-	34,858		52,287	b. Investments (Other Than Those That are Deducting Capital)
	1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi Kredit	-		-	34,858		52,287	1) Temporary Equity Participation in the Framework of Credit Restructuring
	2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa	-		-	-		-	2) Participation in Financial Companies That are Not Listed on the Stock Exchange
	3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa	-		-	-		-	3) Participation in Financial Companies Listed on the Stock Exchange
	c. Aset Tetap dan Inventaris Neto	-		-	508,119		508,119	c. Fixed Assets and Net Inventory
	d. Agunan yang Diambil Alih (AYDA)	-		-	1,154,057		1,731,085	d. Foreclosed Collateral (AYDA)
	e. Antar Kantor Neto	-		-	-		-	e. Inter Office Net
	f. Lainnya	-		-	62,333		62,333	f. Others
	Total	-	-	-	23,029,594	14,783,306	15,784,160	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi - Bank secara Individual

Table of Disclosures of Contingencies/Commitment Liability Exposures on Administrative Account Transactions, except Securitization Exposures - Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	-	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	350,000	175,000	175,000	130,000	65,000	65,000	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	18,091	9,045	9,045	2,523	1,262	1,262	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	2,920	1,010	1,010	735	367	367	Receivables from Banks
	a. Tagihan Jangka Pendek	1,500	300	300	-	-	-	a. Short Term Claims
	b. Tagihan Jangka Panjang	1,420	710	710	735	367	367	b. Long Term Claims
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	23,602	23,602	23,602	21,568	21,568	21,568	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	4,051	3,038	3,038	3,783	2,837	2,837	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	616,555	616,555	616,555	458,928	458,928	454,089	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	Due Receivables
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	a. Residential Mortgage Backed Loans
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	b. Apart from Credit Backed by Residential Homes
	Total	1,015,219	828,251	828,251	617,537	549,962	545,123	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi – Bank secara Konsolidasi dengan Entitas Anak*

Table of Disclosures of Contingencies/Commitment Liability Exposures on Administrative Account Transactions, except Securitization Exposures – Bank, Consolidated with Subsidiaries* (dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	-	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	-	-	-	130,000	65,000	65,000	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	2,523	1,262	1,262	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	735	367	367	Receivables from Banks
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-	735	367	367	b. Long Term Claims
5	Kredit Beragun Rumah Tinggal	-	-	-	4,619	1,155	1,155	Residential Property Collateralized Loans
6	Kredit Beragun Properti Komersial	-	-	-	21,568	21,568	21,568	Commercial Property Collateralized Loans
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Employee/Retirement Loans
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	3,783	2,837	2,837	Receivables from Microbusiness, Small Business, and Retail Portfolio
9	Tagihan kepada Korporasi	-	-	-	485,242	485,242	480,404	Receivables from Corporations
10	Tagihan yang Telah Jatuh Tempo	-	-	-	3,000	4,500	4,500	Due Receivables
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	a. Residential Mortgage Backed Loans
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	3,000	4,500	4,500	b. Apart from Credit Backed by Residential Homes
	Total	-	-	-	651,469	581,931	577,092	Total

* Berdasarkan Surat Keputusan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

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TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR
Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) - Bank secara Individual
Table of Disclosure of Exposure Rising Credit Risk Due to Counterparty Credit Risk - Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA		
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)		(2)
1	Tagihan kepada Pemerintah	599,025	-	-		690,715	-	-		Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	599,025	-	-		690,715	-	-		a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-		-	-	-		b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	-	-	-		-	-	-		Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-		-	-	-		Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	240,859	48,172	48,172		-	-	-		Receivables from Banks
	a. Tagihan Jangka Pendek	240,859	48,172	48,172		-	-	-		a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-		-	-	-		b. Long Term Claims
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-		-	-	-		Receivables from Microbusiness, Small Business, and Retail Portfolio
6	Tagihan kepada Korporasi	-	-	-		-	-	-		Receivables from Corporations
	Total	839,885	48,172	48,172		690,715	-	-		Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) – Bank secara Konsolidasi dengan Entitas Anak*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan kepada Pemerintah	-	-	-	690,715	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	690,715	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	b. Claims on Other Country Governments
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	Receivables from Public Sector Entities
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4	Tagihan kepada Bank	-	-	-	-	-	-	Receivables from Banks
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	b. Long Term Claims
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Receivables from Corporations
	Total	-	-	-	690,715	-	-	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*) - Bank secara Individual

Disclosure of Exposure Causing Credit Risk Due to Settlement Risk – Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Impairment Factor	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Impairment Factor	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1.	<i>Delivery Versus Payment</i>	-	-	-	-	-	-	Delivery Versus Payment
	a. Beban Modal 8% (5-15 Hari)	-	-	-	-	-	-	a. Capital Charge 8% (5-15 Days)
	b. Beban Modal 50% (16-30 Hari)	-	-	-	-	-	-	b. Capital Charge 50% (16-30 Days)
	c. Beban Modal 75% (31-45 Hari)	-	-	-	-	-	-	c. Capital Charge 75% (31-45 Days)
	d. Beban Modal 100% (Lebih dari 45 Hari)	-	-	-	-	-	-	d. Capital Charge 100% (More than 45 Days)
2.	<i>Non-Delivery Versus Payment</i>	-	-	-	-	-	-	Non-Delivery Versus Payment
	Total	-	-	-	-	-	-	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Sekuritisasi - Bank secara Individual

Table of Disclosure of Securitization Exposure - Bank, Individually

(dalam juta Rupiah / in million Rupiah)

No.	Jenis Transaksi	31 Desember 2022 / 31 December 2022		Transaction Category
		Faktor Pengurang Modal Impairment Factor	ATMR RWA	
(1)	(2)	(3)	(4)	(2)
1.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA)	-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
2.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>Standardized Approach</i> (SA)	-	4,403	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
3.	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama	-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
	Total	-	4,403	Total

No.	Jenis Transaksi	31 Desember 2021 / 31 December 2021			Transaction Category
		Faktor Pengurang Modal Impairment Factor	ATMR RWA	(4)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA)	-	-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
2.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>Standardized Approach</i> (SA)	-	8,484	-	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
3.	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama	-	-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
	Total	-	8,484	-	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Derivatif - Bank secara Individual

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	(5)	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	(8)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	-	-	-	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	-	-	b. Claims on Other Country Governments
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	Receivables from Public Sector Entities
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4.	Tagihan kepada Bank	-	-	-	-	-	-	-	-	Receivables from Banks
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	-	-	a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	-	-	b. Long Term Claims

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
5.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portfolio Ritel	-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
6.	Tagihan kepada Korporasi	-	-	-	-	-	-	Receivables from Corporations
7.	Eksposur Tertimbang dari <i>Credit Valuation Adjustment</i> (CVA Risk <i>Weighted Assets</i>)	-	-	-	-	-	-	Weighted Exposure from Credit Valuation Adjustments (CVA Risk Weighted Assets)
	Total	-	-	-	-	-	-	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*) - Bank secara Konsolidasi dengan Entitas Anak*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022			31 Desember 2021 / 31 December 2021			Portfolio Category
		Nilai Eksposur Exposure value	Faktor Pengurang Modal Impairment Factor	ATMR RWA	Nilai Eksposur Exposure value	Faktor Pengurang Modal Impairment Factor	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1.	Delivery Versus Payment	-	-	-	-	-	-	Delivery Versus Payment
	a. Beban Modal 8% (5-15 Hari)	-	-	-	-	-	-	a. Capital Charge 8% (5-15 Days)
	b. Beban Modal 50% (16-30 Hari)	-	-	-	-	-	-	b. Capital Charge 50% (16-30 Days)
	c. Beban Modal 75% (31-45 Hari)	-	-	-	-	-	-	c. Capital Charge 75% (31-45 Days)
	d. Beban Modal 100% (Lebih dari 45 Hari)	-	-	-	-	-	-	d. Capital Charge 100% (More than 45 Days)
2.	Non-Delivery Versus Payment	-	-	-	-	-	-	Non-Delivery Versus Payment
	Total	-	-	-	-	-	-	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Internasional Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria Internasional Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria Internasional Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria Internasional Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria Internasional Tbk.

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Sekuritisasi - Bank secara Konsolidasi dengan Entitas Anak*

Table of Disclosure of Securitization Exposure - Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Jenis Transaksi	31 Desember 2022 / 31 December 2022		Transaction Category
		Faktor Pengurang Modal Impairment Factor	ATMR RWA	
(1)	(2)	(3)	(4)	(2)
1.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA)	-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
2.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>Standardized Approach</i> (SA)	-	-	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
3.	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama	-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
	Total	-	-	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Internasional Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria Internasional Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria Internasional Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Bank Victoria Internasional Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria Internasional Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria Internasional Tbk.

No.	Jenis Transaksi	31 Desember 2021 / 31 December 2021		Transaction Category
		Faktor Pengurang Modal Impairment Factor	ATMR RWA	
(1)	(2)	(3)	(4)	(2)
1.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA)	-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
2.	ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode <i>Standardized Approach</i> (SA)	-	8,484	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
3.	Eksposur Sekuritisasi yang Merupakan Faktor Pengurang Modal Inti Utama	-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
	Total	-	8,484	Total

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Eksposur Derivatif - Bank secara Konsolidasi dengan Entitas Anak*

Table of Disclosure of Derivative Exposure – Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Kategori Portfolio	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Portfolio Category
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Pre-MRK RWA	ATMR Setelah MRK Past-MRK RWA	Tagihan Bersih Net Receivables	ATMR Setelah MRK Past-MRK RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	Receivables from Government
	a. Tagihan kepada Pemerintah Indonesia	-	-	-	-	-	-	-	-	a. Claims on the Government of Indonesia
	b. Tagihan kepada Pemerintah Negara Lain	-	-	-	-	-	-	-	-	b. Claims on Other Country Governments
2.	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	Receivables from Public Sector Entities
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
4.	Tagihan kepada Bank	-	-	-	-	-	-	-	-	Receivables from Banks
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	-	-	a. Short Term Claims
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	-	-	b. Long Term Claims
5.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
6.	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	Receivables from Corporations
7.	Eksposur Tertimbang dari <i>Credit Valuation Adjustment</i> (CVA Risk <i>Weighted Assets</i>)	-	-	-	-	-	-	-	-	Weighted Exposure from Credit Valuation Adjustments (CVA Risk Weighted Assets)
	Total	-	-	-	-	-	-	-	-	Total

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Bank Victoria Internasional Tbk dan Surat Direksi No. 133/DIREKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria Internasional Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria Internasional Tbk.

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TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Total Pengukuran Risiko Kredit - Bank secara Individual

Table of Disclosure of Total Credit Risk Measurement - Bank, Individually

(dalam juta Rupiah / in million Rupiah)

Kategori Portfolio		31 Desember 2022 / 31 December 2022	31 Desember 2021 / 31 December 2021	Portfolio Category
(A)	TOTAL ATMR RISIKO KREDIT	16,177,645	15,296,537	TOTAL RWA FOR CREDIT RISK
(B)	FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih Lebih Antara Cadangan Umum PPKA Atas Aset Produktif yang Wajib Dihitung dan 1,25% ATMR untuk Risiko Kredit	-		CREDIT RISK RWA REDUCING FACTORS: The Excess Difference between PPKA's General Reserve for Earning Assets That Must be Calculated and 1.25% RWA for Credit Risk
(C)	TOTAL ATMR RISIKO KREDIT (A) - (B)	16,177,645	15,296,537	TOTAL RWA CREDIT RISK (A) - (B)
(D)	TOTAL FAKTOR PENGURANG MODAL	-	-	TOTAL IMPAIRMENT FACTOR

TABEL PERHITUNGAN ATMR RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Table of Calculation of RWA of Credit Risks by Standardized Approach

Tabel Pengungkapan Total Pengukuran Risiko Kredit - Bank secara Konsolidasi dengan Entitas Anak*

Table of Disclosure of Total Credit Risk Measurement - Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

Kategori Portfolio		31 Desember 2022 / 31 December 2022	31 Desember 2021 / 31 December 2021	Portfolio Category
(A)	TOTAL ATMR RISIKO KREDIT	-	16,254,890	TOTAL RWA FOR CREDIT RISK
(B)	FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih Lebih Antara Cadangan Umum PPKA Atas Aset Produktif yang Wajib Dihitung dan 1,25% ATMR untuk Risiko Kredit	-	-	CREDIT RISK RWA REDUCING FACTORS: The Excess Difference between PPKA's General Reserve for Earning Assets That Must be Calculated and 1.25% RWA for Credit Risk
(C)	TOTAL ATMR RISIKO KREDIT (A) - (B)	-	16,254,890	TOTAL RWA CREDIT RISK (A) - (B)
(D)	TOTAL FAKTOR PENGURANG MODAL	-	-	TOTAL IMPAIRMENT FACTOR

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022 Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

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Tabel Pengungkapan Analisis Eksposis Counterparty Credit Risk (CCR1)

Table of Disclosure of Exposure Analysis of Counterparty Credit Risk (CCR1)

Bank tidak memiliki eksposur Counterparty Credit Risk (CCR1).

The Bank has no exposure of Counterparty Credit Risk (CCR1).

Tabel Pengungkapan Capital Charge untuk Credit Valuation Adjustment (CCR2)

Table of Disclosure of Capital Charges for Credit Valuation Adjustment (CCR2)

Bank tidak memiliki eksposur Capital Charge untuk Credit Valuation Adjustment (CCR2).

The Bank has no Capital Charge exposure for Credit Valuation Adjustment (CCR2).

TABEL PENGUNGKAPAN EKSPOSUR CCR BERDASARKAN KATEGORI PORTOFOLIO DAN BOBOT RISIKO (CCR3)

Table CCR Exposure by Portfolio Category and Risk Weight (CCR3)

(dalam juta Rupiah / in million Rupiah)

No.	Bobot Risiko Kategori Portofolio	31 Desember 2021 / 31 December 2021										Risk Weight Portfolio Category	
		a	b	c	d	e	f	g	h	i			
		0%	10%	20%	50%	75%	100%	150%	Lainnya Other	Total Tagihan Bersih Total Net Receivables			
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(2)
1	Indonesia	-	-	-	-	-	-	-	-	-	-	Indonesia	
2	Tagihan kepada Pemerintah dan Bank Sentral	599,025	-	-	-	-	-	-	-	-	599,025	Claims against Government and Central Bank	
3	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	Claims against Public Sector Entities	
4	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	Claims against Multilateral Development Banks and International Institutions	
5	Tagihan kepada Bank Lain	-	-	240,859	-	-	-	-	-	-	240,859	Receivables from Other Banks	
6	Tagihan kepada Perusahaan Sekuritas	-	-	-	-	-	-	-	-	-	-	Claims on Securities Companies	
7	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	Claims Against Corporations	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	Claims against MSMEs and Retail Portfolio	
9	Aset Lainnya	-	-	-	-	-	-	-	-	-	-	Other Assets	
	Total	599,025	-	240,859	-	-	-	-	-	-	839,885	Total	

(dalam juta Rupiah / in million Rupiah)

No.	Bobot Risiko Kategori Portofolio	31 Desember 2021 / 31 December 2021										Risk Weight Portfolio Category	
		a	b	c	d	e	f	g	h	i			
		0%	10%	20%	50%	75%	100%	150%	Lainnya Other	Total Tagihan Bersih Total Net Receivables			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(2)		
1	Indonesia	-	-	-	-	-	-	-	-	-	Indonesia		
2	Tagihan kepada Pemerintah dan Bank Sentral	690,715	-	-	-	-	-	-	-	690,715	Claims against Government and Central Bank		
3	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	Claims against Public Sector Entities		
4	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	Claims against Multilateral Development Banks and International Institutions		
5	Tagihan kepada Bank Lain	-	-	-	-	-	-	-	-	-	Receivables from Other Banks		
6	Tagihan kepada Perusahaan Sekuritas	-	-	-	-	-	-	-	-	-	Claims on Securities Companies		
7	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	Claims Against Corporations		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	Claims against MSMEs and Retail Portfolio		
9	Aset Lainnya	-	-	-	-	-	-	-	-	-	Other Assets		
	Total	690,715	-	-	-	-	-	-	-	690,715	Total		

Tabel Pengungkapan Tagihan Bersih Derivatif Kredit (CCR6)

Table of Disclosure of Net Receivables of Credit Derivative (CCR6)

Bank tidak memiliki eksposur Derivatif Kredit (CCR6)

The Bank has no Credit Derivative exposure (CCR6)

TABEL EKSPOSUR SEKURITISASI PADA BANKING BOOK (TABEL SEC1)

Disclosure of Security Exposures in the Banking Book (Tabel SEC1)

(dalam juta Rupiah / in million Rupiah)

		31 Desember 2022 / 31 December 2022									
No.		Bank sebagai Originator Bank as Originator			Bank sebagai Sponsor Bank as Sponsor			Bank sebagai Investor Bank as Investor			
		a	b	c	d	e	f	g	h	i	
		Traditional	Sintetis Synthetic	Sub-Total	Traditional	Sintetis Synthetic	Sub-Total	Traditional	Sintetis Synthetic	Sub-Total	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Retail (Total) –Antara Lain Retail (Total) - Among Others	-	-	-	-	-	-	-	22,015	-	22,015
	a. Kredit Perumahan Housing Loans	-	-	-	-	-	-	-	22,015	-	22,015
	b. Kartu Kredit Credit Cards	-	-	-	-	-	-	-	-	-	-
	c. Eksposur Ritel Lainnya Other Retail Exposures	-	-	-	-	-	-	-	-	-	-
	d. Re-Sekuritisasi Re-Securitization	-	-	-	-	-	-	-	-	-	-
2	Non-Retail (Total) – Antara Lain Non-Retail (Total) - Among Others	-	-	-	-	-	-	-	-	-	-
	a. Kredit Korporasi Corporate Loans	-	-	-	-	-	-	-	-	-	-
	b. Kredit Komersil Commercial Credit	-	-	-	-	-	-	-	-	-	-
	c. Sewa dan Piutang Rent and Accounts Receivable	-	-	-	-	-	-	-	-	-	-
	d. Non-Retail Lainnya Other Non-Retail	-	-	-	-	-	-	-	-	-	-
	e. Re-Sekuritisasi Re-Securitization	-	-	-	-	-	-	-	-	-	-
Analisis Kualitatif / Qualitative Analysis											

Analisis Kualitatif / Qualitative Analysis**Bank melakukan investasi pada pihak ketiga (produk EBA) yang mempunyai peringkat investasi grade AAA s.d AA- sebagai upaya untuk mendiversifikasi risiko likuiditas (Liquidity Facility) dan return.**

Bank invests in third parties (ABS products) with investment grade ratings of AAA to AA- as an effort to diversify liquidity risk (Liquidity Facility) and returns.

(dalam juta Rupiah / in million Rupiah)

No.	(1)	(2)	31 Desember 2021 / 31 December 2021								
			Bank sebagai Originator Bank as Originator			Bank sebagai Sponsor Bank as Sponsor			Bank sebagai Investor Bank as Investor		
			a	b	c	d	e	f	g	h	i
			Traditional	Sintetis Synthetic	Sub-Total	Traditional	Sintetis Synthetic	Sub-Total	Traditional	Sintetis Synthetic	Sub-Total
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1		Retail (Total) –Antara Lain Retail (Total) - Among Others	-	-	-	-	-	37,007	-	37,007	
		a. Kredit Perumahan Housing Loans	-	-	-	-	-	37,007	-	37,007	
		b. Kartu Kredit Credit Cards	-	-	-	-	-	-	-	-	
		c. Eksposur Ritel Lainnya Other Retail Exposures	-	-	-	-	-	-	-	-	
		d. Re-Sekuritisasi Re-Securitization	-	-	-	-	-	-	-	-	
2		Non-Retail (Total) – Antara Lain Non-Retail (Total) - Among Others	-	-	-	-	-	5,412	-	5,412	
		a. Kredit Korporasi Corporate Loans	-	-	-	-	-	5,412	-	5,412	
		b. Kredit Komersil Commercial Credit	-	-	-	-	-	-	-	-	
		c. Sewa dan Piutang Rent and Accounts Receivable	-	-	-	-	-	-	-	-	
		d. Non-Retail Lainnya Other Non-Retail	-	-	-	-	-	-	-	-	
	e. Re-Sekuritisasi Re-Securitization	-	-	-	-	-	-	-	-	-	

Tabel Eksposur Sekuritisasi pada Trading Book (Tabel SEC2)

Table of Securitization Exposure in the Trading Book (Table SEC2)

Bank tidak memiliki eksposur sekuritisasi pada *trading book*.

The Bank has no securitization exposure in the Trading Book.

Tabel Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Table of Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

Bank tidak memiliki eksposur sekuritisasi pada *Banking Book* sebagai Originator atau Sponsor.

The Bank has no securitization exposure in the Banking Book as Originator or Sponsor.

TABEL EKSPOSUR SEKURITISASI PADA BANKING BOOK DAN PERSYARATAN MODALNYA – BANK YANG BERTINDAK SEBAGAI INVESTOR (SEC4)

Table of Securitization Exposure in Banking Book and related to its Capital Requirements – Bank Acting as Investor (SEC4)

(dalam juta Rupiah / in million Rupiah)

31 Desember 2022 / 31 December 2022																			
No.	(1)	(2)	Nilai Eksposur (berdasarkan Bobot Risiko) Exposure Value (based on Risk Weight)					Nilai Eksposur (berdasarkan Regulatory Approach) Exposure Value (based on Regulatory Approach)				ATMR (berdasarkan Regulatory Approach) ATMR (based on Regulatory Approach)					Bank sebagai Investor Bank as Investor		
			a	b	c	d	e	f	g	h	i	j	k	l	m	n			
			≤20% Bobot Risiko Weighted	>20% s.d. 50% Bobot Risiko Weighted	>50% s.d. 100% Bobot Risiko Weighted	>100% s.d. 1.250% Bobot Risiko Weighted	1.250% Bobot Risiko Weighted	IRB RBA	IRB SFA	SA/ SSFA	1.250%	IRB RBA	IRB SFA	SA/ SSFA	1.250%	IRB RBA	IRB SFA	SA/ SSFA	1.250%
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
1	Total Eksposur Total Exposure	22,015	-	-	-	-	-	-	22,015	-	-	-	4,403	-	-	-	4,403	-	
2	Sekuritisasi Tradisional Traditional Securitization	22,015	-	-	-	-	-	-	22,015	-	-	-	4,403	-	-	-	4,403	-	
3	Dimana Underlying Sekuritisasi In Which the Underlying Securitization	22,015	-	-	-	-	-	-	22,015	-	-	-	4,403	-	-	-	4,403	-	
4	Ritel Ritel	22,015	-	-	-	-	-	-	22,015	-	-	-	4,403	-	-	-	4,403	-	
5	Non-Ritel Non-Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Dimana Re-Sekuritisasi In Which Re- Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Senior Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Non-Senior Non-Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Sekuritisasi Sintetis Synthetic Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

		31 Desember 2022 / 31 December 2022																
No.		Nilai Eksposur (berdasarkan Bobot Risiko) Exposure Value (based on Risk Weight)					Nilai Eksposur (berdasarkan Regulatory Approach) Exposure Value (based on Regulatory Approach)					ATMR (berdasarkan Regulatory Approach) ATMR (based on Regulatory Approach)					Bank sebagai Investor Bank as Investor	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		≤20% Bobot Risiko ≤20% Risk Weighted	>20% s.d. 50% Bobot Risiko >20% to 50% Risk Weighted	>50% s.d. 100% Bobot Risiko >50% to 100% Risk Weighted	>100% s.d. <1.250% Bobot Risiko >100% to <1.250% Risk Weighted	1.250% Bobot Risiko 1,250% Risk Weighted	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
10	Dimana Underlying Sekuritisasi In Which the Underlying Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Ritel Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Non-Ritel Non-Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Dimana Re-Sekuritisasi In Which Re- Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Senior Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Non-Senior Non-Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Analisis Kualitatif / Qualitative Analysis																		
Untuk eksposur sekuritisasi pada <i>banking book</i> , perhitungan ATMR risiko kredit dilakukan dengan menggunakan pendekatan standar (<i>standardized approach</i>), dimana sekuritisasi tersebut memiliki <i>investment grade</i> AAA s.d AA- yang memiliki bobot 20% pada perhitungan ATMR. AAA s.d AA- yang memiliki bobot 20% pada perhitungan ATMR. For securitization exposure in the banking book, credit risk RWA is calculated by using a standardized approach, in which the securitization has investment grade of AAA to AA- with a 20% weight in RWA calculation.																		

Analisis Kualitatif / Qualitative Analysis

Untuk eksposur sekuritisasi pada *banking book*, perhitungan ATMR risiko kredit dilakukan dengan menggunakan pendekatan standar (*standardized approach*), dimana sekuritisasi tersebut memiliki *investment grade* AAA s.d AA- yang memiliki bobot 20% pada perhitungan ATMR.

For securitization exposure in the banking book, credit risk RWA is calculated by using a standardized approach, in which the securitization has investment grade of AAA to AA- with a 20% weight in RWA calculation.

(dalam juta Rupiah / in million Rupiah)

31 Desember 2021 / 31 December 2021																		
No.	(2)	Nilai Eksposur (berdasarkan Bobot Risiko) Exposure Value (based on Risk Weight)						Nilai Eksposur (berdasarkan Regulatory Approach) Exposure Value (based on Regulatory Approach)						ATMR (berdasarkan Regulatory Approach) ATMR (based on Regulatory Approach)				Bank sebagai Investor Bank as Investor
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		≤20% Bobot Risiko ≤20% Risk Weighted	>20% s.d. 50% Bobot Risiko >20% to 50% Risk Weighted	>50% s.d. 100% Bobot Risiko >50% to 100% Risk Weighted	>100% s.d. <1.250% Bobot Risiko >100% to <1.250% Risk Weighted	1.250% Bobot Risiko 1.250% Risk Weighted	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1	Total Eksposur Total Exposure	42,419	-	-	-	-	-	-	42,419	-	-	-	8,484	-	-	-	8,484	-
2	Sekuritisasi Tradisional Traditional Securitization	42,419	-	-	-	-	-	-	42,419	-	-	-	8,484	-	-	-	8,484	-
3	Dimana Underlying Sekuritisasi In Which the Underlying Securitization	42,419	-	-	-	-	-	-	42,419	-	-	-	8,484	-	-	-	8,484	-
4	Ritel Retail	37,007	-	-	-	-	-	-	37,007	-	-	-	7,401	-	-	-	7,401	-
5	Non-Ritel Non-Retail	5,412	-	-	-	-	-	-	5,412	-	-	-	1,082	-	-	-	1,082	-
6	Dimana Re-Sekuritisasi In Which Re- Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Senior Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Non-Senior Non-Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Sekuritisasi Sintetis Synthetic Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

31 Desember 2021 / 31 December 2021																					
No.	(1)	(2)	Nilai Eksposur (berdasarkan Bobot Risiko) Exposure Value (based on Risk Weight)					Nilai Eksposur (berdasarkan Regulatory Approach) Exposure Value (based on Regulatory Approach)					ATMR (berdasarkan Regulatory Approach) ATMR (based on Regulatory Approach)					Bank sebagai Investor Bank as Investor			
			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
			≤20% Bobot Risiko	>20% s.d. 50% Bobot Risiko	>50% s.d. 100% Bobot Risiko	>100% s.d. <1,250% Bobot Risiko	1.250% Bobot Risiko 1,250% Risk Weighted	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%	IRB RBA	IRB SFA	SA/ SSFA	1,250%		
10		Dimana Underlying Sekuritisasi In Which the Underlying Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11		Ritel Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12		Non-Ritel Non-Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13		Dimana Re-Sekuritisasi In Which Re- Securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14		Senior Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15		Non-Senior Non-Senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

TABEL PENGUNGKAPAN RISIKO PASAR

Table of Disclosure of Market Risk

Tabel Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table of Disclosure of Market Risk Using Standardized Method

(dalam juta Rupiah / in million Rupiah)

No.	Jenis Risiko	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Type of Risk
		Individual Individually		Konsolidasi Consolidate		Individual Individually		Konsolidasi Consolidate		
		Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)
1	Risiko Suku Bunga	37,764	472,052			29,663	370,789	33,046	413,077	Interest Rate Risk
	a. Risiko Spesifik	30,356	379,446			26,919	336,483	28,722	359,019	a. Specific Risk
	b. Risiko Umum	7,408	92,606			2,745	34,306	4,325	54,058	b. General Risk
2	Risiko Nilai Tukar	486	6,079			2,087	26,093	2,087	26,093	Exchange Rate Risk
3	Risiko Ekuitas ¹⁾									Equity Risk ¹⁾
4	Risiko Komoditas ²⁾									Commodity Risk ²⁾
5	Risiko Option	-	-	-	-	-	-	-	-	Option Risk
	Total	38,250	478,131			31,751	396,882	35,134	439,170	Total

Tabel Interest Rate Risk in Banking Book - Laporan Penerapan Manajemen Risiko untuk IRRBB

Table of Interest Rate Risk in the Banking Book - Report on Risk Management Implementation for IRRBB

Bank berada dalam Buku 2 (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak memenuhi kriteria untuk mengungkapkan laporan perhitungan Interest Rate Risk in Banking Book (IRRBB) sesuai Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga dalam Banking Book (IRRBB) Bagi Bank Umum. Dalam hal mengendalikan risiko suku bunga pada banking book, Bank menggunakan analisa sensitivitas berdasarkan maturity gap yang disusun dalam rangka pemenuhan ketentuan mengenai penilaian tingkat kesehatan Bank Umum dan penerapan manajemen risiko bagi Bank Umum. Parameter tersebut dapat memberikan indikasi atas risiko terhadap perspektif nilai ekonomis dan perspektif pendapatan Bank yang timbul dari pergerakan skenario suku bunga dalam kondisi shock yang mempengaruhi posisi banking book pada Bank.

The Bank is in BUKU 2 group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not meet the criteria for disclosing a report on the calculation of Interest Rate Risk in Banking Book (IRRBB) according to Financial Services Authority Circular No. 12/SEOJK.03/2018 dated 21 August 2018 on Implementation of Risk Management and Standard Approach for Risk Measurement for Interest Rate Risk in the Banking Book (IRRBB) for Commercial Banks. In terms of controlling interest rate risk in the banking book, the Bank uses a sensitivity analysis based on a maturity gap which is prepared in order to comply with the provisions on assessment of soundness level of Commercial Banks and the implementation of risk management for Commercial Banks. These parameters can provide an indication of risks to the economic value perspective and the Bank's income perspective arising from fluctuations in interest rate scenarios under shock conditions that affect the banking book position at the Bank.

Tabel Interest Rate Risk in Banking Book - Laporan Perhitungan IRRBB
Table of Interest Rate Risk in Banking Book - IRRBB Calculation Report

Bank kelompok BUKU 2 (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak melakukan laporan perhitungan *Interest Rate Risk in Banking Book* (IRRBB) sebagaimana diatur didalam Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2018.

The Bank is in BUKU 2 group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not report the calculation of Interest Rate Risk in Banking Book (IRRBB) as stipulated in the Financial Services Authority Circular No. 12/SEOJK.03/2018.

Tabel Risiko Likuiditas - Laporan Perhitungan Rasio Kecukupan Likuiditas (LCR)
Table of Liquidity Risk - Liquidity Adequacy Ratio (LCR) Calculation Report

Bank kelompok BUKU 2 (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak melakukan laporan perhitungan rasio kecukupan *Liquidity Covered Ratio* (LCR) sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas bagi Bank Umum.

The Bank is in BUKU 2 group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not report the calculation of adequacy of Liquidity Covered Ratio (LCR) as stipulated in the Financial Services Authority Regulation No. 42/POJK.03/2015 on the Obligation to Fulfill the Liquidity Adequacy Ratio for Commercial Banks.

Tabel Risiko Likuiditas - Laporan NSFR
Table of Liquidity Risk - NSFR Report

Bank kelompok BUKU 2 (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak melakukan laporan *Nett Stable Funding Ratio* (NSFR) sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabilitas Bersih bagi Bank Umum.

The Bank is in BUKU 2 group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not report the Net Stable Funding Ratio (NSFR) as stipulated in the Financial Services Authority Regulation No. 50/POJK.03/2017 on the Obligation to Fulfill Net Stable Funding Ratio for Commercial Banks.

Tabel Risiko Likuiditas - Aset Terikat (Encumbrance) (ENC)
Table of Liquidity Risk - Encumbrance (ENC)

Bank kelompok BUKU 2 (Kelompok Bank Modal Inti/KBMI 1, berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021) dan tidak mengungkapkan Aset Terikat (*Encumbrance*) sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas bagi Bank Umum.

The Bank is in BUKU 2 group (Core Capital Bank Group/KBMI 1, based on Financial Services Authority Regulation No. 12/POJK.03/2021) and does not disclose Encumbrance as stipulated in the Financial Services Authority Regulation No. 42/POJK.03/2015 on the Obligation to Fulfill the Liquidity Adequacy Ratio for Commercial Banks.

TABEL PENGUNGKAPAN RISIKO OPERASIONAL

Table of Disclosure of Operational Risk

Tabel Pengungkapan Kuantitatif Risiko Operasional – Bank secara Individual

Table of Disclosure of Operational Risk Quantitative – Bank Individually

(dalam juta Rupiah / in million Rupiah)

No.	Pendekatan yang Digunakan	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Approach Used
		Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Revenue (Last 3 Years' Average)	Beban Modal Capital Expenses	ATMR RWA		Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Revenue (Last 3 Years' Average)	Beban Modal Capital Expenses	ATMR RWA		
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)		(2)
1	Pendekatan Indikator Dasar	524,927	78,739	984,239		497,293	74,594	932,424		Basic Indicator Approach
	Total	524,927	78,739	984,239		497,293	74,594	932,424	Total	

TABEL PENGUNGKAPAN RISIKO OPERASIONAL

Table of Disclosure of Operational Risk

Tabel Pengungkapan Kuantitatif Risiko Operasional – Bank secara Konsolidasi dengan Entitas Anak*

Table of Disclosure of Operational Risk Quantitative – Bank, Consolidated with Subsidiaries*

(dalam juta Rupiah / in million Rupiah)

No.	Pendekatan yang Digunakan	31 Desember 2022 / 31 December 2022				31 Desember 2021 / 31 December 2021				Approach Used
		Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Revenue (Last 3 Years' Average)	Beban Modal Capital Expenses	ATMR RWA		Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Revenue (Last 3 Years' Average)	Beban Modal Capital Expenses	ATMR RWA		
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)		(2)
1	Pendekatan Indikator Dasar	-	-	-		695,270	104,290	1,303,631		Basic Indicator Approach
	Total	-	-	-		695,270	104,290	1,303,631	Total	

* Berdasarkan Surat Otoritas Jasa Keuangan No. S-301/PB.101/2022/Perihal Penyampaian Keputusan Izin Pengambilalihan Saham PT Bank Victoria Syariah oleh PT Victoria Investama Tbk dan Surat Direksi No. 133/DIR-EKS/12/22 Perihal Laporan Pelaksanaan Divestasi Atas Inisiatif Sendiri PT Bank Victoria International Tbk (Bank), maka dengan demikian PT Bank Victoria Syariah tidak lagi menjadi Entitas Anak PT Bank Victoria International Tbk.

* Based on Financial Services Authority Letter No. S-301/PB.101/2022 on Submission of the Decision on Permit to the Acquisition of PT Bank Victoria Syariah's Shares by PT Victoria Investama Tbk and Board of Directors' Decision Letter No. 113/DIR-EKS/12/22 on the Divestment Implementation Report on PT Bank Victoria International Tbk's (Bank) Self Initiative, therefore, PT Bank Victoria Syariah is no longer a subsidiary of PT Bank Victoria International Tbk.

KRITERIA PENYAMPAIAN LAPORAN TAHUNAN BERDASARKAN SEOJK NO. 16/SEOJK.04/2021

Criteria for Annual Report Submission based on SEOJK No. 16/SEOJK.04/2021

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Ketentuan Umum / General Provisions		
Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik. The Annual Report is presented in the form of printed documents and electronic documents.		v
Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik. The Annual Report is presented in hardcopy format, printed on bright colored paper, of good quality, A4 size, bound, and can be reproduced in good quality.		v
Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami. The Annual Report can present information in the form of pictures, graphs, tables and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.		v
Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam <i>portable document format</i> (PDF). The Annual Report presented in the form of an electronic document is an Annual Report that is converted in portable document format (PDF).		v
Isi Laporan Tahunan / Annual Report Contents		
Kilas Kinerja / Performance Highlights		
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since the business starts if the Issuer or Public Company started its business in less than 3 (three) years ago.	Informasi memuat antara lain: 1. Pendapatan/penjualan; 2. Laba bruto; 3. Laba (rugi); 4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 5. Total laba (rugi) komprehensif; 6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 7. Laba (rugi) per saham; 8. Jumlah aset; 9. Jumlah liabilitas; 10. Jumlah ekuitas; 11. Rasio laba (rugi) terhadap jumlah aset; 12. Rasio laba (rugi) terhadap ekuitas; 13. Rasio laba (rugi) terhadap pendapatan; 14. Rasio lancar; 15. Rasio liabilitas terhadap ekuitas; 16. Rasio liabilitas terhadap jumlah aset; dan 17. Informasi dan rasio keuangan lainnya yang relevan dengan perusahaan dan jenis industrinya. Information includes, among others: 1. Revenue/sales; 2. Gross profit; 3. Profit (loss); 4. Total profit (loss) attributable to owners of the parent entity and non-controlling interests; 5. Total comprehensive profit (loss); 6. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; 7. Earnings (loss) per share; 8. Total assets; 9. Total liabilities; 10. Total equity; 11. Profit (loss) to total assets ratio; 12. Profit (loss) to equity ratio; 13. Profit (loss) to revenue ratio; 14. Current ratio; 15. Liabilities to equity ratio; 16. Liabilities to total assets ratio; and 17. Information and other financial ratios that are relevant to the company and the type of industry.	14

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Informasi Saham Share Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: - Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: - Jumlah saham yang beredar; - Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; - Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan - Volume perdagangan pada bursa efek tempat saham dicatatkan. Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek; - Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: - Tanggal pelaksanaan aksi korporasi; - Rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; - Jumlah saham beredar sebelum dan sesudah aksi korporasi; - Jumlah efek konversi yang dilaksanakan (jika ada); dan - Harga saham sebelum dan sesudah aksi korporasi; - Dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut; dan - Dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (<i>delisting</i>) masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. Information on shares for Public Companies at least contains: - Shares that have been issued for each quarter, presented in comparative form for the last 2 (two) financial years, at least contain: - Number of outstanding shares; - Market capitalization based on the price on the stock exchange where the shares are listed; - The highest, lowest, and closing share prices based on the price on the stock exchange where the shares are listed; and - Trading volume on the stock exchange where the shares are listed. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange; - In the event of a corporate action causing a change in shares, such as stock split, reverse stock, share dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increase and decrease, share information as referred to in number 1) shall be added with an explanation of at least: - The corporate action execution date; - Ratio of stock split, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in share par value; - The number of outstanding shares before and after the corporate action; - The number of convertible securities executed (if any); and - Share prices before and after corporate actions; - In the event of temporary suspension of share trading and/or delisting of share in the financial year, the reasons for the temporary suspension of share trading and/or delisting of share must be explained; and - In the event of temporary suspension of share trading as referred to in number 3) and/or the process of delisting of shares is still ongoing at the end of the annual report period, the actions taken to resolve the temporary suspension of share trading and/or delisting of share must be explained.	19

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Direksi dan Dewan Komisaris / Report of the Board of Directors and Board of Commissioners		
Laporan Direksi Board of Directors' Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: - Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: - Strategi dan kebijakan strategis Emiten atau Perusahaan Publik; - Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; - Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; - Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan - Kendala yang dihadapi Emiten atau Perusahaan Publik; - Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan - Penerapan tata kelola Emiten atau Perusahaan Publik. The Board of Directors' report contains at least a brief description of: - Performance of Issuers or Public Companies, at least includes: - Issuer's or Public Company's strategy and strategic policies; - The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company; - The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy; - Comparison between the results achieved and those targeted by the Issuer or Public Company; and - Obstacles faced by Issuers or Public Companies; - An overview of the business prospects of the Issuer or Public Company; and - Implementation of Issuer or Public Company governance.	38
Laporan Dewan Komisaris Board of Commissioners' Report	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: - Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; - Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan - Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. The Board of Commissioners' report contains at least a brief description of: - Assessment of the Board of Directors' performance regarding the management of the Issuer or Public Company, including the Board of Commissioners' oversight in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors; - Views on the business prospects of the Issuer or Public Company prepared by the Board of Directors; and - Views on the implementation of governance of the Issuer or Public Company.	32
Profil Perusahaan / Company Profile		
1. Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku. Name of Issuer or Public Company including if there is a name change, reasons for the change, and the effective date of the name change in the financial year.		50
2. Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik. Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies.	- Alamat; - Nomor telepon; - Alamat surat elektronik; dan - Alamat situs web. - Address; - Phone number; - Electronic mail address; and - Website address.	50
3. Riwayat singkat Emiten atau Perusahaan Publik. Brief history of Issuer or Public Company.		52
4. Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (<i>corporate culture</i>) atau nilai-nilai perusahaan. Issuer's or Public Company's vision and mission and corporate culture or corporate values.		56

Kriteria Criteria	Penjelasan Explanation	Halaman Page
5. Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan. Business activities according to the latest articles of association, business activities carried out in the financial year, and types of goods and/or services produced.		62, 64
6. Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. The operational area of the Issuer or Public Company; operational area is the area or region where the operational activities take place or the coverage area of the company's operational activities.		68
7. Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.		72
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.		74
9. Profil Direksi. Board of Directors' Profile.	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; 2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan h. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut.	79

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Name and position according to duties and responsibilities; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) The legal basis of appointment as a member of the Board of Directors of the Issuer or Public Company concerned; 2) Concurrent positions, as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this shall be disclosed; and 3) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, then the Issuer or Public Company shall disclose this matter; and h. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this shall be disclosed.	
10. Profil Dewan Komisaris. Board of Commissioners' Profile.	a. Nama dan jabatan; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota dewan komisaris; 2) Dasar hukum pengangkatan pertama kali sebagai anggota dewan komisaris yang merupakan komisaris independen pada emiten atau perusahaan publik yang bersangkutan; 3) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; h. Pernyataan independensi komisaris independent dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut.	75

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Name and position; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) Legal basis of appointment as a member of the board of commissioners; 2) The legal basis for the first appointment as a member of the board of commissioners who is an independent commissioner at the issuer or public company concerned; 3) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Commissioners do not have concurrent positions, then this shall be disclosed; and 4) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties; In the event that members of the Board of Commissioners have no affiliation, the Issuer or Public Company shall disclose this matter; h. Statement of independency of the independent commissioner in the event that the independent commissioner has served more than 2 (two) periods; and i. Changes in the composition of members of the Board of Commissioners and reasons for changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this shall be disclosed.	
11. Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya. In the event that there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs after the end of the financial year until the deadline for submitting the Annual Report, the composition included in the Annual Report is the last and previous composition of members of the Board of Directors and/or members of the Board of Commissioners.		78, 84
12. Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Number of employees by gender, position, age, educational level, and employment status (permanent/contract) in the financial year.	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.	208

Kriteria Criteria	Penjelasan Explanation	Halaman Page
13. Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku. Name of shareholder and ownership percentage at the beginning and end of the financial year.	a. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. Informasi di atas dapat disajikan dalam bentuk tabel. a. Shareholders who own 5% (five percent) or more shares of the Issuer or Public Company; b. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this shall be disclosed; and c. Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company. The above information can be presented in tabular form.	106
14. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Percentage of indirect ownership of Issuer or Public Company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the shareholders register for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners.	Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of shares of Issuer or Public Company, then this matter shall be disclosed.	108
15. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: Number of shareholders and ownership percentage at the end of the financial year based on classification:	a. Kepemilikan institusi lokal; b. Kepemilikan institusi asing; c. Kepemilikan individu lokal; dan d. Kepemilikan individu asing; a. Ownership of local institutions; b. Ownership of foreign institutions; c. Ownership of local individuals; and d. Ownership of foreign individuals;	110
16. Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. Information regarding major and controlling shareholders of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.		111
17. Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of an entity (if any), along with share ownership percentage, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies.	Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. For subsidiaries, information regarding the address of subsidiary is added.	111

Kriteria Criteria	Penjelasan Explanation	Halaman Page
18. Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek di mana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada); Chronology of share listing, number of shares, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, exercise of convertible securities, capital increase and decrease (if any);		112
19. Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities besides the securities referred to in number 18), which have not yet matured in the financial year, at least contains the name of the securities, year of issuance, interest/yield rate, maturity date, offering price, and securities rating (if any).		114
20. Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliannya. Information on the use of services from public accounting (AP) and public accounting firm (KAP) and their networks/associations/alliances.	a. Nama dan alamat; b. Periode penugasan; c. Informasi jasa audit dan/atau non audit yang diberikan; d. Biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliannya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliannya dapat disajikan dalam bentuk tabel. a. Name and address; b. Assignment period; c. Information on audit and/or non-audit services provided; d. Audit and/or non-audit service fees for each assignment given during the financial year; and e. In the event that the designated AP and KAP and their network/association/alliance do not provide non-audit services, the information shall be disclosed. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.	118
21. Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Profile. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.		119
Analisis dan Pembahasan Manajemen / Management Discussion and Analysis		
Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku. Management discussion and analysis contains discussion and analysis of financial statements and other important information with an emphasis on material changes that occurred during the financial year.		
1. Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik. Overview of operations per business segment according to the type of industry of the Issuer or Public Company.	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. Pendapatan/penjualan; dan c. Profitabilitas. a. Production, which includes process, capacity, and development; b. Revenue/sales; and c. Profitability.	135

Kriteria Criteria	Penjelasan Explanation	Halaman Page
2. Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut. Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years, with explanation of causes of changes and impact of changes.	a. Aset lancar, aset tidak lancar, dan total aset; b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. Ekuitas; d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. Arus kas. a. Current assets, non-current assets, and total assets; b. Current liabilities, non-current liabilities, and total liabilities; c. Equity; d. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. Cash flows.	149
3. Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. Profile. Debt or liabilities service ability by presenting the calculation of relevant ratio.		157
4. Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan Receivables turnover ratio of the Issuer or Public Company by presenting calculation of relevant ratio.		157
5. Struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure</i>) tersebut disertai dasar penentuan kebijakan dimaksud. Capital structure and management policy on capital structure accompanied by the basis for determining the said policy.		160
6. Bahasan mengenai ikatan yang material untuk investasi barang modal. Discussion on material commitments for capital goods investment.	a. Tujuan dari ikatan tersebut; b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. Mata uang yang menjadi denominasi; dan d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait. a. The purpose of the commitment; b. The source of funds expected to fulfill the said commitment; c. The currency; and d. Steps planned by the Issuer or Public Company to protect against risks from related foreign currency positions.	162
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir. Discussion on capital goods investment realized in the last financial year.	a. Jenis investasi barang modal; b. Tujuan investasi barang modal; dan c. Nilai investasi barang modal yang dikeluarkan. a. Type of capital goods investment; b. The purpose of capital goods investment; and c. The value of capital goods investment.	162
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). Information and material facts that occurred after the date of the accountant's report (if any).		167
9. Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies connected to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.		147
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi). Profile. Comparison between targets/projections at the beginning of financial year and the results achieved (realization).	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (<i>capital structure</i>); atau d. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; or d. Other matters deemed important by the Issuer or Public Company.	162

Kriteria Criteria	Penjelasan Explanation	Halaman Page
11.Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang. Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) year.	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (<i>capital structure</i>); d. Kebijakan dividen; atau e. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; d. Dividend policy; or e. Other matters deemed important by the Issuer or Public Company.	163
12.Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.		131
13.Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. Jumlah dividen per saham (kas dan/atau non kas); dan d. Jumlah dividen per tahun yang dibayar. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut. a. Dividend policy, including information on the percentage of the amount of dividends distributed to net profit; b. Cash dividend payment date and/or non-cash dividend distribution date; c. Total dividend per share (cash and/or non-cash); and d. The amount of dividends per year paid. Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company has not distributed dividends in the last 2 (two) years, this shall be disclosed.	167
14.Realisasi penggunaan dana hasil penawaran umum. Realization of the use of proceeds from the public offering.	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of use of proceeds, then the cumulative realization of the use of proceeds from the public offering until the end of the financial year shall be disclosed; and b. In the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation regarding the report on realization of use of proceeds from a public offering, the Issuer shall explain such change.	168

Kriteria Criteria	Penjelasan Explanation	Halaman Page
15. Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions, which occurred in the financial year.	a. Tanggal, nilai, dan objek transaksi; b. Nama pihak yang melakukan transaksi; c. Sifat hubungan afiliasi (jika ada); d. Penjelasan mengenai kewajaran transaksi; e. Pemenuhan ketentuan terkait; dan f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), emiten atau perusahaan publik juga mengungkapkan informasi: 1) Pernyataan direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>); dan 2) Peran dewan komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>); g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan rups yang disetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; dan i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. a. Transaction date, value, and object; b. The name of the party making the transaction; c. Nature of affiliate relationship (if any); d. Explanation of the fairness of transaction; e. Fulfillment of related provisions; and f. In the event that there is an affiliation relationship, apart from disclosing the information referred to in letter a) through letter e), the issuer or public company shall also disclose information on: 1) The statement of the board of directors that the affiliated transactions have gone through adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (<i>arm's length principle</i>); and 2) The role of the board of commissioners and audit committee in carrying out adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (<i>arm's length principle</i>); g. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements. h. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of executing affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the said affiliated transactions and/or conflict of interest transactions; and i. In the event that there are no affiliated transactions and/or conflict of interest transactions, this shall be disclosed.	168

Kriteria Criteria	Penjelasan Explanation	Halaman Page
16. Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada). Amendments to provisions of laws and regulations that have a significant impact on the Issuer or Public Company and the impact on the financial statements (if any).		176
17. Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). Changes to accounting policies, reasons, and their impact on financial statements (if any).		183

Tata Kelola Emiten atau Perusahaan Publik / Governance of Issuers or Public Companies

1. Rapat Umum Pemegang Saham (RUPS) General Meeting of Shareholders (GMS)	a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: 1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. a. Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year that includes: 1) GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year; and 2) GMS resolutions in the financial year and 1 (one) year prior to the financial year which have not been realized and the reasons for not being realized; b. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to count the votes, this matter shall be disclosed.	249
2. Direksi Board of Directors	a. Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel; b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (<i>charter</i>) Direksi; c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	285

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form; b. Statement that the Board of Directors has Board of Directors guidelines or charter; c. Policy and frequency of Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, and the attendance level of Board of Directors' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Directors' members at Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Directors' members: 1) Policy on training and/or competency development for Board of Directors' members, including an orientation program for newly appointed members of the Board of Directors (if any); and 2) Training and/or competency development programs attended by the Board of Directors' members in the financial year (if any); e. The Board of Directors' assessment of the performance of committees that support the implementation of Board of Directors' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and f. In the event that the Issuer or Public Company does not have a committee that supports the implementation of Board of Directors' duties, this shall be disclosed.	
3. Dewan Komisaris General Meeting of Shareholders (GMS)	a. Tugas dan tanggung jawab Dewan Komisaris; b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (<i>charter</i>) Dewan Komisaris; c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1) Prosedur pelaksanaan penilaian kinerja; 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3) Pihak yang melakukan penilaian; dan f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	260

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Duties and responsibilities of the Board of Commissioners; b. Statement that the Board of Commissioners has Board of Commissioners guidelines or charter; c. Policy and frequency of Board of Commissioners' meetings, Board of Commissioners' joint meetings with the Board of Directors, and the attendance level of Board of Commissioners' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Commissioners' members at Board of Commissioners' meetings, meetings between the Board of Commissioners and the Board of Directors, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Commissioners' members: 1) Policy on training and/or competency development for Board of Commissioners' members, including an orientation program for newly appointed members of the Board of Commissioners (if any); and 2) Training and/or competency development programs attended by the Board of Commissioners' members in the financial year (if any); e. Assessment of the Board of Directors' performance and the Board of Commissioners as well as of each member of the Board of Directors and the Board of Commissioners, that contains at least: 1) Performance assessment procedures 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and 3) The assessor; and f. The Board of Commissioners' assessment of the performance of Committees that support the implementation of Board of Commissioners' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings.	
4. Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: 1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. a. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners; and b. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including: 1) procedures for determining remuneration for the Board of Directors and Board of Commissioners; 2) remuneration structure for the Board of Directors and Board of Commissioners such as salaries, allowances, tantiem/bonuses, and others; and 3) remuneration amount for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	311
5. Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran Dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	a. Nama; b. Dasar hukum pengangkatan dewan pengawas syariah; c. Periode penugasan dewan pengawas syariah; d. Tugas dan tanggung jawab dewan pengawas syariah; dan e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap emiten atau perusahaan publik. a. Name; b. The legal basis of appointment of the sharia supervisory board; c. The assignment period of the sharia supervisory board; d. The duties and responsibilities of the sharia supervisory board; and e. Frequency and method of providing advice and suggestions as well as supervising compliance with sharia principles in the capital market applicable to issuers or public companies.	N/A

Kriteria Criteria	Penjelasan Explanation	Halaman Page
6. Komite Audit Audit Committee	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite audit; g. Pernyataan independensi komite audit; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan j. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (<i>charter</i>) komite audit. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of audit committee members; g. Audit committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Policy and frequency of audit committee's meetings and the attendance level of audit committee's members in these meetings; and j. Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	331
7. Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Nomination and remuneration committee or function of Issuer or Public Company.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>); k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. Dalam hal tidak dibentuk komite nominasi dan remunerasi, emiten atau perusahaan publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: 1) Alasan tidak dibentuknya komite; dan 2) Pihak yang melaksanakan fungsi nominasi dan remunerasi.	324

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of meetings and the attendance level of members at the meetings; l. A brief description of the implementation of activities in the financial year; and m. In the event that a nomination and remuneration committee is not formed, it is sufficient for the issuer or public company to disclose the information referred to in letter i) to letter l) and disclose: 1) The reasons for not forming the committee; and 2) Party carrying out nomination and remuneration functions.	
8. Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees established by Issuers or Public Companies in order to support the Board of Directors' functions and duties (if any) and/or committees that support the Board of Commissioners' functions and duties.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite; k. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan l. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); and i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of committee's meetings and the attendance level of committee members at meetings; and l. A brief description of the implementation of committee's activities in the financial year.	317, 336

Kriteria Criteria	Penjelasan Explanation	Halaman Page
9. Sekretaris Perusahaan Corporate Secretary	a. Nama; b. Domisili; c. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai sekretaris perusahaan; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; d. Riwayat pendidikan; e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku.	362
10. Unit Audit Internal Internal Audit Unit	a. Nama kepala unit audit internal; b. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai kepala unit audit internal; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. Struktur dan kedudukan unit audit internal; f. Uraian tugas dan tanggung jawab; g. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) unit audit internal; dan h. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/atau komite audit.	364
11. Uraian mengenai sistem pengendalian internal (<i>internal control</i>) yang diterapkan oleh Emiten atau Perusahaan Publik. Description of internal control system implemented by Issuers or Public Companies.	a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. Tinjauan atas efektivitas sistem pengendalian internal; dan c. Pernyataan direksi dan/atau dewan komisaris atas kecukupan sistem pengendalian internal.	374

Kriteria Criteria	Penjelasan Explanation	Halaman Page
12. Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	a. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; b. Jenis risiko dan cara pengelolaannya; c. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan d. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. a. General description of the Issuer's or Public Company's risk management system; b. Types of risks and how to manage them; c. Review of the effectiveness of the Issuer's or Public Company's risk management system; and d. Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	435
13. Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada). Legal cases with material impacts faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any).	a. Pokok perkara/gugatan; b. Status penyelesaian perkara/gugatan; dan c. Pengaruhnya terhadap kondisi emiten atau perusahaan Publik. a. Case profile/lawsuit; b. The settlement status of the case/lawsuit; and c. The impact on the issuers or public companies' condition.	386
14. Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada). Information on administrative sanctions/sanctions imposed on Issuers or Public Companies, members of the Board of Commissioners, and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).		394
15. Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of conduct of Issuers or Public Companies.	a. Pokok-pokok kode etik; b. Bentuk sosialisasi kode etik dan upaya penegakannya; dan c. Pernyataan bahwa kode etik berlaku bagi anggota direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik. a. The principles of the code of conduct; b. The form of dissemination of the code of conduct and efforts to enforce it; and c. A statement that the code of conduct applies to members of the board of directors, members of the board of commissioners, and employees of Issuers or Public Companies.	397
16. Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>). A brief description of the policy of providing performance-based long-term compensation to management and/or employees owned by Issuers or Public Companies (if any), including but not limited to management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau program kepemilikan saham oleh karyawan (<i>employee stock ownership program/ESOP</i>), informasi yang diungkapkan paling sedikit memuat: a. Jumlah saham dan/atau opsi; b. Jangka waktu pelaksanaan; c. Persyaratan karyawan dan/atau manajemen yang berhak; dan d. Harga pelaksanaan atau penentuan harga pelaksanaan. In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed shall contain at least: a. Number of shares and/or options; b. Implementation period; c. Requirements for eligible employee and/or management; and d. Execution price or determination of execution price.	402
17. Uraian singkat mengenai kebijakan pengungkapan informasi. A brief description of the information disclosure policy.	a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b. Pelaksanaan atas kebijakan dimaksud. a. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the Public Company's shares; and b. Implementation of the said policy.	402

Kriteria Criteria	Penjelasan Explanation	Halaman Page
18. Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik. Description of the violation reporting system (<i>whistleblowing system</i>) in Issuers or Public Companies.	a. Cara penyampaian laporan pelanggaran; b. Perlindungan bagi pelapor; c. Penanganan pengaduan; d. Pihak yang mengelola pengaduan; dan e. Hasil dari penanganan pengaduan, paling sedikit: 1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan 2) Tindak lanjut pengaduan. Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (<i>whistleblowing system</i>), maka diungkapkan mengenai hal tersebut. a. Method of submission of violation reports; b. Protection for reporters; c. How to handle the complaints; d. Parties who manage complaints; and e. The results of handling complaints, at least: 1) Number of complaints received and processed in the financial year; and 2) The complaint follow-up. In the event that the Issuer or Public Company does not have a violation reporting system (<i>whistleblowing system</i>), then this matter shall be disclosed.	407
19. Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud. a. Programs and procedures carried out in overcoming corrupt practices, remuneration (<i>kickbacks</i>), fraud, bribes, and/or gratuities in Issuers or Public Companies; and b. Anti-corruption training/dissemination for employees of Issuers or Public Companies. If the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such a policy shall be explained.	403
20. Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	a. Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel. a. Statement regarding recommendations that have been implemented; and/or b. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	417
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik / Social and Environmental Responsibility of Issuers or Public Companies		
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	a. Penjelasan strategi keberlanjutan; b. Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. Profil singkat emiten atau perusahaan publik; d. Penjelasan direksi; e. Tata kelola keberlanjutan; f. Kinerja keberlanjutan; g. Verifikasi tertulis dari pihak independen, jika ada; h. Lembar umpan balik (<i>feedback</i>) untuk pembaca, jika ada; dan i. Tanggapan emiten atau perusahaan publik terhadap umpan balik laporan tahun sebelumnya. a. Explanation of sustainability strategy; b. An overview of sustainability aspects (economic, social, and environmental); c. Brief profile of the issuer or public company; d. Explanation from the board of directors; e. Sustainability governance; f. Sustainability performance; g. Written verification from an independent party, if any; h. Feedback form for readers, if any; and i. The issuer or public company's response to the previous year's report feedback.	v

Kriteria Criteria	Penjelasan Explanation	Halaman Page
2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. The Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.		v
3. informasi Laporan Keberlanjutan (<i>Sustainability Report</i>) pada angka 1) dapat: Sustainability Report information in number 1) can:	a. Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. a. Be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Board of Directors' explanation regarding the Sustainability Report is disclosed in the related section of the Board of Directors' Report; and/or b. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Report For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular, such as the profile of the Issuer or Public Company.	v
4. Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. Sustainability Report as referred to in number 1) is an integral part of the Annual Report but can be presented separately from the Annual Report.		v
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	a. Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. a. Contain all the information referred to in number 1); and b. Be prepared according to Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.	v
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		v
7. Penyampaian Laporan Keberlanjutan (<i>Sustainability Report</i>) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. Submission of Sustainability Report presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		v

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Keuangan Tahunan yang Telah Diaudit / Audited Annual Financial Statements		
Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report are prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered with the Financial Services Authority. The annual financial statements contain a statement regarding accountability for financial statements as stipulated in the Financial Services Authority Regulation regarding the responsibility of the Board of Directors for financial statements or laws and regulations in the capital market sector which regulate periodic reports of securities companies in the event that the Issuer is a securities company.		v
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan / Statement of Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report		
Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Statements of members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report are prepared in accordance with the format of Statement Letters of Members of the Board of Directors and Board of Commissioners regarding Responsibility for Annual Reports as listed in Appendix I which is an integral part of this Financial Services Authority Circular.		v

Laporan Keuangan 2022

2022 Financial Statements



PT Bank Victoria International Tbk

Laporan keuangan tanggal 31 Desember 2022
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/

*Financial statements as of December 31, 2022
for the year then ended with independent auditors' report*

The original financial statements included herein are in Indonesian language.

**PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK VICTORIA INTERNATIONAL Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT**

Daftar Isi

Table of Contents

	Halaman/ Page	
Surat Pernyataan Direksi		<i>Statement Letter of the Board of Directors</i>
Laporan Auditor Independen		<i>Independent Auditors' Reports</i>
Laporan Posisi Keuangan.....	1-3	<i>Statement of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	4-6	<i>Statement of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas	7-8	<i>Statement of Changes in Equity</i>
Laporan Arus Kas	9-10	<i>Statement of Cash Flows</i>
Catatan atas Laporan Keuangan	11-179	<i>Notes to the Financial Statements</i>

**SURAT PERNYATAAN DEWAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
PT BANK VICTORIA INTERNATIONAL TBK**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022 AND
FOR THE YEAR THEN ENDED
PT BANK VICTORIA INTERNATIONAL TBK**

Kami, yang bertanda tangan di bawah ini :

We, the undersigned below:

1. Nama	: Achmad Friscantono	: Name
Alamat kantor	: Graha BIP Lantai 10, Jalan Gatot Subroto Kav. 23, Jakarta Selatan 12930	: Office address
Alamat domisili atau sesuai KTP	: Jl. Benda II No.7 RT 002/RW 004 Kel.Pulo Kec.Kebayoran Baru Jakarta Selatan	: Domicile address or address according to ID
Nomor telepon	: 021-522 8888	: Telephone number
Jabatan	: Direktur Utama	: Title
2. Nama	: Debora Wahjutirto Tanoyo	: Name
Alamat kantor	: Graha BIP Lantai 10, Jalan Gatot Subroto Kav. 23, Jakarta Selatan 12930	: Office address
Alamat domisili atau sesuai KTP	: Permata Hijau Blok E/41 RT 011/ RW 004 Kel.Grogol Utara Kec.Kebayoran Lama Jakarta Selatan	: Domicile address or address according to ID
Nomor telepon	: 021-522-8888	: Telephone number
Jabatan	: Direktur	: Title

menyatakan bahwa:

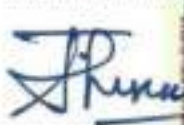
declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Victoria International Tbk;	1. We are responsible for the preparation and presentation of the financial statements of PT Bank Victoria International Tbk;
2. Laporan keuangan PT Bank Victoria International Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;	2. The financial statements of PT Bank Victoria International Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. Semua informasi dalam laporan keuangan PT Bank Victoria International Tbk telah dimuat secara lengkap dan benar; dan	3. a. All information in the financial statements of PT Bank Victoria International Tbk have been fully disclosed in a complete and truthful manner; and
b. Laporan keuangan PT Bank Victoria International Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;	b. The financial statements of PT Bank Victoria International Tbk do not contain any incorrect information or material fact; nor do they omit any information or material fact;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Victoria International Tbk.	4. We are responsible for the internal control system of PT Bank Victoria International Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 29 Maret 2023/Jakarta, March 29, 2023


ACHMAD FRISCANTONO
Direktur Utama/President Director




DEBORA WAHJUTIRTO TANOYO
Direktur/Director

*The original report included herein is in
the Indonesian language.*

Laporan Auditor Independen

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023

Pemegang Saham, Dewan Komisaris, dan
Direksi
PT Bank Victoria International Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Victoria International Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2022, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAP"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023

*The Shareholders and the Boards of
Commissioners and Directors
PT Bank Victoria International Tbk*

Opinion

We have audited the accompanying financial statements of PT Bank Victoria International Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2022, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk setiap hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal-hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal-hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan Keuangan terlampir.

Cadangan kerugian penurunan nilai atas kredit

Penjelasan atas hal audit utama:

Pada tanggal 31 Desember 2022, saldo kredit yang diberikan sebesar Rp15.824.611 juta dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp538.118 juta. Kami fokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai adalah signifikan terhadap laporan keuangan terlampir. Pengukuran cadangan kerugian penurunan nilai memerlukan pertimbangan yang signifikan dan kompleksitas dalam menentukan metode untuk mengestimasi cadangan kerugian. Mengacu pada ikhtisar kebijakan akuntansi yang signifikan, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dan pengungkapan kredit yang diberikan dengan cadangan kerugian penurunan nilai serta manajemen resiko kredit masing-masing pada Catatan 2, 3, 11, 34 dan 47 pada laporan keuangan.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For each of the key audit matters below, our description of how our audit addressed such key audit matters is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matters communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matters below, provide the basis for our opinion on the accompanying financial statements.

Allowance for impairment lossess of loan

Description of the key audit matter:

As of December 31, 2022, the balance of loans amounted to Rp15.824.611 million and allowance for impairment losses amounted to Rp538.118 million. We focused on this area due to the carrying value of loans and allowance for impairment losses are significant to the accompanying financial statements. The measurement of allowance for impairment losses of loan requires the significant judgement and complexity in determining the method to estimate the impairment losses. Refer to the summary of significant accounting policies, use of significant accounting judgements, estimates and assumptions and the disclosure of loans with allowance for impairment lossess and credit risk management in Notes 2, 3, 11, 34, and 47, respectively, to the financial statements.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit (lanjutan)

Respons audit:

Prosedur audit yang kami lakukan termasuk pengujian pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara reguler, pencatatan dan pengawasan kredit yang diberikan. Kami juga memperoleh pemahaman tentang metodologi pengukuran penurunan nilai, pemeliharaan dan validasi model cadangan kerugian penurunan nilai, data masukan, dasar dan asumsi yang digunakan oleh Bank dalam menghitung cadangan penurunan nilai.

Kami juga melakukan pengujian terhadap tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) dan yang disusun oleh Bank, menguji metodologi pengukuran penurunan nilai, pemeliharaan dan validasi model cadangan kerugian penurunan nilai, data masukan, dasar dan asumsi yang digunakan oleh Bank dalam menghitung cadangan penurunan nilai.

Untuk kriteria tingkatan (*staging*) dan identifikasi eksposur kredit dengan penurunan kualitas yang signifikan, kami melakukan penilaian dan pengujian terhadap kewajaran dari tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Bank. Untuk pengukuran cadangan penurunan nilai dengan pengujian kembali, kami melakukan penilaian dan menguji kembali model cadangan kerugian penurunan nilai termasuk data masukan, model design, dan kinerja model untuk seluruh portofolio kredit. Kami juga menguji apakah pengalaman historis mewakili keadaan saat ini serta kerugian terkini yang terjadi dalam portofolio dan mengevaluasi kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang. Kami mengevaluasi pendekatan model, parameter dan asumsi yang dibutuhkan.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Key audit matters (continued)

Allowance for impairment lossess of loan (continued)

Audit response:

Our audit procedures included the assessment of key controls over the loan origination, internal credit quality assessments, recording and monitoring of the loans. We also obtained understanding of the impairment measurement methodologies, maintenance and validation of allowance for impairment losses models, input, basis and assumptions used by the Bank in calculating the allowance for impairment losses.

We also tested the classification of three stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank, assessed impairment measurement methodologies, maintenance and validation of allowance for impairment losses models, input, basis and assumptions used by the Bank in calculating the allowance for impairment losses.

For staging and identification of credit exposures with significant deterioration in credit quality, we assessed and tested reasonableness of the transfer criteria applied by the Bank. For the measurement of the impairment, through reperformance testing, we assessed and tested the Bank's impairment models, including model inputs, model design and model performance for all loan portfolios. We also challenged whether historic experience is representative of current circumstances and of the recent losses incurred in the portfolios and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis and probability-weighted multiple scenarios. We evaluated if changes in modelling approaches, parameters and assumptions are needed.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit
(lanjutan)

Respons audit (lanjutan):

Sehubungan dengan cadangan penurunan nilai yang dinilai secara individual terutama aset yang mengalami penurunan nilai, kami menguji sampel kredit yang diberikan untuk mengevaluasi apakah identifikasi dilakukan secara tepat waktu oleh Bank terhadap eksposur dengan penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai.

Untuk kasus-kasus di mana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan yang akan diterima, termasuk nilai jaminan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen, sebagai pakar manajemen, memeriksa keakuratan perhitungan nilai cadangan kerugian penurunan nilai, dengan menghitung kembali cadangan kerugian penurunan nilai yang dinilai secara kolektif untuk seluruh portofolio dan menghitung ulang cadangan kerugian penurunan nilai yang dinilai secara individual secara sampel, menilai apakah pengungkapan di laporan keuangan Bank cukup dan memadai mencerminkan eksposur Bank terhadap risiko kredit dan melibatkan pakar auditor kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Cadangan kerugian penurunan nilai atas agunan yang diambil alih

Penjelasan atas hal audit utama:

Pada tanggal 31 Desember 2022, Bank mencatat agunan yang diambil alih sebesar Rp1.237.844 juta yang terutama merupakan aset dalam bentuk tanah dan bangunan. Sesuai dengan standar akuntansi, agunan yang diambil alih dicatat sebesar nilai yang lebih rendah antara nilai tercatat dan nilai bersih yang dapat direalisasinya, yaitu nilai wajar dari agunan yang diambil alih dikurangi dengan biaya untuk melikuidasi aset tersebut. Jika nilai tercatat lebih tinggi dari nilai bersih yang dapat di realisasi, Bank akan membentuk cadangan kerugian penurunan nilai.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Key audit matters (continued)

Allowance for impairment lossess of loan
(continued)

Audit response (continued):

With respect to individually assessed ECL which are mainly in relation to the impaired assets, we tested a sample of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired.

For cases where impairment has been identified, we assessed the Bank's assumptions on the expected futures cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer as management expert, checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective allowance for impairment losses assessment for the entire portfolio and recalculating the individual impairment assessment for a sample of loans, assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank exposure to credit risk and involved auditor's experts in the performance of the above procedures where their specific expertise were required.

Allowance for impairment losses of foreclosed assets

Description of the key audit matter:

As of December 31, 2022, the Bank recorded foreclosed assets of Rp1,237,844 million which mainly represented by assets in the form of land and building. In accordance with the accounting standard, foreclosed assets are reconized at lower amount between carrying value and their net realisable value, which is the fair value of the foreclosed assets less estimated cost of liquidating the assets. If the carrying amount is higher than the net realizable value, the Bank will recognize an allowance for impairment losses.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Pengukuran nilai bersih yang dapat direalisasi memerlukan penerapan pertimbangan yang signifikan dalam menentukan metode dan asumsi yang digunakan dalam melakukan estimasi atas nilai bersih yang dapat direalisasi, seperti estimasi arus kas masa depan yang diharapkan, tingkat diskonto, biaya untuk menjual dan waktu kapan arus kas dapat diterima.

Respons audit:

Prosedur audit kami termasuk pemahaman atas proses pengakuan awal, pengukuran setelah pengakuan awal dan pengawasan atas agunan yang diambil alih.

Kami melakukan evaluasi terhadap metodologi, asumsi dan input data yang digunakan oleh penilai independen dan penilai Internal Bank, sebagai pakar manajemen, dalam menghitung nilai bersih yang dapat direalisasi dari agunan yang diambil alih. Hal ini termasuk validasi atas nilai wajar dikurangi biaya untuk menjual yang terdapat di laporan penilaian dan estimasi waktu kapan arus kas akan di terima dan ketepatan penggunaan tingkat diskonto dalam menghitung nilai sekarang dari arus kas masa depan yang diharapkan. Kami juga melakukan evaluasi atas kompetensi dan objektivitas dari penilai independen.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2022 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Key audit matters (continued)

The measurement of net realizable value requires the application of significant judgement in determining the method and assumptions used to estimate the net realizable value, such as estimating the expected future cash flows, discount rate, cost to sell and timing of the cash flows to be collected.

Audit response:

Our audit procedures included understanding over the process of initial recognition, subsequent measurement and monitoring of the foreclosed assets.

We evaluate the methodologies, assumptions and data inputs used by the independent and internal valuer, as management's experts, of the Bank in calculating the net realizable value of the foreclosed assets and related allowance for impairment losses of the foreclosed assets. This includes validating the fair value less cost to sell as stated in the valuation report and estimation of timing of the cash flow to be collected and appropriateness of discount rate used to calculate the present value of the expected future cash flow. We also evaluated the competence and objectivity of the independent valuer.

Other information

Management is responsible for the other information. Other information comprises the information included in 2022 Annual Report ("The Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Informasi lain (lanjutan)

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Other information (continued)

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.

The original report included herein is in
the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan Keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan Keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai Independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Laporan Auditor Independen (lanjutan)

Laporan No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (lanjutan)

**Tanggung jawab auditor terhadap audit atas
laporan keuangan (lanjutan)**

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

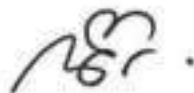
Independent Auditor's Report (continued)

Report No. 00444/2.1032/AU.1/07/0242-
2/1/III/2023 (continued)

**Auditor's responsibilities for the audit of the
financial statements (continued)**

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

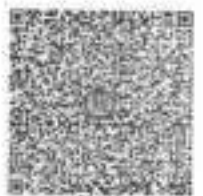
KAP Purwantono, Sungkoro & Surja



Yovita

Registrasi Akuntan Publik No. AP.0242/Public Accountant Registration No. AP.0242

29 Maret 2023/March 29, 2023



PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2022/ December 31, 2022*)	Catatan/ Notes	31 Desember 2021/ December 31, 2021*)	
ASET				ASSETS
Kas	51.897.124	2d,2i,4	53.929.444	Cash
Giro pada Bank Indonesia	1.506.565.848	2d,2j,5	663.113.716	Current accounts with Bank Indonesia
Giro pada bank lain	228.384.427	2d,2j,6	405.666.998	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	858.340.530	2d,2g,2k,7	763.852.298	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(13.015)		(1.485.966)	Less: Allowance for impairment losses
	858.327.515		762.366.332	
Efek-efek	4.818.553.397	2d,2g,2l,8	5.186.595.495	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(8.862.949)		(11.108.843)	Less: Allowance for impairment losses
	4.809.690.448		5.175.486.652	
Efek-efek yang dibeli dengan janji dijual kembali	839.432.375	2d,2n,9	690.714.570	Securities purchased under resale agreement
Pendapatan bunga dan syariah yang masih akan diterima	416.231.152	2d,10	364.693.547	Interest and sharia income receivables
Dikurangi: Cadangan kerugian Penurunan nilai	(24.551.373)		(21.829.912)	Less: Allowance for impairment losses
	391.679.779		342.863.635	
Biaya dibayar dimuka	19.714.677	2t,13	14.454.526	Prepaid expenses
Pinjaman yang diberikan, pembiayaan dan piutang syariah Pihak berelasi	73.265.683	2d,2g,2m,11	219.052.277	Loans, sharia financing and receivables
Pihak ketiga	15.751.345.408		15.270.022.134	Related parties
	15.824.611.091		15.489.074.411	Third parties
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)		(702.273.753)	Less: Allowance for impairment losses
	15.286.492.840		14.786.800.658	
Tagihan akseptasi	7.754.446	2o	-	Acceptance receivables
Penyertaan saham	242.104.323	2p,12	34.887.238	Investments in shares
Dikurangi: Cadangan kerugian penurunan nilai	-		(295)	Less: Allowance for impairment losses
	242.104.323		34.886.943	
Agunan yang diambil alih	1.237.844.890	2g,2s,15	1.436.697.691	Foreclosed assets
Dikurangi: Cadangan kerugian penurunan nilai	(306.834.651)		(282.641.086)	Less: Allowance for impairment losses
	931.010.239		1.154.056.605	
Aset pajak tangguhan - bersih	197.607.333	2ad,23c	302.388.602	Deferred tax assets - net
Aset tetap dan aset hak guna	544.733.377	2q,14	599.481.845	Fixed assets and right-of-use assets
Dikurangi: Akumulasi penyusutan	(73.880.350)		(91.362.497)	Less: Accumulated depreciation
	470.853.027		508.119.348	
Aset tak berwujud - bersih	2.531.184	2r,16	3.194.176	Intangible assets - net
Aset lain-lain	102.279.016	2t,17	62.118.526	Other assets
Dikurangi: Cadangan kerugian Penurunan nilai	(14.323.476)		(13.017.686)	Less: Allowance for impairment losses
	87.955.540		49.100.840	
JUMLAH ASET	25.932.001.125		24.947.143.045	TOTAL ASSETS

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2022/ December 31, 2022*)	Catatan/ Notes	31 Desember 2021/ December 31, 2021*)	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	-	2d,2u,18	335.926	Obligations due immediately
Simpanan nasabah		2d,2v,19		Deposit from customers
- Pihak berelasi	387.327.309		712.301.379	Related parties -
- Pihak ketiga	18.984.510.328		17.372.570.604	Third parties -
	19.371.837.637		18.084.871.983	
Simpanan dari bank lain		2d,2v,20		Deposits from other banks
- Pihak ketiga	1.334.952.620		1.037.173.068	Third parties -
Efek-efek yang dijual dengan janji dibeli kembali	240.865.160	2d,2n,21	-	Securities sold under repurchase agreement
Efek-efek yang diterbitkan	1.051.903.552	2x,22	1.348.520.029	Securities issued
Pinjaman dari bank lain	-	2y	50.000.000	Borrowings
Utang pajak		2ad,23a		Taxes payable
- Pajak penghasilan badan	16.049.378		-	Corporate income tax -
- Pajak lainnya	14.792.095		12.584.904	Other taxes -
	30.841.473		12.584.904	
Liabilitas imbalan kerja karyawan	40.196.622	2ae,25b	43.884.161	Employee benefits obligation
Akrual dan liabilitas lain-lain	160.940.580	2d,24	124.855.488	Accruals and other liabilities
JUMLAH LIABILITAS	22.231.537.644		20.702.225.559	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUND
Simpanan nasabah		2w,26a		Deposits from customers
- Pihak berelasi	-		3.292.909	Related parties -
- Pihak ketiga	-		1.218.699.403	Third parties -
	-		1.221.992.312	
Simpanan dari bank lain		2w,26b		Deposits from other banks
- Pihak ketiga	-		8.500.000	Third parties -
JUMLAH DANA SYIRKAH TEMPORER	-		1.230.492.312	TOTAL TEMPORARY SYIRKAH FUND

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2022/ December 31, 2022*)	Catatan/ Notes	31 Desember 2021/ December 31, 2021*)	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY (continued)
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham - nilai nominal Rp100 (dalam Rupiah penuh) per saham masing-masing				Share capital - par value Rp100 (full amount) per share
Modal dasar - 41.000.000.000 saham dan 14.000.000.000 saham pada 31 Desember 2022 dan 2021				Authorized capital - 41,000,000,000 shares and 14,000,000,000 shares as of December 31, 2022, and 2021, respectively
Modal ditempatkan dan disetor penuh - 15.848.234.714 dan 10.487.132.568 masing-masing saham pada tanggal 31 Desember 2022 dan 2021	1.584.823.471	27	1.048.713.257	Issued and fully paid capital - 15,848,234,714 and 10,487,132,568, shares as of December 31, 2022 and 2021, respectively
Tambahan modal disetor	670.584.856	28	407.785.927	Additional paid-in capital
Setoran modal diterima dimuka	-	28	278.000.000	Capital received in advance
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak	(38.589.677)	2d,2l	18.283.309	Unrealised gain (loss) on changes in fair value of marketable securities measured at fair value through other comprehensive income, net of tax
Surplus revaluasi aset tetap, setelah pajak	382.456.152	14	382.456.152	Gain on revaluation of fixed assets, net of tax
Pengukuran kembali atas liabilitas imbalan kerja, setelah pajak	16.819.083		20.973.059	Remeasurements on employee benefit liabilities, net of tax
Saldo laba:				Retained earnings:
- Telah ditentukan penggunaannya	177.200.000	30	186.356.165	Appropriated -
- Belum ditentukan penggunaannya	907.169.596		671.839.978	Unappropriated -
	3.700.463.481		3.014.407.847	
Kepentingan nonpengendali	-	2c,44	17.327	Non-controlling interest
JUMLAH EKUITAS	3.700.463.481		3.014.425.174	TOTAL EQUITY
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	25.932.001.125		24.947.143.045	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022*)	Catatan Notes	2021*)	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga dan syariah				Interest and sharia income
Pendapatan bunga	1.635.522.726	2aa,31	1.498.391.642	Interest income
Pendapatan syariah	69.495.685	2aa,31	113.818.359	Sharia Income
	1.705.018.411		1.612.210.001	
Beban bunga dan syariah	(971.637.742)	2aa,32	(1.148.555.785)	Interest and sharia expense
Pendapatan bunga dan syariah - bersih	733.380.669		463.654.216	Interest and sharia income - net
PENDAPATAN DAN BEBAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME AND EXPENSES
Pendapatan operasional lainnya				Other operating income
Pendapatan dari investasi reksadana	5.133.142		21.743.876	Income from investment in mutual funds
Keuntungan atas penjualan efek-efek yang diukur pada nilai wajar melalui laba rugi dan penghasilan komprehensif lain - bersih	19.273.193	2d	163.555.055	Gains on sale of securities measured at fair value through profit or loss and other comprehensive income - net
Provisi dan komisi selain dari pinjaman	7.143.802	2ab	4.484.169	Fees and commissions from transactions other than loans
Lain-lain - bersih	348.653.086	33	264.450.269	Others - net
Jumlah pendapatan operasional lainnya	380.203.223		454.233.369	Total other operating income
Beban operasional lainnya				Other operating expenses
Beban penyisihan kerugian penurunan nilai aset keuangan	(223.959.331)	2g,34	(567.641.302)	Provision for impairment losses on financial assets
Beban penyisihan kerugian penurunan nilai aset non-keuangan	(47.616.890)	2h,34	(4.578.717)	Provision for impairment losses on non-financial assets
Kerugian atas perubahan nilai wajar penyertaan saham yang diukur pada nilai wajar melalui laba rugi	(2.980.457)	2d	(22.480.825)	Loss on changes in fair value of investment in shares measured at fair value through profit or loss
Kerugian yang belum terealisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui laba rugi - bersih	(1.263.942)	2d	(304.026)	Unrealised loss on changes in fair value of securities measured at fair value through profit or loss - net
Beban umum dan administrasi	(148.563.568)	2ac,35	(155.745.943)	General and administrative expenses
Beban tenaga kerja	(163.030.989)	2ac,36	(144.993.753)	Personnel expenses
Lain-lain	(112.102.276)	37	(109.128.028)	Others
Jumlah beban operasional lainnya	(699.517.453)		(1.004.872.594)	Total other operating expenses

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

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PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022*)	Catatan Notes	2021*)	
LABA/(RUGI) OPERASIONAL	414.066.439		(86.985.009)	PROFIT/(LOSS) FROM OPERATIONS
BEBAN NON OPERASIONAL - BERSIH	(57.135.612)	38	(63.883.139)	NON-OPERATING EXPENSES - NET
LABA/(RUGI) SEBELUM BEBAN PAJAK PENGHASILAN	356.930.827		(150.868.148)	PROFIT/(LOSS) BEFORE INCOME TAX EXPENSE
(BEBAN)/MANFAAT PAJAK PENGHASILAN - BERSIH	(130.757.374)	2ad,23b	31.804.651	INCOME TAX (EXPENSE)/ BENEFIT - NET
LABA/(RUGI) BERSIH TAHUN BERJALAN	226.173.453		(119.063.497)	NET PROFIT/(LOSS) FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang akan direklasifikasi ke laba rugi				Items that would be reclassified to profit or loss
Perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(84.273.995)	2d,2l	(90.857.607)	Changes in fair value of marketable securities measured at fair value through other comprehensive income
Pajak tangguhan terkait	15.958.836	23c	14.920.624	Related deferred income tax
	(68.315.159)		(75.936.983)	
Pos yang tidak akan direklasifikasi ke laba rugi				Items that would never be reclassified to profit or loss
Surplus revaluasi aset tetap	-	14	7.083.877	Gain on revaluation of fixed assets
	-		7.083.877	
Pengukuran kembali atas liabilitas imbalan kerja	(2.230.737)	25	1.864.856	Remeasurements on employee benefit liabilities
Pajak tangguhan terkait	307.249	23c	(427.394)	Related deferred income tax
	(1.923.488)		1.437.462	

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

		Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,		
		2022*)	Catatan Notes	2021*)
(RUGI) PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK PENGHASILAN		(70.238.647)		(67.415.644)
JUMLAH PENGHASILAN (RUGI) KOMPREHENSIF		155.934.806		(186.479.141)
Laba (rugi) bersih yang dapat diatribusikan kepada:				
Pemilik entitas induk		226.173.453		(119.063.715)
Kepentingan nonpengendali		-	2c,44	218
		226.173.453		(119.063.497)
Penghasilan (rugi) komprehensif yang dapat diatribusikan kepada:				
Pemilik entitas induk		155.934.806		(186.478.031)
Kepentingan nonpengendali		-	2c,44	(1.110)
		155.934.806		(186.479.141)
LABA (RUGI) BERSIH PER SAHAM YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK				
Dasar (Rupiah penuh)		19,17	2af,39	(12,90)
Dilusian (Rupiah penuh)		19,17	2af,39	(12,90)

OTHER COMPREHENSIVE (LOSS) INCOME, NET OF INCOME TAX

TOTAL COMPREHENSIVE INCOME (LOSS)

Net income (loss) attributable to:

Equity holders of the parent entity
Non-controlling interest

Comprehensive income (loss) attributable to:

Equity holders of the parent entity
Non-controlling interest

INCOME (LOSS) PER SHARE ATTRIBUTABLE TO ENTITY HOLDERS OF THE PARENT ENTITY

Basic (full Rupiah)
Diluted (full Rupiah)

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

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PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2022
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah, unless otherwise stated)

Catatan/ Notes	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	Tambahan modal disetor/ Additional paid-in capital	Setoran modal diterima dimuka/Capital received in advance	Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tanggungan/ Unrealised gains (loss) on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax	Surplus revaluasi aset tetap - setelah pajak/ Gain on revaluation of fixed assets - net of tax	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ Remeasurements on employee benefit liabilities - net of tax	Saldo laba/ Retained earnings		Jumlah/ Total	Kepentingan non pengendali/ Non- controlling interest	Jumlah ekuitas/ Total equity	
							Telah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated				
Saldo per 1 Januari 2022	1.048.713.257	407.785.927	278.000.000	18.283.309	382.456.152	20.973.059	186.356.165	671.839.978	3.014.407.847	17.327	3.014.425.174	Balance as of January 1, 2022
Dana setoran modal	27,28	536.110.214	268.055.108	(278.000.000)	-	-	-	-	526.165.322	-	526.165.322	Capital deposit fund Appropriation for general reserve
Biaya emisi efek		-	(4.287.797)	-	-	-	-	-	(4.287.797)	-	(4.287.797)	
Penghasilan komprehensif lain: Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak		-	-	(68.315.159)	-	-	-	-	(68.315.159)	-	(68.315.159)	Other comprehensive income: Financial assets measured at fair value through other comprehensive income, net of tax
Pengukuran kembali atas liabilitas imbalan kerja, setelah pajak	25	-	-	-	-	(1.923.488)	-	-	(1.923.488)	-	(1.923.488)	Remeasurements on employee benefit liabilities, net of tax
Transaksi kombinasi bisnis entitas sepengendali	50	-	(968.382)	-	-	-	-	-	(968.382)	-	(968.382)	Business combination transaction with under common control
Laba bersih tahun berjalan		-	-	-	-	-	-	226.173.453	226.173.453	-	226.173.453	Net income for the year
Dampak kehilangan pendendalian entitas anak	50	-	-	-	11.442.173	(2.230.488)	(9.156.165)	9.156.165	9.211.685	(17.327)	9.194.358	Loss of control on subsidiary
Saldo per 31 Desember 2022	1.584.823.471	670.584.856	-	(38.589.677)	382.456.152	16.819.083	177.200.000	907.169.596	3.700.463.481	-	3.700.463.481	Balance as of December 31, 2022

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

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PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2022
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	Tambahan modal disetor/ Additional paid-in capital	Setoran modal diterima dimuka/Capital received in advance	Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tanggungan/ Unrealised gains (loss) on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax	Surplus revaluasi aset tetap - setelah pajak/ Gain on revaluation of fixed assets - net of tax	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ Remeasurements on employee benefit liabilities - net of tax	Saldo laba/ Retained earnings		Kepentingan non pengendali/ Non- controlling interest	Jumlah ekuitas/ Total equity		
								Telah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated				Jumlah/ Total
Saldo per 1 Januari 2021		895.194.704	282.775.419	-	94.219.186	375.372.275	19.535.593	186.356.165	790.903.693	2.644.357.035	18.219	2.644.375.254	Balance as of January 1, 2021
Dana setoran modal	27,28	153.518.553	126.274.397	278.000.000	-	-	-	-	-	557.792.950	-	557.792.950	Capital deposit fund
Biaya emisi efek		-	(1.263.889)	-	-	-	-	-	-	(1.263.889)	-	(1.263.889)	Appropriation for general reserve
Penghasilan komprehensif lain:													Other comprehensive income:
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak		-	-	-	(75.935.877)	-	-	-	-	(75.935.877)	(1.106)	(75.936.983)	Financial assets measured at fair value through other comprehensive income, net of tax
Surplus atas revaluasi aset tetap, setelah pajak	2q,14	-	-	-	-	7.083.877	-	-	-	7.083.877	-	7.083.877	Gain on revaluation of fixed asset net of tax
Pengukuran kembali atas liabilitas imbalan kerja, setelah pajak	25	-	-	-	-	-	1.437.466	-	-	1.437.466	(4)	1.437.462	Remeasurements on employee benefit liabilities, net of tax
Rugi bersih tahun berjalan		-	-	-	-	-	-	-	(119.063.715)	(119.063.715)	218	(119.063.497)	Net loss for the year
Saldo per 31 Desember 2021		1.048.713.257	407.785.927	278.000.000	18.283.309	382.456.152	20.973.059	186.356.165	671.839.978	3.014.407.847	17.327	3.014.425.174	Balance as of December 31, 2021

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN ARUS KAS
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

**Tahun yang Berakhir pada Tanggal 31 Desember/
Year Ended December 31,**

	2022*)	Catatan Notes	2021*)	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan dari pendapatan bunga dan syariah dan komisi	1.585.072.007		1.402.170.315	Receipt from interest and sharia income and commissions
Pembayaran bunga dan syariah	(936.209.912)		(1.186.761.308)	Payment of interest and sharia expense
Penerimaan dari pendapatan operasional lainnya	363.010.679		487.522.798	Receipt from other operating income
Penerimaan dari penjualan agunan yang diambil alih	14.100.990		182.230.821	Receipt from sale of foreclosed assets
Pembayaran beban umum dan administrasi	(118.616.627)		(110.607.120)	Payment of general and administrative expenses
Pembayaran beban tenaga kerja	(132.899.824)		(158.001.914)	Payment of personnel expenses
Pembayaran beban operasional lainnya	(62.433.855)		(141.685.483)	Payments of other operating expenses
(Pembayaran) pendapatan non-operasional lainnya	(28.897.837)		8.725.791	(Payment) receipt of other non-operating income
Pembayaran pajak penghasilan	(16.049.378)		-	Payment of income tax
	667.076.243		483.593.900	
(Kenaikan)/penurunan dalam aset operasi:				(Increase)/decrease in operating assets:
Pinjaman yang diberikan	(1.435.674.433)		(1.023.457.268)	Loans
Efek-efek yang dibeli dengan janji dijual kembali	(148.717.805)	9	(242.909.770)	Securities purchased under resale agreements
Beban dibayar dimuka	(12.026.402)		4.629.306	Prepaid expenses
Agunan yang diambil alih	-		(43.016.855)	Foreclosed assets
Penyertaan saham	147.361.993		(4.520.082)	Investments in shares
Aset hak guna	(26.880.935)		(2.502.853)	Right-of-use assets
Aset lain-lain	(20.283.799)		10.417.339	Other assets
Kenaikan/(penurunan) dalam kewajiban operasi				Increase/(decrease) on operating liabilities:
Liabilitas segera	-		60.367	Obligations due immediately
Simpanan nasabah	1.299.895.991		(246.557.136)	Deposits from customers
Simpanan dari bank lain	326.161.686		(1.023.796.972)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	240.865.160	21	-	Securities sold under repurchase agreements
Utang pajak badan	16.049.378	23a	-	Corporate income tax payables
Utang pajak lainnya	3.224.742	23a	(9.033.764)	Other tax payables
Liabilitas lain-lain	-		(1.074.242)	Other liabilities
Dana syirkah temporer	-		(148.690.049)	Temporary syirkah funds
Arus kas bersih diperoleh dari/(digunakan untuk) aktivitas operasi	1.057.051.819		(2.246.858.079)	Cash flow provided from/(used in) operating activities

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2022
(Dinyatakan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2022
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022*)	Catatan Notes	2021*)
ARUS KAS DARI AKTIVITAS INVESTASI			NET CASH FLOWS FROM INVESTING ACTIVITIES
Hasil penjualan aset tetap	17.287.045		22.013.374
Pembelian aset tetap	(7.526.642)	14	(1.118.686)
Pembelian aset tak berwujud	(1.879.808)	16	(983.918)
Penjualan/(pembelian) efek-efek	(240.818.457)		1.213.485.266
Arus kas bersih diperoleh dari aktivitas investasi	(232.937.862)		1.233.396.036
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penambahan modal disetor	520.909.143		556.529.061
Pinjaman yang diterima	(50.000.000)		50.000.000
Pelunasan jatuh tempo obligasi	(300.000.000)	22	(200.000.000)
Pembayaran sewa	(10.958.755)		(10.942.846)
Arus kas bersih diperoleh dari aktivitas pendanaan	159.950.388		395.586.215
KENAIKAN/(PENURUNAN) BERSIH KAS DAN SETARA KAS	984.064.345		(617.875.828)
KAS DAN SETARA KAS PADA AWAL TAHUN	1.886.562.456		2.504.438.284
Dampak kehilangan pengendalian entitas anak	(225.438.872)		-
KAS DAN SETARA KAS PADA AKHIR TAHUN	2.645.187.929		1.886.562.456
Kas dan setara kas terdiri dari:			Cash and cash equivalent consist of:
Kas	51.897.124	4	53.929.444
Giro pada Bank Indonesia	1.506.565.848	5	663.113.716
Giro pada bank lain	228.384.427	6	405.666.998
Penempatan pada Bank Indonesia dan Bank lain dibawah 3 bulan	858.340.530	7b	763.852.298
Jumlah kas dan setara kas	2.645.187.929		1.886.562.456

*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM

a. Pendirian dan informasi umum

PT Bank Victoria International Tbk ("Bank") didirikan pada tanggal 28 Oktober 1992 berdasarkan Akta Notaris A. Partomuan Pohan, S.H., LL.M. No. 71 yang selanjutnya diadakan pembetulan dengan Akta No. 30 tanggal 8 Juni 1993 dari Notaris yang sama. Akta pendirian tersebut disahkan oleh Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-4903.HT.01.01.TH 93 tanggal 19 Juni 1993 dan telah didaftarkan pada Kepaniteraan Pengadilan Negeri Jakarta Utara No. 342/Leg/1993 tanggal 29 Juni 1993 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 39, Tambahan No. 2602 tanggal 15 Mei 1998. Anggaran Dasar Bank telah beberapa kali mengalami perubahan, perubahan terakhir Anggaran Dasar dengan Akta No. 7 tanggal 3 Juni 2022 yang dibuat dihadapan Fathiah Helmi, S.H., Notaris di Jakarta yang telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0037529.AH.01.02.Tahun 2022 Tanggal 4 Juni 2022 dan telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0103473.AH.01.11 tanggal 4 Juni 2022.

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha sebagai bank umum sesuai dengan ketentuan dan perundang-undangan yang berlaku. Bank mulai beroperasi secara komersial pada tanggal 5 Oktober 1994 sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 402/KMK.017/1994 tanggal 10 Agustus 1994.

Bank telah mendapatkan izin menjadi bank devisa pada tanggal 13 Desember 2016 sesuai dengan Surat Kepala Departemen Perizinan dan Informasi Perbankan - Otoritas Jasa Keuangan No. S-423/PB.12/2016 dan efektif beroperasi menjadi bank devisa pada tanggal 20 Februari 2017. Bank memperoleh izin usaha sebagai pedagang valuta asing dari Bank Indonesia berdasarkan Surat No. 029/126/UOPM tanggal 25 Maret 1997.

1. GENERAL INFORMATION

a. Establishment and general information

PT Bank Victoria International Tbk ("the Bank") was established on October 28, 1992 based on Notarial Deed No. 71 of A. Partomuan Pohan, S.H., LL.M., subsequently amended by Deed No. 30 dated June 8, 1993 from the same notary. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No. C2-4903.HT.01.01.TH 93 dated June 19, 1993 and was registered at the State Court Secretary in North Jakarta No. 342/Leg/1993 dated June 29, 1993 also was published in Supplement No. 2602 to the State Gazette of the Republic of Indonesia No. 39 dated May 15, 1998. The Bank's articles of association has been amended several times, and the latest was based on Notarial Deed No. 7 dated June 3, 2022 of Fathiah Helmi, S.H., a notary in Jakarta which has been approved by Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0037529.AH.01.02.TH 2022 dated June 4, 2022 and has been accepted and recorded in database of Legal Entities Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in its Letter No. AHU-0103473.AH.01.11 dated June 4, 2022.

According to article 3 of the Bank's articles of association, the scope of Bank's activities is to engage in commercial banking activities in accordance with the existing regulations. The Bank commenced its commercial operations on October 5, 1994 based on the operating license from the Ministry of Finance of the Republic of Indonesia in its Decision Letter No. 402/KMK.017/1994 dated August 10, 1994.

Bank was approved as a foreign exchange bank on December 13, 2016 in accordance with Head of Licensing and Banking Information Department Letter - Financial Services Authority ("OJK") No. S-423/PB.12/2016 and effectively commenced as a foreign exchange bank on February 20, 2017. The Bank obtained a license as money changer from Bank Indonesia based on Letter No. 029/126/UOPM dated March 25, 1997.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Kantor Pusat Bank berlokasi di Graha BIP Lantai 10, Jalan Gatot Subroto Kav. 23 Jakarta. Bank memiliki kantor pusat, dengan kantor cabang utama, kantor cabang pembantu dan kantor kas sebagai berikut (tidak diaudit):

31 Desember/December 31,

	2022	2021	
Kantor Pusat	1	1	Head Office
Kantor Cabang	14	14	Branches
Kantor Cabang Pembantu	24	25	Sub-Branches

b. Penawaran umum saham dan penerbitan obligasi Bank

Penawaran umum saham

Pada tanggal 4 September 1999, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) melalui Surat No. S-835/PM/1999 untuk melakukan penawaran umum perdana kepada masyarakat sejumlah 250.000.000 saham dengan nilai nominal dan harga penawaran sebesar Rp100 (dalam Rupiah penuh) per saham dan sejumlah 80.000.000 Waran Seri I. Pada tanggal 30 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

Pada tanggal 14 Agustus 2000, Bank memperoleh pernyataan efektif dari Ketua Bapepam melalui Surat No. S-2044/PM/2000 untuk melakukan Penawaran Umum Terbatas (PUT) I kepada para pemegang saham dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu sejumlah 614.000.000 saham dengan nilai nominal sebesar Rp100 (dalam Rupiah penuh) dan harga penawaran sebesar Rp115 (dalam Rupiah penuh) per saham dan sejumlah 85.960.000 Waran Seri II. Pada tanggal 28 September 2000, saham tersebut telah dicatatkan pada Bursa Efek Jakarta. Dari PUT I ini, jumlah yang diambil oleh pemegang saham yang berhak sejumlah 100.000.000 saham.

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

The Bank's Head Office is located at Graha BIP 10th Floor, Jalan Gatot Subroto Kav. 23 Jakarta. The Bank has operational head office and a number of branches, sub-branches and cash offices as follows (unaudited):

b. Public offering of the Bank's shares and issuance of bonds

Public offering of shares

On September 4, 1999, the Bank obtained an effective notification from the Chairman of the Capital Market Supervisory Agency (Bapepam) through Letter No. S-835/PM/1999 to conduct an initial public offering of 250,000,000 shares with a par value and an offering price of Rp100 (full amount) per share and 80,000,000 Series I Warrants. On September 30, 1999, the Bank's shares have been listed in Jakarta Stock Exchange.

On August 14, 2000, the Bank obtained an effective notification from the Chairman of Bapepam through Letter No. S-2044/PM/2000 to conduct Limited Public Offering (LPO) I to issue Preemptive Rights of 614,000,000 shares with a par value of Rp100 (full amount) and an offering price of Rp115 (full amount) per share and 85,960,000 Series II Warrants. On September 28, 2000, these shares had been listed in Jakarta Stock Exchange. From LPO I, the shares that were undertaken by the entitled shareholders was 100,000,000 shares.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan penerbitan obligasi Bank (lanjutan)

Penawaran umum saham (lanjutan)

Pada tanggal 21 Februari 2003, Bank memperoleh pernyataan efektif dari Ketua Bapepam melalui Surat No. S-36/PM/2003 untuk melakukan PUT II dengan Hak Memesan Efek Terlebih Dahulu sejumlah 705.243.360 saham dengan nilai nominal dan harga penawaran sebesar Rp100 (dalam Rupiah penuh) per saham dan sejumlah 423.146.016 Waran Seri III.

Pada tanggal 20 Maret 2003, saham tersebut telah dicatatkan pada Bursa Efek Jakarta. Dari PUT II ini, jumlah yang diambil oleh pemegang saham yang berhak sejumlah 400.000.000 saham.

Pada tanggal 12 September 2006, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) melalui Surat No. S-452/BL/2006 untuk melakukan PUT III sejumlah 670.363.760 saham dengan nilai nominal sebesar Rp100 (dalam Rupiah penuh) dan harga penawaran sebesar Rp115 (dalam Rupiah penuh) per saham dan sebanyak-banyaknya 469.277.676 Waran Seri IV. Pada tanggal 13 Juli 2006, saham tersebut telah dicatatkan pada Bursa Efek Indonesia. Dari PUT III ini, jumlah yang diambil oleh pemegang saham yang berhak sejumlah 670.363.760 saham.

Pada tanggal 26 Juni 2008, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK melalui Surat No. S-4114/BL/2008 untuk melakukan PUT IV sejumlah 1.167.498.560 saham dengan nilai nominal dan harga penawaran sebesar Rp100 (dalam Rupiah penuh) per saham dan sejumlah 630.449.220 Waran Seri V.

Pada tanggal 17 September 2011, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK melalui Surat No. S-6737/BL/2011 untuk melakukan PUT V sejumlah 1.954.919.259 saham dengan nilai nominal dan harga penawaran sebesar Rp100 (dalam Rupiah penuh) per saham dan sejumlah 1.448.939.990 Waran Seri VI.

1. GENERAL INFORMATION (continued)

b. Public offering of the Bank's shares and issuance of bonds (continued)

Public offering of shares (continued)

On February 21, 2003, the Bank obtained an effective notification from the Chairman of Bapepam through Letter No. S-36/PM/2003 to conduct LPO II to issue Pre-emptive Rights of 705,243,360 shares with a par value and an offering price of Rp100 (full amount) per share and 423,146,016 Series III Warrants.

On March 20, 2003, these shares had been listed in Jakarta Stock Exchange. From LPO II, the shares that were undertaken by the entitled shareholders was 400,000,000 shares.

On September 12, 2006, the Bank obtained an effective notification from the Chairman of Capital Market and Financial Institutions Supervisory Agency (Bapepam and LK) through Letter No. S-452/BL/2006 to conduct LPO III of 670,363,760 shares with a par value of Rp100 (full amount) and an offering price of Rp115 (full amount) per share and 469,277,676 Series IV Warrants. On July 13, 2006, these shares had been listed in Indonesia Stock Exchange. From LPO III, the shares that were undertaken by the entitled shareholders was 670,363,760 shares.

On June 26, 2008, the Bank obtained an effective notification from the Chairman of Bapepam and LK through Letter No. S-4114/BL/2008 to conduct LPO IV of 1,167,498,560 shares with a par value and an offering price of Rp100 (full amount) per share and 630,449,220 Series V Warrants.

On September 17, 2011, the Bank obtained an effective notification from the Chairman of Bapepam and LK through Letter No. S-6737/BL/2011 to conduct LPO V of 1,954,919,259 shares with a par value and an offering price of Rp100 (full amount) per share and 1,448,939,990 Series VI Warrants.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan penerbitan obligasi Bank (lanjutan)

Penawaran umum saham (lanjutan)

Berikut adalah kronologis jumlah modal saham yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada bursa efek di Indonesia sejak Penawaran Umum Perdana sampai dengan tanggal 31 Desember 2022:

	Jumlah saham/ Number of shares
Saham yang berasal dari Penawaran Umum Perdana pada tahun 1999	250.000.000
Saham yang berasal dari pendiri	250.000.000
Saham yang berasal dari kapitalisasi saldo laba	34.000.000
Saham yang berasal dari Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2000	100.000.000
Saham yang berasal dari Pelaksanaan Waran Seri I dan II pada tahun 2002	66.793.400
Saham yang berasal dari Penawaran Umum Terbatas II dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2003	400.000.000
Saham yang berasal dari Pelaksanaan Waran Seri III pada tahun 2004	193.799.960
Saham yang berasal dari Pelaksanaan Waran Seri III pada tahun 2006	46.200.000
Saham yang berasal dari Penawaran Umum Terbatas III dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2006	670.363.760
Saham yang berasal dari Pelaksanaan Waran Seri IV pada tahun 2007	323.840.000
Saham yang berasal dari Penawaran Umum Terbatas IV dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2008	1.167.498.560
Saham yang berasal dari Pelaksanaan Waran Seri IV dan V pada tahun 2009	344.244.500
Saham yang berasal dari Pelaksanaan Waran Seri IV dan V pada tahun 2010	249.707.135
Saham yang berasal dari Penawaran Umum Terbatas V dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2011	1.954.919.259
Saham yang berasal dari Penerbitan Saham Tanpa Hak Memesan Efek Terlebih Dahulu pada tahun 2011	414.580.000
Saham yang berasal dari Pelaksanaan Waran Seri IV dan V pada tahun 2011	81.724.314
Saham yang berasal dari Pelaksanaan Waran Seri V dan VI pada tahun 2012	56.673.554
Saham yang berasal dari Pelaksanaan Waran Seri V dan VI pada tahun 2013	25.923.831
Saham yang berasal dari Pelaksanaan Waran Seri VI pada tahun 2014	508.898.707
Saham yang berasal dari Pelaksanaan Waran Seri VI pada tahun 2015	300
Saham yang berasal dari Pelaksanaan Waran Seri VI pada tahun 2016	751.486.547
Saham yang berasal dari Penerbitan Saham Tanpa Hak Memesan Efek Terlebih Dahulu pada Tahun 2016	780.394.335

1. GENERAL INFORMATION (continued)

b. Public offering of the Bank's shares and issuance of bonds (continued)

Public offering of shares (continued)

The chronological overview of total issued and fully paid capital and shares listed at stock exchange in Indonesia from Initial Public Offering up to December 31, 2022 is as follows:

Shares from Initial Public Offering in 1999	
Founders' shares	
Shares from capitalisation of retained earnings	
Shares from Limited Public Offering with Preemptive Rights (Rights Issue) I in 2000	
Shares from Exercise of Series I and II Warrants in 2002	
Shares from Limited Public Offering with Preemptive Rights (Rights Issue) II in 2003	
Shares from Exercise of Series III Warrants in 2004	
Shares from Exercise of Series III Warrants in 2006	
Shares from Limited Public Offering with Preemptive Rights (Rights Issue) III in 2006	
Shares from Exercise of Series IV Warrants in 2007	
Shares from Limited Public Offering with Preemptive Rights (Rights Issue) IV in 2008	
Shares from Exercise of Series IV and V Warrants in 2009	
Shares from Exercise of Series IV and V Warrants in 2010	
Shares from Limited Public Offering with Preemptive Rights (Rights Issue) V in 2011	
Shares from Issuance of Shares without Preemptive Rights in 2011	
Shares from Exercise of Series IV and V Warrants in 2011	
Shares from Exercise of Series V and VI Warrants in 2012	
Shares from Exercise of Series V and VI Warrants in 2013	
Shares from Exercise of Series VI Warrants in 2014	
Shares from Exercise of Series VI Warrants in 2015	
Shares from Exercise of Series VI Warrants in 2016	
Shares from Exercise of Additional Shares Without Preemptive Rights in 2016	

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan penerbitan obligasi Bank (lanjutan)

Penawaran umum saham (lanjutan)

Berikut adalah kronologis jumlah modal saham yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada Bursa Efek Indonesia sejak Penawaran Umum Perdana sampai dengan tanggal 31 Desember 2022: (lanjutan)

	Jumlah saham/ Number of shares
Saham yang berasal dari Penerbitan Saham Tanpa Hak Memesan Efek Terlebih Dahulu pada Tahun 2019	280.898.877
Saham yang berasal dari Penerbitan Saham Tanpa Hak Memesan Efek Terlebih Dahulu pada Tahun 2021	1.535.185.529
Saham yang berasal dari Penawaran Umum Terbatas VI dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2022	2.553.461.919
Saham yang berasal dari Penawaran Umum Terbatas VII dengan Hak Memesan Efek Terlebih Dahulu pada tahun 2022	<u>2.807.640.227</u>
Jumlah modal saham yang ditempatkan dan disetor penuh	<u><u>15.848.234.714^{*)}</u></u>

^{*)} Jumlah modal saham yang ditempatkan dan disetor penuh termasuk 1% saham yang tidak diperdagangkan pada PT Bursa Efek Indonesia (*delisted*) sesuai ketentuan Peraturan Pemerintah RI No. 29 tahun 1999.

Penawaran umum obligasi

Pada tanggal 28 Desember 1999, Bank memperoleh pernyataan efektif dari Ketua Bapepam melalui Surat No. S-2683/PM/1999 untuk melakukan penawaran umum Obligasi Bank Victoria I Tahun 2000 sejumlah Rp100.000.000. Pada tanggal 14 Maret 2000, Obligasi tersebut telah dicatatkan pada Bursa Efek Surabaya.

Pada tanggal 9 Maret 2007, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK melalui Surat No. S-1080/BL/2007 untuk melakukan penawaran umum Obligasi Bank Victoria II Tahun 2007 dan Obligasi Subordinasi Bank Victoria I Tahun 2007 masing-masing sejumlah Rp200.000.000. Pada tanggal 22 Maret 2007, Obligasi-obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia.

1. GENERAL INFORMATION (continued)

b. Public offering of the Bank's shares and issuance of bonds (continued)

Public offering of shares (continued)

The chronological overview of total issued and fully paid capital and shares listed at Indonesia Stock Exchange from Initial Public Offering up to December 31, 2022 is as follows: (continued)

	Jumlah saham/ Number of shares	
		Shares from Exercise of Additional Shares Without Preemptive Rights in 2019
		Shares from Exercise of Additional Shares Without Preemptive Rights in 2021
		Shares from Limited Public Offering with Preemptive Rights (Rights Issue) VI in 2022
		Shares from Limited Public Offering with Preemptive Rights (Rights Issue) VII in 2022
		Total issued and fully paid capital

Number of shares issued and fully paid ^{*)} includes 1% of delisted shares in the Indonesia Stock Exchange accordance with Government Regulation No. 29 Year 1999.

Public offering of bonds

On December 28, 1999, the Bank obtained an effective notification from the Chairman of Bapepam through Letter No. S-2683/PM/1999 for the public offering of Bank Victoria Bonds I Year 2000 amounting to Rp100,000,000. On March 14, 2000, the Bonds had been listed in Surabaya Stock Exchange.

On March 9, 2007, the Bank obtained an effective notification from the Chairman of Bapepam and LK through Letter No. S-1080/BL/2007 for the public offering of Bank Victoria Bonds II Year 2007 and Bank Victoria Subordinated Bonds I Year 2007, each amounting to Rp200,000,000. On March 22, 2007, the Bonds had been listed in Indonesia Stock Exchange.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

b. Penawaran umum saham dan penerbitan obligasi Bank (lanjutan)

Pada tanggal 19 September 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK melalui Surat No. S-7574/BL/2012 untuk melakukan penawaran umum Obligasi Bank Victoria III Tahun 2012 dan Obligasi Subordinasi Bank Victoria II Tahun 2012 masing-masing sejumlah Rp200.000.000 dan Rp300.000.000. Pada tanggal 28 September 2012, Obligasi-obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 21 September 2017, Bank memperoleh pernyataan efektif dari Dewan Komisiner Otoritas Jasa Keuangan ("OJK") melalui Surat No. S-340/D.04/2017 untuk melakukan penawaran umum Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 masing-masing sejumlah Rp300.000.000 dan Rp50.000.000. Pada tanggal 12 Juli 2017, Obligasi-obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 5 September 2018 Bank melakukan Penawaran Umum Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018. Obligasi Berkelanjutan yang ditawarkan terdiri dari 2 (dua) seri Obligasi, yaitu Seri A sejumlah Rp100.000.000 dan Seri B sejumlah Rp200.000.000, sedangkan Obligasi Subordinasi sebesar Rp350.000.000 (lihat Catatan 22).

Pada tanggal 24 September 2019, Bank memperoleh pernyataan efektif dari Dewan Komisiner Otoritas Jasa Keuangan ("OJK") melalui Surat No. S-85/D.04/2019 untuk melakukan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 dan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 serta telah dicatatkan pada Bursa Efek Indonesia 1 Juli 2019 masing-masing sejumlah Rp100.000.000 dan Rp250.000.000.

Pada tanggal 8 November 2019, Bank menerbitkan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 sebesar Rp150.000.000.

Pada tanggal 1 April 2020, Bank menerbitkan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 sebesar Rp60.000.000.

1. GENERAL INFORMATION (continued)

b. Public offering of the Bank's shares and issuance of bonds (continued)

On September 19, 2012, the Bank obtained an effective notification from the Chairman of Bapepam and LK through Letter No. S-7574/BL/2012 for the public offering of Bank Victoria Bonds III Year 2012 and Bank Victoria Subordinated Bonds II Year 2012, amounting to Rp200,000,000 and Rp300,000,000, respectively. On September 28, 2012, the Bonds had been listed in Indonesia Stock Exchange.

On September 21, 2017, the Bank obtained the notice of effectivity from Financial Services Authority Board of Commissioner through Letter No. S-340/D.04/2017 for the public offering of Continuing Bonds I Bank Victoria Phase I year 2017 and Subordinated Bonds I Bank Victoria Phase I Year 2017 in amount of Rp300,000,000 and Rp50,000,000, respectively. On July 12, 2017, these bonds were listed on the Indonesia Stock Exchange.

On September 5, 2018, Bank continues the Public Offering of Continuing Bonds I Bank Victoria Phase II Year 2018 and Subordinated Bonds I Bank Victoria Phase II Year 2018. The Continuing Bonds offered comprise of 2 (two) series, Series A amounted to Rp100,000,000 and Series B amounted to Rp200,000,000, while the Subordinated Bonds offered amounted to Rp350,000,000 (refer to Note 22).

On September 24, 2019, Bank obtained an effective notification from the Chairman of FSA through Letter No. S-85/D.04/2019 for continuous offering of Continuing Bonds II Phase I Year 2019 and Bank Victoria Subordinated Bonds II Phase I Year 2019, which has been listed on the Indonesia Stock Exchange on July 1, 2019, amounting to Rp100,000,000 and Rp250,000,000, respectively.

On November 8, 2019, the Bank issued Bank Victoria Phase II Year II 2019 Continues Subordinated Bonds amounting to Rp150,000,000.

On April 1, 2020, the Bank issued Bank Victoria Phase III Year II 2020 Continues Subordinated Bonds amounting to Rp60,000,000.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak

Bank merupakan pemegang saham pengendali dan memiliki pengaruh signifikan atas Entitas Anak sebagai berikut:

Entitas Anak/ Subsidiary	Jenis usaha/ Nature of business	Persentase kepemilikan/ Percentage of ownership	Tahun operasi komersial/ Start of commercial operations	Jumlah aset/ Total Assets	
				31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Reksadana / Mutual Funds:					
Batavia Proteksi Andalan 7	Reksadana Terproteksi	100%	-	154.801.103	154.874.863
BNI AM Proteksi XL VIII	Reksadana Terproteksi	100%	-	104.207.228	103.825.989
Reksadana terproteksi Sucorinvest Proteksi 8	Reksadana Terproteksi	100%	-	100.740.694	101.028.049
Maybank Dana terproteksi 1	Reksadana Terproteksi	100%	-	44.711.361	44.196.171
Mega Dana terproteksi VIII	Reksadana Terproteksi	100%	-	42.491.687	42.719.039
Reksadana Terproteksi Mandiri 175	Reksadana Terproteksi	100%	-	-	103.168.694
Entitas Asosiasi / Associate Entity:					
PT Bank Victoria Syariah	Sharia banking	19,81%	1966	-	1.660.849.339

Berdasarkan Akta Notaris Veronika Lily Dharma, S.H. No. 15 tanggal 7 September 2007, Notaris di Jakarta, Bank mengakuisisi 99,80% saham PT Bank Swaguna ("Entitas Anak"). Pada tanggal 13 Desember 2007, Bank melakukan penambahan modal di Entitas Anak sehingga kepemilikan Bank menjadi 99,98% sesuai dengan Akta Notaris Veronika Lily Dharma, S.H. No. 26 tanggal 13 Desember 2007.

Pada tanggal 30 September 2016, Bank melakukan penambahan modal pada Entitas Anak sebesar Rp50.000.000.000 (dalam Rupiah penuh) sehingga kepemilikan Bank menjadi 99,99% dan telah mendapatkan persetujuan OJK berdasarkan Surat No. S-151/PB.33/2016 tanggal 15 Agustus 2016.

Pada tanggal 30 Maret 2017 dan 18 Desember 2017, setelah mendapatkan persetujuan OJK berdasarkan Surat No. S-33/PB.33/2017 tanggal 30 Maret 2017 dan No. S-170/PB.33/2017 tanggal 18 Desember 2017, Bank melakukan penambahan modal pada Entitas Anak sebesar Rp60.000.000.000 dan Rp40.000.000.000 (dalam Rupiah penuh) sehingga kepemilikan Bank menjadi 99,99%.

1. GENERAL INFORMATION (continued)

c. Subsidiaries

The Bank is the controlling stockholder and has a significant control over the Subsidiaries as follows:

Based on Notarial Deed No. 15 dated September 7, 2007 of Veronika Lily Dharma, S.H., a Notary in Jakarta, the Bank acquired 99.80% shareholding of PT Bank Swaguna ("Subsidiary"). On December 13, 2007, the Bank had an additional capital in the Subsidiary which increased the Bank's ownership to 99.98% based on Notarial Deed No. 26 of Veronika Lily Dharma, S.H. dated December 13, 2007.

On September 30, 2016, the Bank put additional capital of Rp50,000,000,000 (full amount) into Subsidiary, which increase the Bank's ownership to 99.99% and obtained the approval from OJK based on Letter No. S-151/PB.33/2016 dated August 15, 2016.

On March 30, 2017 and December 18, 2017, after obtaining approval from OJK based on Letter No. S-33/PB.33/2017 dated March 30, 2017 and No. S-170/PB.33/2017 dated December 18, 2017, the Bank put additional capital of Rp60,000,000,000 and Rp40,000,000,000 (full amount) into Subsidiary, which increase the Bank's ownership to 99.99%.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak (lanjutan)

Pada tanggal 24 Oktober 2019, Bank melakukan penambahan modal pada Entitas Anak sebesar Rp50.000.000.000 (dalam Rupiah penuh) sehingga kepemilikan Bank menjadi 99,99% dan telah mendapatkan persetujuan OJK berdasarkan Surat No. S-53/PB.33/2019 tanggal 22 Oktober 2019.

Entitas Anak telah mengalami perubahan nama menjadi PT Bank Victoria Syariah sesuai dengan Akta No. 5 tanggal 6 Agustus 2009 dan Akta No. 24 tanggal 27 November 2009 dari Notaris Erni Rohaini, S.H., M.B.A., Notaris di Jakarta. Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-02731.AH.01.02. Tahun 2010 tanggal 19 Januari 2010. Perubahan kegiatan usaha bank umum konvensional menjadi bank umum syariah telah mendapatkan izin dari Bank Indonesia berdasarkan Keputusan Gubernur Bank Indonesia No. 12/8/KEP.GBI/DPG/2010 tertanggal 10 Februari 2010. Selanjutnya, Entitas Anak beroperasi dengan prinsip Syariah mulai tanggal 1 April 2010.

Pada tanggal 22 Desember 2022, Bank melakukan divestasi 80% kepemilikan di entitas anak, PT Bank Victoria Syariah, oleh karena itu sejak 23 Desember 2022, Bank tidak lagi mengendalikan PT Bank Victoria Syariah. Lihat Catatan 50 atas laporan keuangan untuk penjelasan lebih lanjut atas divestasi.

d. Dewan Komisaris dan Direksi, Komite dan Karyawan

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Dewan Komisaris		
Komisaris Utama Independen	Zaenal Abidin	Oliver Simorangkir
Komisaris/Komisaris Independen	Gunawan	Gunawan
Komisaris/Komisaris Independen	Tenggarahardja	Tenggarahardja
Komisaris/Komisaris Independen	Sia Leng Ho	Zaenal Abidin
Direksi		
Direktur Utama	Achmad Friscantono	Ahmad Fajar
Wakil Direktur Utama	Rusli	Rusli
Direktur	Debora Wahjutirto	Debora Wahjutirto
Direktur	Tanoyo	Tanoyo
Direktur	Lembing	Lembing
Direktur Kepatuhan dan Manajemen Risiko	Tamunan	Tamunan

1. GENERAL INFORMATION (continued)

c. Subsidiaries (continued)

On October 24, 2019, the Bank put additional capital of Rp50,000,000,000 (full amount) into Subsidiary, which increase the Bank's ownership to 99.99% and obtained the approval from OJK based on Letter No. S-53/PB.33/2019 dated October 22, 2019.

The Subsidiary changed its name to PT Bank Victoria Syariah based on Deed No. 5 dated August 6, 2009 and No. 24 dated November 27, 2009 of Erni Rohaini, S.H., M.B.A., a Notary in Jakarta. The notarial deed was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-02731.AH.01.02 Year 2010 dated January 19, 2010. The changes of subsidiary's business from conventional banking to sharia banking was approved by Bank Indonesia based on the Decision of the Governor of Bank Indonesia No. 12/8/KEP.GBI/DPG/2010 dated February 10, 2010. The Subsidiary started its operations as a Sharia Bank on April 1, 2010.

On December 22, 2022, Bank divested 80% ownership in subsidiary, PT Bank Victoria Syariah, therefore since December 23, 2022, Bank is no longer controlled PT Bank Victoria Syariah. Refer to Note 50 to the financial statements for further explanation on divestment.

d. Boards of Commissioners and Directors, Committee and Employees

The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2022 and 2021 are as follows:

Board of Commissioners
President Commissioner
Commissioner/ Independent Commissioner
Commissioner/Independent Commissioner
Board of Directors
President Director
Vice President Director
Director
Risk Management and Compliance Director

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris dan Direksi, Komite dan Karyawan (lanjutan)

Susunan Dewan Komisaris dan Direksi pada tanggal 31 Desember 2022 dan 2021 tersebut di atas telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.09-0067031 tanggal 19 Oktober 2022.

Susunan Komite Audit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31,		
	2022	2021	
Ketua	Zaenal Abidin	Gunawan	Chairman
Anggota	Yozef	Tenggarahardja	Member
Anggota	Abdulrachman	Yozef	Member
	Medi Sejati	Abdulrachman	Member
		Medi Sejati	

Pembentukan Komite Audit Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31,		
	2022	2021	
Ketua	Gunawan	Zaenal Abidin	Chairman
Anggota	Tenggarahardja	Oliver Simorangkir	Member
Anggota	Zaenal Abidin	Yozef	Member
Anggota	Yozef	Abdulrachman	Member
	Abdulrachman	Medi Sejati	
	Medi Sejati		

Susunan Komite Nominasi dan Remunerasi pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31,		
	2022	2021	
Ketua	Gunawan	Gunawan	Chairman
Anggota	Tenggarahardja	Tenggarahardja	Member
Anggota	Sia Leng Ho	Oliver Simorangkir	Member
	Syahda Chandra	Syahda Chandra	

1. GENERAL INFORMATION (continued)

d. Boards of Commissioners and Directors, Committee and Employees (continued)

The composition of the Boards of Commissioners and Directors as of December 31, 2022 and 2021 had been accepted and recorded in the database of Legal Entities Administration System of the Ministry of Laws and Human Rights of the Republic of Indonesia in its Letter No. AHU-AH.01.09-0067031 dated October 19, 2022.

The composition of the Audit Committee as of December 31, 2022 and 2021 are as follows:

Establishment of the Bank's Audit Committee is in compliance with Financial Service Authority regulation No. 55/POJK.04/2015 dated December 23, 2015 regarding Establishment and Guideline for Implementation Duty of Audit Committee and Financial Service Authority regulation No. 55/POJK.03/2016 dated December 7, 2016 regarding Governance Implementation in Commercial Bank.

The composition of the Risk Monitoring Committee as of December 31, 2022 and 2021 are as follows:

The composition of the Nomination and Remuneration Committee as of December 31, 2022 and 2021 are as follows:

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

d. Dewan Komisaris dan Direksi, Komite dan Karyawan (lanjutan)

Sekretaris Perusahaan dan Kepala Internal Audit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31, 2022	2021
Sekretaris Perusahaan	Caprie Ardita Azhar	Caprie Ardita Azhar
Kepala Internal Audit	Djoko Soenjojo	Djoko Soenjojo

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki karyawan masing-masing sejumlah 688 dan 694 karyawan (tidak diaudit).

e. Pemegang saham akhir

Pemegang saham pengendali langsung dan pemegang saham akhir Bank pada tanggal 31 Desember 2022 dan 2021 adalah masing-masing PT Victoria Investama Tbk dan Suzanna Tanojo.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Manajemen Bank bertanggungjawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi Bank pada tanggal 29 Maret 2023.

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan adalah seperti dijabarkan di bawah ini:

a. Dasar penyusunan laporan keuangan

Laporan keuangan disusun sesuai dengan dengan Standar Akuntansi Keuangan di Indonesia yang mencakup Pernyataan dan Interpretasi yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan Dewan Standar Akuntansi Syariah Ikatan Akuntan Indonesia serta Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (sekarang Otoritas Jasa Keuangan ("OJK")) No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

1. GENERAL INFORMATION (continued)

d. Boards of Commissioners and Directors, Committee and Employees (continued)

The Corporate Secretary and Internal Audit Head as of December 31, 2022 and 2021 are as follows:

	31 Desember/December 31, 2022	2021
Corporate Secretary	Caprie Ardita Azhar	Caprie Ardita Azhar
Internal Audit Head	Djoko Soenjojo	Djoko Soenjojo

As of December 31, 2022 and 2021, the Bank had 688 dan 694 employees, respectively (unaudited).

e. Ultimate shareholders

The direct controlling shareholder and ultimate shareholder of the Bank as of December 31, 2022 and 2021 are PT Victoria Investama Tbk and Suzanna Tanojo, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Bank's management is responsible for the preparation and fair presentation of these financial statements, which were completed and authorised for issuance by the Board of Directors of the Bank on March 29, 2023.

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below:

a. Basis of preparation of the financial statements

The financial statements were prepared in accordance with Indonesian Financial Accounting Standards issued by the Board of Financial Accounting Standards of Indonesian Institute of Accountants and the Board of Syariah Accounting Standards of the Indonesian Institute of Accountants and the Regulation of Badan Pengawas Pasar Modal dan Lembaga Keuangan (currently the Indonesian Financial Service Authority ("OJK")) No. VIII.G.7 regarding "Financial Statements Presentation Guidelines".

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

a. Dasar penyusunan laporan keuangan (lanjutan)

Laporan keuangan disusun berdasarkan harga perolehan kecuali untuk aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain ("FVOCI") dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi ("FVTPL"). Laporan keuangan disusun berdasarkan akuntansi berbasis akrual, kecuali untuk laporan arus kas.

Laporan keuangan untuk Entitas Anak yang bergerak di bidang Syariah, disusun berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) 101 (Revisi 2016) "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2019) "Akuntansi Murabahah", PSAK 104 (Revisi 2016), "Akuntansi Istishna", PSAK 105, "Akuntansi Mudharabah", PSAK 106, "Akuntansi Musyarakah", PSAK 107 (Revisi 2016), "Akuntansi Ijarah", PSAK 110 (Revisi 2015) "Akuntansi Sukuk", PSAK 111, "Akuntansi Wa'd", Pedoman Akuntansi Perbankan Syariah Indonesia ("PAPSI"), dan Standar Akuntansi Keuangan di Indonesia, termasuk pedoman akuntansi dan pelaporan yang ditetapkan oleh OJK.

Seluruh angka dalam laporan keuangan ini, kecuali dinyatakan secara khusus, dibulatkan menjadi dan disajikan dalam ribuan Rupiah yang terdekat.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas konsolidasian, kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, dan Sertifikat Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak dijaminkan atau dibatasi penggunaannya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

a. Basis of preparation of the financial statements (continued)

The financial statements have been prepared under the historical cost convention, except for financial assets measure as fair value through other comprehensive income ("FVOCI") and financial assets held at fair value through profit or loss ("FVTPL"). The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

The financial statements of a Subsidiary company engaged in sharia banking are prepared under the Statement of Financial Accounting Standard (SFAS) 101 (Revised 2016) "Presentation of Sharia Financial Statement", SFAS 102 (Revised 2019), "Murabahah Accounting", SFAS 104 (Revised 2016), "Istishna Accounting", SFAS 105, "Mudharabah Accounting", SFAS 106, "Musyarakah Accounting", SFAS 107 (Revised 2016), "Ijarah Accounting", SFAS 110 (Revised 2015) "Sukuk Accounting", SFAS 111, "Wa'd Accounting", Accounting Guidelines for Indonesian Sharia Banking ("PAPSI"), and Indonesian Financial Accounting Standards, including accounting and reporting guidance issued by OJK.

All figures in the financial statements are rounded to and stated in thousands of Rupiah, unless otherwise stated.

The statement of cash flows were prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the consolidated statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, and Certificates of Bank Indonesia maturing within 3 (three) months or less from the date of acquisition and are not pledged or restricted.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

a. Dasar penyusunan laporan keuangan (lanjutan)

Penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia mengharuskan penggunaan estimasi dan asumsi. Hal tersebut juga mengharuskan manajemen untuk membuat pertimbangan dalam proses penerapan kebijakan akuntansi Bank. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan konsolidasian diungkapkan di Catatan 3.

b. Perubahan kebijakan akuntansi yang signifikan

Pada tanggal 1 Januari 2022, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

- Amendemen PSAK 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual;
- Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak;
- Penyesuaian Tahunan 2020 - PSAK 71: Instrumen Keuangan - Imbalan dalam pengujian "10 per sen" untuk penghentian pengakuan liabilitas keuangan; dan
- IFRS Interpretation Committee Agenda Decision Attributing Benefit to Periods of Service (IAS 19) tentang Imbalan Kerja.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

a. Basis of preparation of the financial statements (continued)

The preparation of financial statements in accordance with Indonesian Financial Accounting Standards requires the use of estimates and assumptions. It also requires management to make judgements in the process of implementing the Bank's accounting policies. The area that is complex or requires a higher level of consideration or areas where assumptions and estimates could have a significant impact on the consolidated financial statements are disclosed in Note 3.

b. Change in significant accounting policies

On January 1, 2022 there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows:

- Amendments to SFAS 22: Business Combinations regarding Reference to Conceptual Frameworks;
- Amendments to SFAS 57: Provisions, Contingent Liabilities, and Contingent Assets regarding Aggravating Contracts - Contract - fulfillment Costs;
- 2020 Annual Adjustments - SFAS 71: Financial Instruments - Fees in the 10 per cent test for derecognition of financial liabilities; and
- IFRS Interpretation Committee Agenda Decision Attributing Benefit to Periods of Service (IAS 19) regarding employee benefit.

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current year or prior financial years.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Prinsip konsolidasi

Laporan keuangan konsolidasian meliputi laporan keuangan Bank beserta seluruh Entitas Anak yang berada di bawah pengendalian Bank. Entitas Anak adalah entitas (termasuk entitas terstruktur) dimana Bank memiliki pengendalian. Bank mengendalikan entitas lain ketika Bank terekspos atas, atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas Entitas Anak.

Laporan keuangan dari Entitas Anak dimasukkan ke dalam laporan keuangan konsolidasian sejak tanggal pengendalian dimulai sampai dengan tanggal pengendalian berakhir.

Dampak signifikan dari seluruh transaksi dan saldo antara perusahaan-perusahaan yang dikonsolidasikan telah dieliminasi dalam penyajian laporan keuangan konsolidasian, sehingga laporan keuangan konsolidasian hanya mencakup transaksi dan saldo dengan pihak lain.

Kebijakan akuntansi penting yang dipakai dalam penyajian laporan keuangan konsolidasian telah diterapkan secara konsisten oleh Bank, kecuali dinyatakan secara khusus.

Kepentingan nonpengendali disajikan di ekuitas dalam laporan posisi keuangan konsolidasian dan dinyatakan sebesar proporsi pemegang saham nonpengendali atas laba tahun berjalan dan ekuitas Entitas Anak tersebut berdasarkan persentase kepemilikan pemegang saham nonpengendali pada Entitas Anak tersebut.

Dalam hal pengendalian terhadap Entitas Anak dimulai atau diakhiri dalam suatu tahun berjalan, maka hasil usaha Entitas Anak yang diperhitungkan ke dalam laporan keuangan konsolidasian hanya sebatas hasil pada saat pengendalian tersebut mulai diperoleh atau hingga saat pengendalian itu berakhir.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its Subsidiaries that are controlled by the Bank. Subsidiaries are all entities (including structured entities) over which the Bank has control. The Bank controls an entity when the Bank is exposed to, or has rights to, variable returns from its involvement with the Subsidiary and has the ability to affect those returns through its power over the Subsidiary.

The financial statements of Subsidiary are included in the consolidated financial statements from the date on which control commences until the date when control ceases.

The significant effects of all transactions and balances between the consolidated companies have been eliminated in preparing the consolidated financial statements, accordingly, the consolidated financial statements include only transactions and balances with other parties.

The significant accounting policies adopted in preparing the consolidated financial statements have been consistently applied by the Bank, unless otherwise stated.

Non-controlling interest is presented as part of equity in the consolidated statements of financial position and represents the non-controlling shareholders' proportionate share in the net income for the year and equity of the Subsidiary based on the percentage of ownership of the non-controlling shareholders in the Subsidiary.

Where Subsidiary either began or ceased to be controlled during the year, the results of operations of those Subsidiaries are included in the consolidated financial statements only from the date that the control has commenced or up to the date that the control has ceased.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan liabilitas keuangan

d. Financial assets and liabilities

(i) Aset keuangan

(i) Financial assets

Sesuai dengan PSAK 71, terdapat tiga klasifikasi pengukuran aset keuangan:

In accordance with SFAS 71, there are three measurement classifications for financial assets:

- (A) Biaya perolehan diamortisasi;
- (B) Diukur pada nilai wajar melalui laba rugi ("FVTPL"); dan
- (C) Diukur pada nilai wajar melalui penghasilan komprehensif lain ("FVOCI").

- (A) *Amortised cost;*
- (B) *Fair value through profit or loss ("FVTPL"); and*
- (C) *Fair value through other comprehensive income ("FVOCI").*

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieve a particular business objective.

Aset keuangan dapat diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

A financial asset is measured at amortised cost only if it meets both of the following conditions and it is not designated as at FVTPL:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual (*held to collect*); dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata ("SPPI") dari jumlah pokok terutang.

- *The financial assets is held within a business model whose objective is to hold the asset to collect contractual cash flows (held to collect); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest ("SPPI") on the principal amount outstanding.*

Suatu aset keuangan diukur pada FVOCI, hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

A financial asset measured at FVOCI only if it meets both of the following conditions and is not designated as at FVTPL:

- Aset keuangan dikelola dalam model bisnis yang tujuan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan (*held to collect and sell*); dan
- Kriteria kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

- *The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial asset (held to collect and sell); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.*

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Seluruh aset keuangan yang tidak diklasifikasikan sebagai diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan di atas diukur dengan FVTPL.

Aset dapat dijual dari portofolio *held to collect* ketika terdapat peningkatan risiko kredit. Penghentian untuk alasan lain diperbolehkan namun jumlah penjualan tersebut harus tidak signifikan jumlahnya atau tidak sering.

Laba rugi yang belum direalisasi atas aset keuangan yang diklasifikasikan sebagai FVOCI ditangguhkan di pendapatan komprehensif lain sampai aset tersebut dihentikan.

Aset keuangan dapat ditetapkan sebagai FVTPL hanya jika ini dapat mengeliminasi atau mengurangi *accounting mismatch*.

Penilaian apakah arus kas kontraktual hanya merupakan pembayaran pokok dan bunga semata

Untuk tujuan penilaian ini, 'pokok' didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. 'Bunga' didefinisikan sebagai imbalan untuk nilai waktu atas uang dan untuk risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), serta margin keuntungan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Financial assets (continued)

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL.

Assets may be sold out of held to collect portfolios where there is an increase in credit risk. Disposals for other reasons are permitted but such sales should be insignificant in value or infrequent in nature.

Unrealised gains or losses of financial assets held at FVOCI deferred in other comprehensive income until the asset is derecognised.

Financial assets may be designated at FVTPL only if doing so eliminates or reduces accounting mismatch.

Assessment of whether contractual cash flows are solely payments of principal and interest

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as profit margin.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan liabilitas keuangan (lanjutan)

d. Financial assets and liabilities (continued)

(i) Aset keuangan (lanjutan)

(i) Financial assets (continued)

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi ini. Dalam melakukan penilaian, Bank mempertimbangkan:

In assessing whether the contractual cash flows are SPPI, the Bank considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Bank considers:

- Kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- Fitur *leverage*;
- Persyaratan pelunasan dipercepat dan perpanjangan fasilitas;
- Ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- Fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

- *Contingent events that would change the amount and timing of cash flows;*
- *Leverage features;*
- *Prepayment and extension terms;*
- *Terms that limit the Bank's claim to cash flows from specified assets (e.g. non-recourse loans); and*
- *Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).*

Penilaian model bisnis

Business model assessment

Model bisnis mengacu pada bagaimana aset keuangan dikelola bersama untuk menghasilkan arus kas untuk Bank. Arus kas mungkin dihasilkan dengan menerima arus kas kontraktual, menjual aset keuangan atau keduanya. Model bisnis ditentukan pada tingkat agregasi di mana kelompok aset dikelola bersama untuk mencapai tujuan tertentu dan tidak bergantung pada niat manajemen pada instrumen individual.

Business model refers to how financial assets are managed together to generate cash flows for the Bank. This may be collecting contractual cash flows, selling financial assets or both. Business models are determined at a level of aggregation where groups of assets are managed together to achieve a particular objective and do not depend on management's intentions for individual instruments.

Bank menilai model bisnis pada aset keuangan setidaknya pada tingkat lini bisnis atau pada di mana terdapat variasi mandat/tujuan dalam lini bisnis, pada lini bisnis produk atau pada tingkat *desk* yang lebih granular (misalnya sub-portofolio atau sub-lini bisnis).

The Bank assesses the business model of financial assets at least at business line level or where there are varying mandates or objectives within a business line, at a more granular product business line or desk level (i.e. sub-portfolios or sub-business lines).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

Penentuan model bisnis dilakukan dengan mempertimbangkan semua bukti relevan yang tersedia pada tanggal penilaian. Ini termasuk, tetapi tidak terbatas pada:

- bagaimana kinerja bisnis dan aset keuangan yang ada di dalam unit bisnis itu dievaluasi dan dilaporkan kepada manajemen. Tingkat pemisahan yang diidentifikasi untuk klasifikasi PSAK 71 harus konsisten dengan bagaimana portofolio aset dipisahkan dan dilaporkan kepada manajemen;
- risiko yang mempengaruhi kinerja unit bisnis dan aset keuangan yang dimiliki dalam unit bisnis itu dan khususnya bagaimana risiko itu dikelola; dan
- bagaimana manajer unit bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang dikumpulkan).

Penentuan model bisnis dilakukan berdasarkan skenario yang diperkirakan akan terjadi oleh Bank dan tidak dalam kondisi sangat tertekan atau 'kondisi terburuk'. Jika aset dijual dalam kondisi yang tidak diharapkan oleh Bank untuk berlaku ketika aset diakui, klasifikasi aset keuangan yang ada dalam portofolio tidak disajikan secara tidak akurat, tetapi kondisi tersebut harus dipertimbangkan untuk aset yang diperoleh di masa mendatang.

Pemilihan model operasi dalam PSAK 71 dirancang sedemikian rupa sehingga akuntansi untuk instrumen di FVTPL adalah pilihan yang tepat/*conscious*.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Financial assets (continued)

Business model assessment (continued)

Business model determinations are made considering all relevant evidence that is available at the date of the assessment. This includes, but is not limited to:

- *how the performance of the business and the financial assets held within that business unit are evaluated and reported to management. The level of segregation identified for SFAS 71 classification should be consistent with how asset portfolios are segregated and reported to senior management;*
- *the risks that affect the performance of the business unit and the financial assets held within that business unit and in particular the way those risks are managed; and*
- *how managers of the business unit are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

Business model determinations are made on the basis of scenarios that the Bank reasonably expects to occur and not under highly stressed or 'worst case' conditions. Where assets are disposed of under conditions that the Bank did not reasonably expect to prevail when the assets were recognised, the classification of existing financial assets in the portfolio are not rendered inaccurate but the conditions in question should be considered for any assets acquired going forward.

The targeting operating model for SFAS 71 is designed such that accounting for instruments at FVTPL is a conscious choice.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(i) Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

Perubahan pada model bisnis atau pengenalan model bisnis baru ditentukan melalui proses persetujuan unit bisnis baru.

Bank dapat mereklasifikasi seluruh aset keuangan yang terpengaruh jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Pengakuan

Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut.

Pada saat pengakuan awal, aset keuangan diukur pada nilai wajar ditambah/dikurangi (untuk *item* yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan. Pengukuran aset keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh.

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(i) Financial assets (continued)

Business model assessment (continued)

Changes to business models or the introduction of new business models are determined through the new business unit approval process.

The Bank can reclassified all of its financial assets when and only, its business model for managing those financial assets changes.

Recognition

Regular way purchases and sales of financial assets are recognised on the trade date at which the Bank commits to purchase or sell those assets.

A financial asset is initially measured at fair value plus/less (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to the acquisition of a financial asset. The subsequent measurement of financial assets depends on their classification.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset are incremental costs that would not have been incurred if the instrument had not been acquired.

Financial assets carried at fair value through profit or loss are initially recognised at fair value and transaction costs are expensed in the profit or loss.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(ii) Liabilitas keuangan

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;
- Liabilitas keuangan lain yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

Pada saat pengakuan awal, liabilitas keuangan diukur pada nilai wajar ditambah (untuk *item* yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan penerbitan liabilitas keuangan. Pengukuran liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari beban bunga.

Liabilitas keuangan dihentikan pengakuannya jika liabilitas yang ditetapkan dalam kontrak dilepaskan, dibatalkan, atau kadaluarsa.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(ii) Financial liabilities

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e., those designed as such upon initial recognition and those classified as held for trading;*
- *Other financial liabilities that are not classified as financial liabilities at fair value through profit or loss are categorized and measured at amortized cost.*

A financial liability is initially measured at fair value plus (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to financial liabilities issuance. The subsequent measurement of financial liabilities depends on their classification.

Transaction costs include only those costs that are directly attributable to the issuance of a financial liability and are incremental costs that would not have been incurred if the financial instruments had not been acquired or issued.

Financial liabilities, transaction costs are deducted from the amount of debt initially recognised. Such transactions costs are amortised over the terms of the instruments based on the effective interest rate method and are recorded as part of interest expense.

Financial liabilities are derecognised when the obligation under the liability is discharged, cancelled, or has expired.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(ii) Liabilitas keuangan (lanjutan)

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

(iii) Kontrak modifikasi

Penilaian apakah suatu aset keuangan telah dimodifikasi baik secara substansial maupun tidak substansial dilakukan oleh unit bisnis yang berwenang melakukan modifikasi atau restrukturisasi aset keuangan pada saat unit bisnis tersebut melakukan tindakan modifikasi atau restrukturisasi atas suatu aset keuangan.

Modifikasi aset keuangan dianggap substansial dan Bank akan berhenti mengakui aset keuangan awal ketika:

- (a) aset keuangan (atau bagiannya) berakhir, yaitu jika debitur secara hukum dibebaskan dari tanggung jawab utama atas aset tersebut (atau bagiannya), baik melalui proses hukum maupun oleh kreditor pembuatan kontrak kredit baru (sebagai contoh, opsi *equity conversion*); atau
- (b) terdapat konversi mata uang.

Bank kemudian akan mengukur aset keuangan yang telah dimodifikasi baik secara substansial maupun tidak substansial dengan cara berikut:

(a) Modifikasi Aset Keuangan yang Substansial

- 1) Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi (antara lain ketika kredit direstrukturisasi) dimana renegosiasi atau modifikasi tersebut menghasilkan penghentian pengakuan aset keuangan, Bank akan mencatat aset keuangan tersebut sebagai aset keuangan baru/ modifikasian pada tanggal modifikasi/ negosiasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(ii) Financial liabilities (continued)

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the profit or loss and other comprehensive income.

(iii) Contract modification

An assessment of whether a financial asset has been modified substantially or not substantially is carried out by a business unit whose authorized to modify or restructure financial assets, when the business unit performs modification or restructure of a financial asset.

Modifications to financial assets are considered substantial and the Bank will cease to recognize the original financial assets when:

- (a) the financial asset (or portion thereof) expires, that is, if the debtor is legally released from primary responsibility for the asset (or any portion thereof), either by legal process or by the creditor entering into a new credit contract (for example, the equity conversion option); or
- (b) there is a currency conversion.

The Bank will measure the substantially and not substantially modified financial assets as follows:

(a) Substantial Modification of Financial Assets

- 1) When the contractual cashflow on a financial asset is renegotiated or modified (including when a credit is restructured) and the renegotiation or modification results in derecognition of the financial asset, therefore the Bank will record the financial asset as a new / modified financial asset on the modification/ negotiation date.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan liabilitas keuangan (lanjutan)

d. Financial assets and liabilities (continued)

(iii) Kontrak Modifikasi (lanjutan)

(iii) Contract Modification (continued)

(a) Modifikasi Aset Keuangan yang Substansial (lanjutan)

(a) Substantial Modification of Financial Assets (continued)

- 2) Selisih jumlah tercatat bruto aset keuangan awal dengan nilai wajar aset modifikasi diakui di laba rugi.
- 3) Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai bagian dari keuntungan atau kerugian atas modifikasi tersebut.
- 4) Selanjutnya, Bank melakukan penilaian apakah aset keuangan baru/modifikasi merupakan aset yang berasal dari aset keuangan memburuk.
- 5) Pengakuan pendapatan bunga atas aset yang berasal dari aset keuangan memburuk ditentukan berdasarkan suku bunga efektif yang telah disesuaikan dengan risiko kredit (*risk-adjusted effective interest rate*) untuk mendiskontokan arus kas aset keuangan yang telah dimodifikasi.

- 2) The difference between the gross amount of the initial financial assets and the fair value of the modified assets recorded as profit or loss.
- 3) Transaction income or costs incurred in connection with a modification event recognized as part of gain or loss on the modification.
- 4) Next, Bank assess whether new/modified financial assets are assets originating from impaired financial assets.
- 5) Recognition of interest income on assets originating from financial assets is calculated based on an effective interest rate adjusted for credit risk (*risk-adjusted effective interest rate*) to discount the cash flows of modified financial assets.

(b) Modifikasi Aset Keuangan yang Tidak Substansial

(b) Non-Substantial Modification of Financial Assets

1. Saat Bank melakukan renegotiasi atau modifikasi arus kas kontraktual atas aset keuangan (antara lain ketika kredit direstrukturisasi) yang tidak memenuhi kriteria modifikasi aset keuangan yang substansial di atas, maka renegotiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan.
2. Jumlah tercatat bruto aset keuangan dihitung sebesar nilai kini (*net present value*) dari arus kas kontraktual yang telah dimodifikasi atau direnegosiasi yang didiskontokan menggunakan suku bunga efektif awal.
3. Bank kemudian mengakui keuntungan atau kerugian dari modifikasi (yaitu sebesar perubahan jumlah tercatat bruto aset keuangan) dalam laporan laba rugi.

1. When the Bank renegotiates or modifies contractual cash flows of financial assets (including when loans are restructured) that do not meet the criteria for substantial modification of financial assets above, the renegotiation or modification does not result in derecognition of the financial assets.
2. The gross carrying amount of financial assets is computed at the net present value of modified or renegotiated contractual cash flows, discounted at the original effective interest rate.
3. The Bank then recognizes the gain or loss from the modification (i.e the change in the gross carrying amount of the financial asset) in the profit or loss.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(iii) Kontrak Modifikasi (lanjutan)

(b) Modifikasi Aset Keuangan yang Tidak Substantial (lanjutan)

4. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai penyesuaian terhadap jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

(iv) Penentuan nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transaction*) antara pelaku pasar (*market participants*) pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi di pasar aktif untuk instrumen tersebut.

Instrumen keuangan dianggap memiliki kuotasi di pasar aktif jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service* atau *regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(iii) Contract Modification (continued)

(b) Non-Substantial Modification of Financial Assets (continued)

4. Transaction income or costs incurred in connection with a modification event are recognized as an adjustment to the carrying amount of the modified financial asset and amortised over the remaining term of the modified financial asset.

(iv) Determination of fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(iv) Penentuan nilai wajar (lanjutan)

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasi di pasar aktif untuk aset atau liabilitas yang sejenis atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menanggihkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diamortisasi dan diakui dalam laba rugi sepanjang umur dari instrumen tersebut.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut. Untuk penyertaan saham yang nilai wajarnya tidak tersedia, estimasi atas nilai wajar dinyatakan sebesar biaya perolehan.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model-model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan input (sebagai contoh nilai tukar mata uang asing, volatilitas, dan *counterparty spreads*) yang tersedia pada tanggal laporan posisi keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(iv) Determination of fair value (continued)

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is amortised and recognised in profit or loss on over the life of the instrument.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities. For the investment in shares do not have readily determinable fair values, the estimated fair value recognised as at acquisition cost.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair values are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using inputs (for example, foreign exchange rates, volatilities and counterparty spreads) existing at the dates of the statement of financial position.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(v) Penentuan biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal, dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya dan dikurangi cadangan kerugian penurunan nilai.

Kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok biaya perolehan diamortisasi, dan diakui di dalam laporan laba rugi sebagai "Kerugian penurunan nilai aset keuangan".

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(v) Determination of amortised cost

The amortised cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured at initial recognition, less principal repayments, plus or less the cumulative amortisation using the effective interest method of any difference between the initial amount recognised and the maturity amount and minus any allowance for impairment losses.

The impairment loss is reported as a deduction from the carrying value of the financial assets classified as amortised cost and recognised in the statement of profit or loss as "Impairment losses on financial assets".

The effective interest rate is the rate that exactly discounts the estimated future cash flows through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the net carrying amount at initial recognition. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument, but does not consider any future credit losses.

The calculation of the effective interest rate includes transaction costs and all fees and provisions paid or received that are an integral part of the effective interest rate.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Aset dan liabilitas keuangan (lanjutan)

(vi) Penghentian pengakuan

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank menghapusbukkan aset keuangan dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa aset keuangan tersebut tidak dapat ditagih seluruhnya. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur pinjaman yang diberikan.

e. Saling hapus

Aset keuangan dan liabilitas keuangan disalinghapuskan dan nilai bersihnya dilaporkan pada laporan posisi keuangan jika, dan hanya jika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan liabilitas secara bersamaan.

Hak saling hapus tidak kontingen atas peristiwa di masa depan dan dapat dipaksakan secara hukum di dalam situasi bisnis yang normal, dan dalam peristiwa gagal bayar atau kebangkrutan dari Bank atau pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial assets and liabilities (continued)

(vi) Derecognition

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognises the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognised separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognise the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

The Bank write off a financial asset and any related allowance for impairment losses, when the Bank determines that the financial asset is completely uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the financial position of debtor/financial asset's issuer such that the debtor/financial asset's issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

e. Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statements of financial position if only the Bank has a legal right to offset the recognised amounts and there is an intention to settle on net basis, or realise the asset and settle the liability simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Bank or the counterparty.

Income and expenses are presented on a net basis only when permitted by the accounting standards.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Klasifikasi dan reklasifikasi instrumen keuangan

Klasifikasi aset dan liabilitas keuangan

Bank mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Classification and reclassification of financial instruments

Classification of financial assets and liabilities

The Bank classifies the financial instruments into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK 71/ Category as defined by SFAS 71		Golongan (ditentukan oleh Bank)/ Classes (as determined by the Bank)
Aset keuangan/ Financial assets	Biaya perolehan diamortisasi/Amortised cost	Kas/Cash
		Giro pada Bank Indonesia/Current accounts with Bank Indonesia
		Giro pada bank lain/Current accounts with other banks
		Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks
		Efek-efek/Marketable securities
		Tagihan akseptasi/Acceptance receivables
		Pinjaman yang diberikan /Loans
		Efek-efek yang dibeli dengan janji dijual Kembali/Securities purchased under resale agreements
		Pendapatan bunga dan syariah yang masih akan diterima/Interest and sharia income receivables
		Aset lain-lain/Other assets
	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/Financial assets measured at fair value through profit or loss	Efek-efek/Marketable securities
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets measured at fair value through other comprehensive income	Penyertaan saham/Investments in shares
		Efek-efek/Marketable securities
		Penyertaan saham/Investments in shares
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/Financial liabilities at amortised cost	Liabilitas segera/Obligations due immediately
		Simpanan nasabah/Deposits from customers
		Simpanan dari bank lain/Deposits from other banks
		Efek-efek yang dijual dengan janji dibeli kembali/Securities sold under repurchase agreement
		Efek-efek yang diterbitkan/Securities issued
		Utang akseptasi/Acceptance payables
		Akrual dan liabilitas lain-lain/Accruals and other liabilities
Komitmen dan kontinjensi/ Commitment and contingency	Fasilitas pinjaman yang diberikan yang belum digunakan/Unused loan facilities granted	
	Garansi yang diberikan/Guarantees issued	

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Klasifikasi dan reklasifikasi instrumen keuangan (lanjutan)

Reklasifikasi aset keuangan

Bank diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Bank mengubah model bisnis untuk pengelolaan aset keuangan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Bank perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

Bank akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

- a. perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar);
- b. hilangnya sementara pasar tertentu untuk aset keuangan; dan
- c. pengalihan aset keuangan antara bagian dari Bank dengan model bisnis berbeda.

Dampak Reklasifikasi Aset Keuangan

Dampak reklasifikasi aset keuangan pada laba rugi atau ekuitas dan pengukuran awalnya adalah sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Classification and reclassification of financial instruments (continued)

Reclassification of financial assets

The Bank can reclassify its all of its financial assets when and only, its business model for managing those financial assets changes.

The characteristic of business model changes must significantly impact to the Bank operational activities such as collecting, disposing or terminating a business line. In addition, the Bank has to prove the changes to external parties.

The Bank will reclassify all financial assets impacted by business model changes. Changes of the objective of the Bank's business model must be impacted before reclassification date.

The following lists are not changes in business model:

- a. changes in intention in relation with certain financial asset (even in situations of significant changes in market conditions);
- b. temporary loss of certain markets for financial assets; and
- c. transfer of financial asset between Bank with different business model.

Impact of Reclassification of Financial Assets

The impact of reclassification of financial asset on profit or loss or equity and its initial measurement is as follows:

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Klasifikasi dan Reklasifikasi Instrumen keuangan (lanjutan)

f. Classification and Reclassification of Financial Instruments (continued)

Reklasifikasi/ Reclassification		Dampak Terhadap Laba Rugi/ Impact on profit or loss	Dampak Terhadap Ekuitas/ Impact on equity	Nilai Tercatat Awal Setelah Reklasifikasi/ Initial Carrying Value After Reclassification
Dari/ From	Kel/ To			
FVTPL	Amortised Cost	-	-	1. Nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru/ <i>Fair value at the reclassification date becomes its new gross carrying amount.</i> 2. Suku bunga efektif ditentukan pada dasar nilai wajar aset pada tanggal reklasifikasi/ <i>Effective interest rate is determined at the fair value of the asset at reclassification date.</i>
	FVOCI	-	-	1. Aset keuangan tetap diukur pada nilai wajarnya/ <i>Financial assets is measured at fair value.</i> 2. Suku bunga efektif ditentukan pada dasar nilai wajar aset pada tanggal reklasifikasi/ <i>Effective interest rate is determined at the fair value of the asset at reclassification date.</i>
Amortised Cost	FVTPL	Selisih antara nilai tercatat sebelum reklasifikasi dan nilai wajar setelah reklasifikasi/ <i>Difference in carrying amount before reclassification and fair value after reclassification</i>	-	Nilai wajarnya diukur pada tanggal reklasifikasi/ <i>Fair value is measured at reclassification date.</i>
	FVOCI	-	Selisih antara nilai tercatat sebelum reklasifikasi dan nilai wajar setelah reklasifikasi/ <i>Difference in carrying amount before reclassification and fair value after reclassification</i>	1. Nilai wajarnya diukur pada tanggal reklasifikasi/ <i>Fair value is measured at reclassification date.</i> 2. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak perlu disesuaikan/ <i>Effective interest rate and expected credit loss is not adjusted.</i>
FVOCI	Amortised Cost	-	Keuntungan atau kerugian kumulatif dihapus dari ekuitas dan disesuaikan terhadap nilai wajar/ <i>Cumulative gain or loss on OCI is adjusted against the fair value of the financial asset</i>	1. Nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru ditambah atau dikurangi keuntungan atau kerugian kumulatif sebelumnya/ <i>Fair value at the reclassification date becomes its new gross carrying amount by added or deducted the previous cumulative gain or loss.</i> 2. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak perlu disesuaikan/ <i>Effective interest rate and expected credit loss is not adjusted.</i>
	FVOCI	Keuntungan atau kerugian kumulatif direklasifikasi dari ekuitas menjadi laba rugi/ <i>Cumulative gain or loss on OCI is reclassified to profit or loss</i>		Aset keuangan tetap diukur pada nilai wajarnya/ <i>Financial assets is measured at fair value</i>

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Penurunan nilai dari aset keuangan

g. Impairment of financial assets

Bank menilai dengan dasar perkiraan masa yang akan datang kerugian kredit ekspektasian (*Expected Credit Loss*/"ECL") terkait dengan instrumen aset keuangan yang dicatat pada biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain. Metodologi penurunan nilai yang ditampilkan tergantung kepada apakah tidak terjadi peningkatan risiko kredit yang signifikan untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI). Jika pada tanggal pelaporan, risiko kredit atas aset keuangan tidak meningkat secara signifikan sejak pengakuan awal, maka Bank akan mengukur penyisihan kerugian untuk aset keuangan tersebut sejumlah ECL 12 bulan. Jika risiko kredit atas aset keuangan telah meningkat secara signifikan dari pengakuan awal, maka Bank akan menyajikan penyisihan kerugian sejumlah ECL *lifetime*.

The Bank assesses on a forward-looking basis the expected credit loss associated with its financial assets instruments carried at amortised cost and fair value at other comprehensive income. The impairment methodology applied depends on whether there has been a significant increase in credit risk to financial asset measured at amortised cost and at fair value through other comprehensive income (FVOCI). If at the reporting date, credit risk on financial asset has not increased significantly since initial recognition, the Bank shall measure the allowance for losses for that financial asset at the amount of 12 (twelve) months expected losses. If the credit risk on that financial asset has increased significantly since initial recognition, the Bank shall measure the allowance for losses at the amount of expected credit losses over its lifetime.

ECL 12 bulan dan ECL *lifetime*

12-month ECL and Lifetime ECL

ECL 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan ECL yang timbul dari peristiwa gagal bayar aset keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan (atau periode yang lebih pendek jika umur aset keuangan yang diharapkan kurang dari 12 bulan). ECL 12 bulan dibobot oleh probabilitas terjadinya *default* dimaksud.

12-month ECL is the portion of ECL that result from default events that are possible within the 12-months after reporting date (or the shorter period if expected life of financial asset is less than 12 months). 12-month ECL is weighted by probability of default.

ECL *lifetime* adalah kerugian yang diakibatkan dari semua kejadian *default* yang mungkin terjadi selama perkiraan waktu umur hidup aset keuangan.

Lifetime ECL is the ECL that result from all possible default events over the expected life of financial asset.

Staging Criteria

Staging Criteria

Aset keuangan harus dialokasikan ke salah satu dari tiga tahap penurunan nilai (*stage 1, stage 2, stage 3*) dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan atas aset keuangan sejak pengakuan awal atau apakah fasilitas tersebut gagal bayar pada setiap tanggal pelaporan.

Financial asset must be allocated to one of three stages of impairment (*stage 1, stage 2, stage 3*) by determining whether there is a significant increase in credit risk on the financial asset since initial recognition or whether the facility has defaulted on each reporting date.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Penurunan nilai dari aset keuangan (lanjutan)

Stage 1: ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis dua belas bulan.

Stage 2: mencakup aset keuangan yang mengalami peningkatan signifikan atas risiko kredit ("SICR") sejak pengakuan awal (kecuali jika memiliki risiko kredit rendah pada tanggal pelaporan), namun tidak memiliki bukti penurunan nilai yang objektif. Untuk aset ini, ECL *lifetime* dihitung. ECL *lifetime* adalah kerugian pinjaman yang diharapkan yang dihasilkan dari semua kejadian *default* yang mungkin terjadi selama perkiraan umur dari aset keuangan.

Bank menggunakan berbagai pengukuran kualitatif dan kuantitatif dalam menilai SICR seperti berikut:

Pinjaman yang diberikan

- a. Kriteria kuantitatif
Akun-akun dengan 30 hari tunggakan ("DPD") dianggap telah mengalami peningkatan risiko kredit yang signifikan.
- b. Kriteria kualitatif
Debitur dengan DPD kurang dari 30 hari yang telah direstrukturisasi (kecuali debitur restrukturisasi akibat dampak pandemi COVID-19) dianggap memiliki kenaikan signifikan atas risiko kredit.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Impairment of financial assets (continued)

Stage 1: ECL are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. ECL continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a 12-month basis.

Stage 2: includes financial assets that experience a significant increase in credit risk ("SICR") since initial recognition (unless having low credit risk at the reporting date), but do not have objective evidence of impairment. For these assets, Lifetime ECL will be calculated. Lifetime ECL are the ECL that results from all possible default events over the expected life of financial asset.

The Bank uses a number of qualitative and quantitative measures in assessing SICR as follows:

Loans

- a. Quantitative criteria
Accounts that are 30 days past due ("DPD") are considered to have experienced a significant increase in credit risk.
- b. Qualitative criteria
Debtors with DPD less than 30 days which have been restructured (except for restructured debtors as a result of the COVID-19 pandemic) which is considered to have a significant increase in credit risk.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Penurunan nilai dari aset keuangan (lanjutan)

Stage 3: Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Faktor-faktor yang diobservasi ini serupa dengan indikator bukti objektif penurunan nilai pada PSAK 71, termasuk antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai (disebut sebagai 'aset *Stage 3*'). Pengukuran kerugian kredit ekspektasian di seluruh tahapan aset diperlukan untuk mencerminkan jumlah yang tidak bias dan rata-rata probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian kemungkinan yang dapat terjadi menggunakan informasi yang wajar dan dapat didukung dengan peristiwa di masa lampau, kondisi saat ini dan proyeksi terkait dengan kondisi ekonomis di masa depan.

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga atau memiliki peringkat kredit tertentu (*default*). Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio *revolving* tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Impairment of financial assets (continued)

Stage 3: An asset is only considered credit impaired and lifetime expected credit losses recognised, if there is observed objective evidence of impairment. These factors are similar to the indicators of objective evidence of impairment under SFAS 71, this includes, amongst other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit (mentioned as 'Stage 3 asset'). The measurement of expected credit losses across all stages is required to reflect an unbiased and probability weighted amount that is determined by evaluating a range of reasonably possible outcomes using reasonable and supportable information about past events, current conditions and forecasts of future economic conditions.

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest or has certain credit grades (default). Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

The period considered when measuring expected credit loss is the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Penurunan nilai dari aset keuangan (lanjutan)

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di neraca mencerminkan nilai wajar dari instrumen dikurangi dengan cadangan kerugian kredit ekspektasian.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

PSAK 71 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian pinjaman yang diharapkan harus mencerminkan dan secara langsung konsisten dengan perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan ECL ini membutuhkan estimasi *forward-looking* dari *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure At Default* (EAD).

Untuk komitmen pinjaman dan kontrak jaminan keuangan, tanggal pada saat Bank menjadi pihak dalam suatu komitmen yang tidak dapat dibatalkan merupakan tanggal pengakuan awal untuk keperluan penerapan persyaratan penurunan nilai.

a. Probability of Default ("PD")

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage 1*) atau sepanjang umur (*Stage 2* dan *3*) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasi pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Impairment of financial assets (continued)

For assets measured at amortised cost, the balance sheet amount reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the balance sheet amount reflects the instrument's fair value less the expected credit losses.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

SFAS 71 requires supportable information about past events, current condition and forecasts of future economic conditions. Estimated movement on expected credit losses have to be reflected and directly consistent with changes in observed related data over the period. This ECL calculation needs forward-looking estimation from *Probability of Default* (PD), *Loss Given Default* (LGD) and *Exposure At Default* (EAD).

For loan commitments and financial guarantee contracts, the date when the Bank become a party in a irrevocable commitment is the date of initial recognition for implementation of impairment purposes.

a. Probability of Default ("PD")

The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (*Stage 1*) or over the lifetime of the product (*Stage 2* and *3*) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Penurunan nilai dari aset keuangan (lanjutan)

b. Loss Given Default ("LGD")

Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasi LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

c. Exposure at Default ("EAD")

Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

h. Penurunan nilai dari aset non-keuangan

Nilai tercatat aset non-keuangan Bank, selain aset pajak tangguhan, dikaji pada setiap tanggal pelaporan untuk menentukan ada tidaknya indikasi penurunan nilai. Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual dapat digabungkan ke dalam kelompok aset terkecil yang menghasilkan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen dari arus kas masuk dari aset lainnya (Unit Penghasil Kas atau "CGU"). Jika terdapat indikasi adanya penurunan nilai tersebut, maka nilai terpulihkan aset diestimasi.

Kerugian penurunan nilai diakui jika nilai tercatat suatu aset atau CGU melebihi estimasi nilai terpulihkannya. Nilai terpulihkan suatu aset adalah nilai yang terbesar antara nilai pakai aset atau CGU dan nilai wajar dikurangi biaya penjualan. Dalam penentuan nilai pakai aset, estimasi arus kas masa depan didiskontokan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu dari uang dan risiko yang terkait dengan aset yang bersangkutan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Impairment of financial assets (continued)

b. Loss Given Default ("LGD")

The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

c. Exposure at Default ("EAD")

The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortisation and prepayments, together with the impact of forward looking economic assumptions where relevant.

h. Impairment of non-financial assets

The carrying amount of the Bank's non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets (Cash Generating Units or "CGU"). If any such indication exists, then the asset's recoverable amount is estimated.

An impairment loss is recognised if the carrying amount of an asset or CGU exceeds its estimated recoverable amount. The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less cost to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

h. Penurunan nilai dari aset non-keuangan (lanjutan)

Kerugian penurunan nilai atas aset non-keuangan yang diakui pada tahun sebelumnya dikaji pada setiap tanggal pelaporan keuangan untuk menilai apakah terdapat indikasi bahwa rugi penurunan nilai yang telah diakui sebelumnya telah menurun atau tidak ada lagi. Kerugian penurunan nilai, kecuali untuk *goodwill*, dipulihkan jika terdapat perubahan estimasi yang digunakan untuk menentukan nilai terpulihkan. Jumlah kerugian penurunan nilai yang dibalik tidak boleh menyebabkan nilai aset melebihi nilai tercatat neto setelah penyusutan atau amortisasi, seandainya tidak ada kerugian penurunan nilai yang diakui.

i. Kas dan setara kas

Kas meliputi kas dan kas dalam *kas*. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, dan Sertifikat Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak dijaminkan atau dibatasi penggunaannya.

j. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas aset keuangan.

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai.

k. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk *interbank call money*, Deposito berjangka, Sertifikat deposito, Sertifikat Investasi Mudharabah Antarbank ("SIMA") dan Fasilitas Simpanan Bank Indonesia ("FASBI").

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Impairment of non-financial assets (continued)

Impairment losses in respect of non-financial assets recognised in prior year are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss, except for goodwill, is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

i. Cash and cash equivalents

Cash includes cash on hand and cash in vault. For the purpose of the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, and Certificates of Bank Indonesia maturing within 3 (three) months or less from the date of acquisition and are not pledged or restricted.

j. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are classified as financial assets measured at amortised cost. Refer to Note 2d for the accounting policy of financial assets.

Current accounts with Bank Indonesia and other banks are stated at the outstanding balance less allowance for impairment losses.

k. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks consist of interbank call money, Time deposit, Certificate of deposits, Certificates of Interbanks Mudharabah Investment ("SIMA") and Bank Indonesia Deposit Facility ("FASBI").

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

I. Efek-efek

Efek-efek yang dimiliki terdiri dari Sertifikat Bank Indonesia ("SBI"), Surat Utang Negara, Surat Berharga Syariah Negara, obligasi korporasi, wesel jangka menengah, unit penyertaan reksadana, dan efek-efek pasar uang dan pasar modal lainnya.

Setelah pengakuan awal, efek-efek diukur sesuai dengan klasifikasinya masing-masing, sebagai diukur pada biaya perolehan diamortisasi atau diukur pada nilai wajar melalui pendapatan komprehensif lain ("FVOCI") atau diukur pada nilai wajar melalui laporan laba rugi ("FVTPL").

1. Diukur pada biaya perolehan diamortisasi

Setelah pengakuan awal, investasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2. Diukur pada FVOCI

Setelah pengakuan awal, diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Perubahan pada kerugian kredit ekspektasian diakui laba rugi dan diakumulasi pada ekuitas. Pada saat penghentian pengakuan, akumulasi keuntungan atau kerugian nilai wajar bersih, setelah akumulasi cadangan kerugian penurunan nilai, ditransfer ke laba rugi.

3. Diukur pada FVTPL

Seluruh aset keuangan yang tidak diklasifikasikan sebagai diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan di atas diukur dengan FVTPL. Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi diakui secara langsung ke dalam laporan laba rugi. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui di dalam laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

I. Marketable securities

Marketable securities consist of Certificates of Bank Indonesia ("SBI"), Government Promissory Notes, Government Sharia Bonds, corporate bonds, medium term notes, mutual fund investment units and other money market and capital market securities.

Subsequently accounted for, marketable securities depending on their respective classifications, as either measured at amortised cost or measured at fair value through other comprehensive income ("FVOCI") or measured at fair value through profit or loss ("FVTPL").

1. Measured at amortised cost

Accounted for, investment measured at amortised cost using effective interest rate method.

2. Measured at FVOCI

Accounted for, investment carried at fair value with all unrealised gains and losses arising from changes in fair value recognised in other comprehensive income. Changing in expected credit losses recognised in the profit or loss and are accumulated in equity. On derecognition, the cumulative fair value gains or losses, net of cumulative allowance for impairment losses, are transferred to the profit or loss.

3. Measured at FVTPL

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL. Financial instruments grouped into this category are recognised at their fair value at initial recognition; transaction costs are recognised directly in the statement of profit or loss. Gains and losses arising from changes in fair value and sale of financial instruments are recognised in the statement of profit or loss.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Pinjaman yang diberikan, pembiayaan dan piutang syariah

Restrukturisasi pinjaman bisa meliputi modifikasi persyaratan pinjaman, konversi pinjaman menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Pinjaman yang direstrukturisasi dan tidak dihentikan pengakuannya disajikan sebesar nilai yang lebih rendah antara nilai tercatat pinjaman pada tanggal restrukturisasi atau proyeksi nilai kini dari penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat pinjaman pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui sebagai laba/rugi. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok pinjaman yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Termasuk di dalam pinjaman yang adalah termasuk pembiayaan oleh PT Bank Victoria Syariah, Entitas Anak, berupa pembiayaan dan piutang syariah.

Penjelasan secara ringkas dari masing-masing jenis pembiayaan dan piutang tersebut adalah sebagai berikut:

Pembiayaan *mudharabah* adalah penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu, dengan menggunakan bagi hasil (*profit sharing*) atau metode bagi hasil usaha (*gross profit margin*) antara kedua belah pihak berdasarkan *nisbah* yang telah disepakati sebelumnya. Entitas Anak mengenakan bagi hasil berdasarkan metode margin laba kotor.

Pembiayaan *mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan cadangan kerugian penurunan nilai. Entitas Anak menetapkan cadangan kerugian penurunan nilai sesuai dengan kualitas pembiayaan berdasarkan penelaahan atas masing-masing saldo pembiayaan. Apabila sebagian pembiayaan *mudharabah* hilang sebelum dimulainya usaha karena adanya kerusakan atau sebab lainnya tanpa adanya kelalaian atau kesalahan pihak pengelola dana, maka rugi tersebut mengurangi saldo pembiayaan *mudharabah* dan diakui sebagai kerugian Entitas Anak. Apabila sebagian pembiayaan *mudharabah* hilang setelah dimulainya usaha tanpa adanya kelalaian atau kesalahan pengelola dana, maka rugi tersebut diperhitungkan pada saat bagi hasil.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Loans, sharia financing and receivables

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

Restructured loans which are not derecognised, are stated at the lower of carrying value of the loan at the time of restructuring or net present value of the estimate of total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognised as profit/loss. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest revenue, in accordance with the restructuring scheme.

Included in loans are financing by PT Bank Victoria Syariah, a Subsidiary, in the form of sharia financing and receivables.

Brief explanation for each type of sharia financing and receivables are as follows:

Mudharabah financing is investment of funds from the owner of funds (*shahibul maal*) to the fund manager (*mudharib*) to conduct certain business activity, with profit sharing or gross profit margin method between the two parties based on a mutually agreed predetermined ratio. The Subsidiary uses profit sharing scheme based on gross profit margin method.

Mudharabah financing is stated at the outstanding balance, net of allowance for possible losses. The Subsidiary provides allowance for impairment losses based on the financing quality as determined by a review of each account. In the event that a portion of the *mudharabah* financing is lost prior to the start of operations due to damage or any other reasons without negligence or error by the fund manager, the loss shall be deducted from *mudharabah* financing balance and shall be recognised as a loss by the Subsidiary. If part of *mudharabah* financing is lost after the commencement of business without negligence or fault of the fund manager, such loss is calculated during profit sharing.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Pinjaman yang diberikan, pembiayaan dan piutang syariah (lanjutan)

Kerugian pembiayaan *mudharabah* akibat kelalaian atau kesalahan pengelola dana dibebankan pada pengelola dana dan tidak mengurangi saldo pembiayaan *mudharabah*.

Pembiayaan *musyarakah* adalah akad kerjasama antara dua pihak atau lebih untuk suatu usaha tertentu, dimana masing-masing pihak memberikan kontribusi dana dengan ketentuan bahwa keuntungan dibagi berdasarkan kesepakatan, sedangkan kerugian berdasarkan porsi kontribusi dana. Dana tersebut meliputi kas atau aset non-kas yang diperkenankan oleh syariah. Pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan cadangan kerugian penurunan nilai. Entitas Anak menetapkan cadangan kerugian penurunan nilai sesuai dengan kualitas pembiayaan berdasarkan penelaahan atas masing-masing saldo pembiayaan.

Piutang *Ijarah* adalah penyediaan dana dalam rangka memindahkan hak guna atau manfaat dari suatu barang atau jasa berdasarkan transaksi sewa, tanpa diikuti dengan pemindahan kepemilikan barang itu sendiri kepada penyewa. *Ijarah muntahiyah bittamlik* adalah penyediaan dana dalam rangka memindahkan hak guna atau manfaat dari suatu barang atau jasa berdasarkan transaksi sewa dengan opsi pemindahan kepemilikan barang kepada penyewa. Piutang pendapatan *ijarah* diakui pada saat jatuh tempo sebesar sewa yang belum diterima dan disajikan sebesar nilai bersih yang dapat direalisasikan, yakni sebesar saldo piutang.

Murabahah adalah akad jual beli barang dengan harga jual sebesar beban perolehan ditambah keuntungan yang disepakati dan penjual harus mengungkapkan beban perolehan barang tersebut kepada pembeli.

Piutang *murabahah* diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang sesuai PSAK 55.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Loans, sharia financing and receivables (continued)

Loss on *mudharabah* financing due to negligence or error by the fund manager is charged to the fund manager and not deducted from the balance of *mudharabah* financing.

Musyarakah financing is an agreement between two or more parties for a particular business, in which each party contributes funds provided that the profits are divided according to the agreement, while losses are based on the portion of fund contributions. The fund consists of cash or non-cash assets allowed by sharia. *Musyarakah* financing is stated at outstanding balance, net of allowance for impairment losses. The Subsidiary provides allowance for impairment losses based on the financing quality as determined by a review of each account.

Ijarah receivables are the financing on the availability of fund in relation to transferring the right to use and benefit of a goods and service based on rental transaction which was not followed by transfer of the goods ownership to the lessee. *Ijarah muntahiyah bittamlik* is an agreement on the availability of fund in relation to transferring the use right and benefit of a goods or service based on rental transaction with an option to transfer the ownership title of goods to the lessee. *Ijarah* receivables are recognised at due date at the amount of its lease income not yet received and presented at its net realisable value, which is the outstanding balance of the receivables.

Murabahah is an agreement of sales transaction for goods in which the selling price is determined based on acquisition cost added with mutually agreed margin and the seller shall disclose the acquisition cost to buyer.

Murabahah receivables are classified as financial assets under category loan and receivables in accordance with SFAS 55.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

n. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali merupakan transaksi dimana Bank membeli aset keuangan dan secara simultan masuk ke dalam perjanjian untuk menjual kembali aset (atau aset yang serupa secara substansial) dengan harga tetap di masa depan. Aset yang mendasari tidak diakui dalam laporan keuangan. Setelah pengakuan awal, efek-efek yang dibeli dengan janji dijual kembali diukur pada biaya perolehan diamortisasi. Selisih antara harga beli dan harga jual kembali diakui sebagai pendapatan bunga dengan menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji dibeli kembali merupakan transaksi dimana Bank menjual aset keuangan dan secara simultan masuk ke dalam perjanjian untuk membeli kembali aset (atau aset yang serupa secara substansial) dengan harga tetap di masa depan.

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga beli kembali yang disepakati dikurangi selisih antara harga jual dan harga beli kembali yang disepakati. Selisih antara harga jual dan harga beli kembali yang disepakati tersebut diamortisasi sebagai beban bunga selama jangka waktu sejak efek-efek dijual hingga dibeli kembali.

o. Tagihan dan utang akseptasi

Setelah pengakuan awal, tagihan dan utang akseptasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

p. Penyertaan saham

(A) Penyertaan saham

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

n. Securities purchased under resale agreements and securities sold under repurchase agreements

Securities purchased under resale agreements are transactions in which the Bank purchases a financial asset and simultaneously enters into an agreement to resell the asset (or substantially similar asset) at a fixed price on a future date. The underlying asset is not recognised in the financial statements. Subsequent to initial recognition, securities purchased under resale agreements are measured at amortised cost. The difference between purchase and resale price is recognised as interest income using the effective interest method.

Securities sold under repurchase agreements are transactions in which the Bank sold a financial asset and simultaneously enters into an agreement to repurchase the asset (or substantially similar asset) at a fixed price on a future date.

Securities sold under repurchase agreements are presented as liabilities in the statement of financial position at the agreed repurchase price less the difference between the selling price and agreed repurchase price. The difference between the selling price and agreed repurchase price is amortised as interest expense over the period commencing from the selling date to the repurchase date.

o. Acceptance receivables and payables

Subsequent to initial recognition, acceptance receivables and payables are measured at amortised cost using the effective interest method.

p. Investment in shares

(A) Investment in shares

Investment in shares of stock are long-term investments in non-public companies.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Penyertaan saham (lanjutan)

(A) Penyertaan saham (lanjutan)

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik.

Penyertaan dalam bentuk saham dengan kepemilikan kurang dari 20% yang nilai wajarnya tidak tersedia dan dimaksudkan untuk penyertaan jangka panjang dinyatakan sebesar estimasi terbaik atas nilai wajarnya. Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi tahun berjalan.

(B) Penyertaan saham sementara

Penyertaan saham sementara merupakan penyertaan modal oleh Bank, dalam bentuk saham pada perusahaan debitur untuk mengatasi akibat kegagalan kredit, sebagaimana dimaksud dalam ketentuan peraturan perundang-undangan yang berlaku.

Bank wajib melakukan divestasi penyertaan saham sementara apabila penyertaan saham sementara telah melebihi jangka waktu paling lama 5 (lima) tahun atau perusahaan tersebut telah memperoleh saldo laba positif pada ekuitasnya.

Penyertaan dalam bentuk saham dengan kepemilikan lebih dari 20%, tanpa ada pengaruh signifikan diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi. Lihat Catatan 2d untuk kebijakan akuntansi atas aset keuangan dalam kelompok yang diukur pada nilai wajar melalui laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

p. *Investment in shares (continued)*

(A) *Investment in shares (continued)*

Investment in shares of stock are long-term investments in non-public companies.

Investments in shares of stock where the ownership interest of less than 20% that do not have readily determinable fair values and are intended for long-term investments are stated at their best estimate of fair value. The carrying amount of the investments is written-down to recognise a permanent decline in the value of the individual investments. Any such write-down is charged directly to current year statement of profit or loss.

(B) *Temporary investment in shares*

Temporary investment in shares is investment in shares by Bank to debtor's company to overcome the credit defaults, in accordance with the prevailing laws.

Bank is obliged to divest temporary investment in shares if the temporary investment in shares have exceeded if maximum period of 5 (five) years or the company have obtained positive retained earnings in equity.

Investments in shares where the ownership above 20%, without any significant influence is classified as financial assets at fair value through profit or loss. Refer to Note 2d for the accounting policy of financial assets at fair value through profit or loss.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

q. Aset tetap dan penyusutan

Pada tanggal 30 November 2015, Bank melakukan perubahan kebijakan akuntansi atas aset tetap dari model biaya menjadi model revaluasi.

Aset tetap Bank disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan dan cadangan kerugian penurunan nilai untuk aset tetap (jika ada). Penilaian terhadap aset tetap dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Berdasarkan kebijakan internal Bank, penilaian terhadap aset tetap yang dilakukan oleh penilai independen eksternal dilakukan 5 tahun sekali. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai bersihnya disajikan kembali sebesar nilai revaluasian aset tetap.

Kenaikan nilai tercatat yang timbul dari revaluasi aset tetap dicatat sebagai "Surplus revaluasi aset" dan disajikan sebagai "Penghasilan Komprehensif Lain". Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "Surplus revaluasi aset" sebagai bagian dari laba komprehensif; penurunan lainnya dibebankan pada laporan laba rugi konsolidasian.

Surplus revaluasi aset tetap dialihkan langsung ke saldo laba ketika aset tersebut dihentikan pengakuannya.

Tanah tidak disusutkan.

Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode garis lurus untuk mengalokasikan nilai setelah revaluasi terhadap nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

	Masa manfaat/ Useful lives Tahun/Years	Penyusutan (persentase)/ Depreciation (percentage)
Gedung kantor	20	5%
Kendaraan bermotor	4	25%
Mesin dan peralatan	4	25%
Perlengkapan dan perabotan kantor	4	25%

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q. Fixed assets and depreciation

On November 30, 2015, the Bank changed their accounting policies of fixed assets from cost model to revaluation model.

The Bank's fixed assets are shown at fair value, less subsequent depreciation for fixed assets less accumulated impairment losses (if any). Valuation of fixed assets are performed by external independent valuers with certain qualification. Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Based on Bank's internal policy, valuation of fixed assets performed by external independent valuers for every 5 years. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset.

Increases in the carrying amount arising on revaluation of fixed assets recorded in "Assets revaluation reserve" and presented as "Other Comprehensive Income". Decreases that offset previous increases of the same asset are debited against "Asset revaluation reserve" as part of other comprehensive income; all other decreases are charged to the consolidated statement of profit or loss.

Gain on revaluation of fixed assets are transferred to retained earnings when fixed assets are derecognised.

Land is not depreciated.

Depreciation of fixed assets other than land are calculated based on the straight-line method to allocate their revalued amount to their residual values over their estimated useful lives as follows:

Office buildings
Vehicles
Machinery and equipment
Office furniture and equipment

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

q. Aset tetap dan penyusutan (lanjutan)

Nilai sisa aset, masa manfaat, dan metode penyusutan akan ditinjau dan jika perlu disesuaikan pada setiap akhir periode pelaporan.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat penyesuaian atas masa manfaat dan metode penyusutan.

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, dengan menggunakan nilai tertinggi antara harga jual neto dan nilai pakai.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai wajar dan akumulasi penyusutannya dihapuskan dari laporan keuangan. Keuntungan atau kerugian yang terjadi, diakui sebagai laba/rugi periode terjadinya.

Biaya pemeliharaan dan perbaikan dicatat sebagai beban pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset dikapitalisasi dan disusutkan.

Aset tetap dalam proses pembangunan merupakan aset yang masih dalam proses renovasi atau pemasangan dan belum siap digunakan, serta dimaksudkan untuk dipergunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan.

r. Aset tak berwujud

Aset tak berwujud yang dimiliki oleh Bank berupa perangkat lunak.

Perangkat lunak, yang bukan merupakan bagian integral dari perangkat keras yang terkait, dicatat sebagai aset tak berwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan maksud manajemen.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q. Fixed assets and depreciation (continued)

The assets residual values, useful lives, and depreciation method are reviewed and adjusted if appropriate at the end of each reporting period.

As of December 31, 2022 and 2021, there are no adjustment on useful life and depreciation method.

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount, which is determined as the higher of net selling price or value in use.

When assets are retired or disposed, their fair value and the related accumulated depreciation are eliminated from the financial statements. The resulting gains or losses are recognised as related period's profit/loss.

Maintenance and repair cost are charged as an expense when incurred. Expenditure that extends the useful life of assets is capitalised and depreciated.

Assets under construction consist of assets that are still in progress of renovation or installments and not yet ready for use and intended to be used in business activity. This accounts recorded based on amounts paid.

r. Intangible assets

Intangible assets held by the Bank is software.

The software, that is not an integral part of the related hardware, is recorded as an intangible asset and is stated at carrying value, which is at cost less accumulated amortisation.

Software acquisition costs consist of all expenditures attributed directly in the preparation of the software so ready to use in accordance with the intent of management.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

r. Aset tak berwujud (lanjutan)

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak dengan umur manfaat terbatas, diamortisasi dengan menggunakan metode garis lurus selama estimasi masa manfaat ekonomis aset yaitu 4 (empat) tahun.

s. Agunan yang diambil alih

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan yang diambil alih sebagai bagian dari penyelesaian pinjaman yang diberikan, piutang dan pembiayaan syariah. Bank memiliki kebijakan untuk selalu berusaha menjual AYDA untuk menyelesaikan sisa kewajiban debitur.

AYDA diakui sebesar jumlah yang lebih rendah antara nilai tercatat dengan nilai bersih yang dapat direalisasi (*net realisable value*), yaitu nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan dalam laporan laba rugi.

Biaya pemeliharaan atas AYDA yang terjadi setelah pengambilalihan atau akuisisi aset dibebankan sebagai laba/rugi pada saat terjadinya. Keuntungan atau kerugian dari penjualan agunan yang diambil alih diakui sebagai laba/rugi tahun berjalan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

r. Intangible assets (continued)

Expenditures after acquisition software can be added to the cost of software or capitalised as software only if the expenses add future economic benefits of the software so as to be larger than originally expected performance standards. Expenditure that does not add to future economic benefits of the software are recognised as an expense when incurred.

Software with certain useful life, are amortised using straight-line method over the estimated useful life of the assets, which is 4 (four) years.

s. Foreclosed assets

Foreclosed assets represent assets acquired by Bank, both from auction and non-auction based on voluntary transfer by the debtors or based on debtors' approval to sell the collateral where the debtors could not fulfill their obligations to Bank. Foreclosed assets represent collateral acquired in settlement of loans, sharia financing and receivables. The Bank has policy to sell foreclosed assets to settle debtors' liabilities.

Foreclosed assets are recognised at lower amount between carrying value and their net realisable value, which is the fair value of the foreclosed assets less estimated cost of liquidating the foreclosed assets. If there is a permanent decline in value, the carrying amount of foreclosed collaterals in written down to recognise such permanent decline in value. Any such write-down is recognised statement of profit or loss.

Holding costs of foreclosed assets subsequent to the foreclosure or acquisition of the assets are charged as current year profit/loss as incurred. Gains or losses from sale of foreclosed assets are charged as current year profit/loss as incurred.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

t. Biaya dibayar dimuka dan aset lain-lain

Biaya dibayar dimuka merupakan pembayaran kepada pihak lain yang telah dilakukan namun belum merupakan beban pada saat pembayaran dilakukan. Biaya dibayar dimuka akan digunakan untuk aktivitas Bank di masa mendatang. Biaya dibayar dimuka akan diakui sebagai beban pada saat diamortisasi sesuai dengan masa manfaatnya.

Termasuk dalam biaya dibayar dimuka adalah pembiayaan, pengembangan teknologi, promosi dan beban renovasi gedung.

Termasuk di dalam aset lain-lain antara lain adalah uang muka jaminan, uang muka pembelian aset, dan uang muka pengembangan teknologi.

u. Liabilitas segera

Liabilitas segera adalah liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai perjanjian yang ditetapkan sebelumnya.

Liabilitas segera disajikan sebesar biaya perolehan yang diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

v. Simpanan nasabah dan simpanan dari bank lain

Simpanan nasabah adalah dana yang dipercayakan oleh masyarakat (selain bank) kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka, sertifikat deposito dan bentuk lain yang dapat dipersamakan dengan itu.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, *interbank call money*, deposito berjangka, tabungan, SIMA dan *deposito on call*.

Simpanan dari nasabah dan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

t. Prepaid expenses and other assets

Prepaid expenses are payments made to other parties but have not been recognised as expense at the time of payment. Prepaid expenses will be used for Bank's activities in the future. Prepaid expenses are recognised as expenses during the amortisation in accordance with the expected period of benefit.

Included in prepaid expenses are financing, technology development, promotion and office building renovation expense.

Included in other assets are amongst others membership deposits, advance for fixed assets purchase, advance for technology development.

u. Obligations due immediately

Obligations due immediately represent the Bank's liabilities to other parties that are immediately paid in accordance with terms of the relevant agreements.

Obligations due immediately are presented at amortised cost. Refer to Note 2d for the accounting policy for financial liabilities measured at amortised cost.

v. Deposits from customers and deposits from other banks

Deposits from customers are the funds placed by customers (excluding banks) with Bank based on fund deposit agreements. Included in this account are demand deposits, saving deposits, time deposits, certificates of deposits, and other forms which are similar.

Deposits from other banks represent liabilities to banks in the form of demand deposits, inter-bank call money, time deposits, saving accounts, SIMA and deposits on call.

Deposits from customers and other banks are classified as financial liabilities measured at amortised cost. Refer to Note 2d for the accounting policy for financial liabilities measured at amortised cost.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

w. Dana syirkah temporer

Dana *syirkah* temporer merupakan investasi dari pihak lain dengan akad *mudharabah mutlaqah*, dimana pemilik dana (*shahibul maal*) memberikan kebebasan kepada pengelola dana (*mudharib*) dalam pengelolaan investasinya dengan keuntungan dibagikan sesuai kesepakatan. Dana *syirkah* temporer terdiri dari tabungan *mudharabah*, deposito *mudharabah*, dan giro *mudharabah*.

Tabungan *mudharabah* dan giro *mudharabah* merupakan investasi yang bisa ditarik kapan saja (*on call*) atau sesuai dengan persyaratan tertentu yang disepakati. Tabungan *mudharabah* dinyatakan sebesar saldo tabungan nasabah.

Deposito *mudharabah* merupakan investasi yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito *mudharabah* dengan Entitas Anak. Deposito *mudharabah* dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito dengan Entitas Anak.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Entitas Anak tidak berkewajiban untuk mengembalikan jumlah dana awal dari pemilik dana, kecuali akibat kelalaian atau wanprestasi Entitas Anak, atau ketika mengalami kerugian. Di sisi lain, dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Pemilik dana *syirkah* temporer mendapatkan imbalan bagi hasil sesuai dengan *nisbah* yang ditetapkan.

x. Efek-efek yang diterbitkan

Efek-efek yang diterbitkan adalah obligasi yang diterbitkan dan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atau liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

w. Temporary syirkah funds

Temporary *syirkah* funds represent investments from other parties conducted on the basis *mudharabah mutlaqah* contract in which the owners of the funds (*shahibul maal*) grant freedom to the fund manager (*mudharib*) in the management of their investments with profit distributed based on the contract. Temporary *syirkah* funds consist of *mudharabah* saving deposits, *mudharabah* time deposits, and *mudharabah* demand deposits.

Mudharabah savings deposits and *mudharabah* demand deposits represent investment which could be withdrawn anytime (*on call*) or can be withdrawn based on certain agreed terms. *Mudharabah* savings deposits are stated based on the customer's savings deposit balance.

Mudharabah time deposits represent investment that can only be withdrawn at a certain time based on the agreement between the customer and the Subsidiary. *Mudharabah* time deposits are stated at nominal amount as agreed between the deposit holder and the Subsidiary.

Temporary *syirkah* fund cannot be classified as liability. This was due to the Subsidiary does not have any liability to return the initial fund to the owners, except for losses due to the Subsidiary's management negligence or default of loss is incurred. On the other hand, temporary *syirkah* fund cannot be classified as shareholders' equity, because of the maturity period and the depositors do not have the same rights as the shareholders' such as voting rights and the rights of realised gain from current assets and other non-investment accounts.

The owner of temporary *syirkah* funds receives a return from the profit sharing based on a predetermined ratio (*nisbah*).

x. Marketable securities issued

Marketable securities issued is the issuance of bond which is classified as financial liabilities measured at amortised cost. Refer to Note 2d for the accounting policy for financial liabilities at amortised cost.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

x. Efek-efek yang diterbitkan (lanjutan)

Biaya transaksi yang timbul sehubungan dengan penerbitan efek-efek dikurangkan dari hasil penerbitan efek-efek bersangkutan. Selisih antara hasil emisi bersih dengan nilai nominal obligasi diakui sebagai diskonto yang diamortisasi menggunakan metode suku bunga efektif selama umur obligasi.

y. Pinjaman yang diterima

Pada pengukuran awal pinjaman diterima dan pinjaman subordinasi disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman dan obligasi subordinasi.

Pinjaman yang diterima dan pinjaman subordinasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

z. Transaksi Sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasi selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa jangka pendek; dan
- Sewa yang aset dasarnya bernilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x. Marketable securities issued (continued)

Transaction cost in relation with the marketable securities issued is deducted from the related marketable securities issued. Any difference between net proceed of bond issuance and nominal of bond is recognised as discount and will be amortised using effective interest rate during bond's period.

y. Borrowings

Borrowings and subordinated loans are initially presented at fair value less directly attributable transaction costs to the acquisition or issuance of subordinated loans and bonds.

Borrowings and subordinated loans are classified as financial liabilities measured at amortised cost. Refer to Note 2d for the accounting policy for financial liabilities measured at amortised cost.

z. Leases Transaction

At the inception of a contract, the Bank assesses whether the contract is or contains a leases. A contract is or contains a leases if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Short-term lease; and*
- *Low value asset.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

z. Transaksi Sewa (lanjutan)

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Bank harus menilai apakah: (lanjutan)

- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasi. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:
 1. Bank memiliki hak untuk mengoperasikan aset; dan
 2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Leases Transaction (continued)

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether: (continued)

- The Bank has the right to direct the use of the asset. The Bank has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:
 1. The Bank has the right to operate the asset; and
 2. The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.

The Bank recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. The right-of-use asset is amortised over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.

Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

z. Transaksi Sewa (lanjutan)

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

Bank menganalisa fakta dan keadaan untuk masing-masing jenis hak atas tanah dalam menentukan akuntansi untuk masing-masing hak atas tanah tersebut sehingga dapat merepresentasikan dengan tepat suatu kejadian atau transaksi ekonomik yang mendasarinya. Jika hak atas tanah tersebut tidak mengalihkan pengendalian atas aset pendasar kepada Bank, melainkan mengalihkan hak untuk menggunakan aset pendasar, Bank menerapkan perlakuan akuntansi atas transaksi tersebut sebagai sewa berdasarkan PSAK 73, "Sewa", kecuali jika hak atas tanah secara substansi menyerupai pembelian tanah, maka Bank menerapkan PSAK 16, "Aset tetap".

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

aa. Pendapatan dan beban bunga dan syariah

Konvensional

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dicatat dalam pendapatan bunga dan beban bunga menggunakan metode suku bunga efektif.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Leases Transaction (continued)

If the leases transfers ownership of the underlying asset to the Bank by the end of the leases term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

The Bank analyses the facts and circumstances for each type of landrights in determining the accounting for each of these land rights so that it can accurately represent an underlying economic event or transaction. If the landrights do not transfer control of the underlying assets to the Bank, but gives the rights to use the underlying assets, the Bank applies the accounting treatment of these transactions as leases under SFAS 73, "Lease", except if landrights substantially similar to land purchases, the Bank applies SFAS 16, "Property, plant and equipment".

Leases modification

The Bank account for a leases modification as a separate leases if both:

- the modification increases the scope of the leases by adding the right to use one or more underlying assets;
- the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

aa. Interest income and expense and sharia

Conventional

Interest income and expense for all interest bearing financial instruments are recorded within interest income and interest expense using the effective interest rate method.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

aa. Pendapatan dan beban bunga dan syariah (lanjutan)

Konvensional (lanjutan)

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau bilamana tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang dibayarkan atau diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Pendapatan bunga atas pinjaman yang diberikan atau aset produktif lainnya yang diklasifikasikan sebagai bermasalah diakui pada saat pendapatan tersebut diterima. Pada saat aset keuangan diklasifikasikan sebagai bermasalah, bunga yang telah diakui tetapi belum ditagih akan dibatalkan pengakuannya. Selanjutnya bunga yang dibatalkan tersebut diakui sebagai tagihan kontinjensi.

Pendapatan dan beban syariah

Pendapatan pengelolaan dana oleh Entitas Anak sebagai *mudharib* terdiri atas pendapatan dari jual dan beli transaksi *murabahah*, pendapatan bagi hasil dari *mudharabah* dan *musyarakah*, pendapatan dari sewa (*ijarah*) dan pendapatan usaha utama lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

aa. Interest income and expense and sharia (continued)

Conventional (continued)

The effective interest rate method is a method of calculating the amortised cost of a financial asset or a financial liability and method of allocating the interest income or interest expense over the relevant period.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, Bank estimates cash flows considering all contractual terms of the financial instrument, but does not consider future credit losses. The calculation includes all fees, commissions, and other fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

Once a financial asset or a bank of similar financial assets has been written down as a result of an impairment loss, interest income is recognised on the unimpaired portion using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Interest income on loans or other earning assets classified as non-performing is recognised at the time the interest is received. When a financial asset is classified as non-performing, any interest income previously recognised but not yet collected is reversed against interest income. The reversed interest income is recognised as a contingent receivable.

Sharia income and expense

Revenue from fund management by Subsidiary as *mudharib* consists of income from sales and purchases of *murabahah* transactions, profit sharing from *mudharabah* and *musyarakah* financing, income from lease (*ijarah*) and other main operating income.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

aa. Pendapatan dan beban bunga dan syariah (lanjutan)

Pendapatan dan beban syariah (lanjutan)

Entitas Anak menetapkan kebijakan tingkat risiko berdasarkan ketentuan internal. Entitas Anak melakukan penghentian amortisasi pendapatan ditangguhkan pada saat pembiayaan diklasifikasikan sebagai *non-performing*. Pendapatan Entitas Anak dari transaksi usaha yang diklasifikasikan sebagai *non-performing* dicatat sebagai pendapatan yang akan diterima pada laporan komitmen dan kontinjensi.

Pendapatan *ijarah* diakui selama masa akad menggunakan metode *flat* (proporsional).

Pendapatan bagi hasil *musyarakah* yang menjadi hak mitra pasif diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati.

Pendapatan bagi hasil *mudharabah* diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati dan tidak diperkenankan mengakui pendapatan dari proyeksi hasil usaha.

Pengakuan pendapatan atas piutang *murabahah* diakui pada laba rugi dengan menggunakan metode tingkat imbal hasil efektif.

Tingkat imbal hasil efektif merupakan metode alokasi pengakuan pendapatan dan merupakan tingkat imbal hasil yang secara tepat mendiskontokan estimasi penerimaan kas di masa depan selama perkiraan umur dari piutang *murabahah* untuk memperoleh biaya perolehan diamortisasi dari piutang *murabahah*. Pada saat menghitung tingkat imbal hasil efektif, Entitas Anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam piutang *murabahah* tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam akad yang merupakan bagian tidak terpisahkan dari tingkat imbal hasil efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

aa. Interest income and expense and sharia (continued)

Sharia income and expense (continued)

The Subsidiary prescribes the risk rate policies based on the internal regulation. The Subsidiary leases the amortisation of deferred income at the time its financing is classified as non-performing. The Subsidiary's income from business transactions that are classified as non-performing is recorded as revenue to be received in the statement of commitments and contingencies.

Income from *ijarah* is recognised over the period of the contract with flat (proportional) method.

Profit sharing income for passive partner in *musyarakah* is recognised in the period when the right arises in accordance with *nisbah* (the agreed sharing ratio).

Profit sharing income from *mudharabah* is recognised in the period when the right arises in accordance with the agreed sharing ratio and the recognition based on projection of income is not allowed.

The revenue recognition of *murabahah* receivables are recognised in profit or loss using the effective rate of return method.

Effective rate of return is an allocation method of revenue recognition and the rate that exactly discounts the estimated future cash receipts through the expected life of the *murabahah* receivable to obtain the carrying amount of a *murabahah* receivable. When calculating the effective rate of return, the Subsidiary estimates future cash flows by considering all contractual terms of the *murabahah* receivable, but does not consider the loss of receivables in the future. This calculation includes all commissions, fees, and other forms received by the parties in a contract that are an integral part of the effective rate of return, transaction costs, and all other premiums or discounts.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

aa. Pendapatan dan beban bunga dan syariah (lanjutan)

Pendapatan dan beban syariah (lanjutan)

Hak nasabah atas bagi hasil dana *syirkah* temporer merupakan bagian bagi hasil milik nasabah yang didasarkan pada prinsip *mudharabah* atas hasil pengelolaan dana mereka oleh Entitas Anak. Pendapatan yang dibagikan adalah kas yang telah diterima (*cash basis*) dari bagi hasil.

Pembagian hasil usaha dilakukan berdasarkan prinsip bagi hasil usaha yaitu dari laba kotor Entitas Anak (*gross profit margin*).

Pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan atas aset produktif lainnya akan dibagikan kepada nasabah penyimpan dana dan Entitas Anak sesuai dengan proporsi dana yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya. Pendapatan margin dan bagi hasil yang tersedia untuk nasabah tersebut kemudian dibagikan ke nasabah penabung dan deposan sebagai *shahibul maal* dan Entitas Anak sebagai *mudharib* sesuai porsi *nisbah* bagi hasil yang telah disepakati bersama sebelumnya. Pendapatan margin dan bagi hasil dari pembiayaan dan aset produktif lainnya yang memakai dana Entitas Anak, seluruhnya menjadi milik Entitas Anak, termasuk pendapatan dari investasi bank berbasis imbalan.

ab. Pendapatan provisi dan komisi

Provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian pinjaman diakui sebagai bagian/(pengurang) dari biaya perolehan pinjaman dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian pinjaman atas suatu jangka waktu diakui sebagai pendapatan pada saat terjadinya transaksi sebagai pendapatan operasional lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

aa. Interest income and expense and sharia (continued)

Sharia income and expense (continued)

Third parties' share on returns of temporary syirkah funds represents customer's share on the Subsidiary's income derived from the management of their funds by the Subsidiary under mudharabah principles. Income that will be distributed is the cash received (cash basis) from the share.

The distribution of revenue is based on profit sharing scheme on the Subsidiary's gross profit margin.

Margin income and profit sharing on financing facilities and other earning assets are distributed to fund owners and the Subsidiary based on proportion of fund used in the financing and other earning assets. Margin income and profit sharing income allocated to the fund owners are then distributed to fund owners as shahibul maal and the Subsidiary as mudharib based on a predetermined ratio (nisbah). Margin income and profit sharing from financing facilities and other earning assets using the Subsidiary's funds, are entirely shared for the Subsidiary, including income from the Subsidiary's fee-based transactions.

ab. Fees and commissions income

Fees and commissions income directly related to lending activities, are recognised as a part/(deduction) of lending cost and will be recognised as interest income by amortising the carrying value of loan with effective interest rate method.

Fees and commissions income which are not related to lending activities on a specific period are recognised as income incurred at the transaction date as other operating income.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ac. Pendapatan dan beban operasional lainnya

Beban tenaga kerja

Beban tenaga kerja meliputi beban berupa gaji karyawan, bonus, lembur dan tunjangan.

Beban umum dan administrasi

Beban umum dan administrasi merupakan beban yang timbul sehubungan dengan aktivitas kantor dan operasional Bank.

Seluruh pendapatan dan beban yang terjadi dibebankan sebagai laba/rugi pada saat terjadinya.

ad. Perpajakan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui di pendapatan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam pendapatan komprehensif lain atau ekuitas.

Manajemen secara periodik mengevaluasi posisi yang dilaporkan di Surat Pemberitahuan Tahunan ("SPT") sehubungan dengan situasi dimana aturan pajak yang berbeda membutuhkan interpretasi. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Pajak penghasilan tangguhan disajikan dengan menggunakan metode liabilitas. Pajak penghasilan tangguhan timbul akibat perbedaan temporer antara aset dan liabilitas menurut ketentuan-ketentuan pajak dengan nilai tercatat aset dan liabilitas dalam laporan keuangan. Tarif pajak yang berlaku atau yang secara substansial telah berlaku digunakan dalam menentukan besarnya jumlah pajak penghasilan tangguhan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ac. Other operating income and expenses

Personnel expenses

Personnel expenses include expenses related with salaries for employees, bonuses, overtime and allowances.

General and administrative expenses

General and administrative expenses represent expenses related to office activities and Bank operational activities.

All of these income and expenses are recorded as profit/loss when incurred.

ad. Taxation

The tax expense comprises of current and deferred tax. Tax is recognised in the profit or loss, except to the extent that it relates to items recognised directly in other comprehensive income or in equity. In this case, the tax is also recognised in other comprehensive income or in equity, respectively.

Management periodically evaluates positions taken in tax return with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provision where appropriate, on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided using the liability method. Deferred income tax on temporary differences arising between the tax base of assets and liabilities and their carrying amounts in the financial statements. Currently enacted or substantially enacted tax rates are used in the determination of deferred income tax.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ad. Perpajakan (lanjutan)

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal di masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut. Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama dan adanya niat untuk melakukan penyelesaian saldo secara neto.

Taksiran pajak penghasilan Bank dihitung untuk masing-masing perusahaan sebagai badan hukum terpisah. Aset pajak kini dan liabilitas pajak kini untuk badan hukum yang berbeda tidak disalinghapuskan dalam laporan keuangan.

ae. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan.

Liabilitas imbalan kerja karyawan

Bank memiliki program pensiun sesuai dengan peraturan dan perundang-undangan yang berhubungan dengan ketenagakerjaan atau kebijakan yang ditetapkan oleh Bank. Program ini pada umumnya didanai melalui pembayaran kepada pengelola dana pensiun yang besarnya ditentukan dalam perhitungan aktuarial yang dilakukan secara berkala.

Bank harus menyediakan program pensiun dengan jumlah minimal tertentu sesuai dengan UU Cipta Kerja No. 11/2020 (2020: Undang-Undang (UU) Ketenagakerjaan No. 13/2003). Karena UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, maka pada dasarnya program pensiun berdasarkan UU Ketenagakerjaan adalah program manfaat pasti. Program pensiun manfaat pasti adalah program pensiun yang menentukan jumlah imbalan pensiun yang akan diberikan, biasanya didasarkan pada satu faktor atau lebih seperti usia, masa kerja atau jumlah kompensasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ad. Taxation (continued)

Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised. Deferred Income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority where tax is an intention to settle the balance on a net basis.

The estimated corporate income tax of Bank is calculated for each company as a separate legal entity. Current tax assets and current tax liabilities for different legal entities cannot be net-off in the financial statements.

ae. Employee benefits

Short term employee benefits

Short term employee benefits are recognised when they are accrued to the employees.

Employee benefits obligation

The Bank have pension scheme in accordance with prevailing labor-related laws and regulations of Bank's policies. The scheme is generally funded through payments to trustee-administered funds as determined by periodic actuarial calculations.

The Bank are required to provide a minimum amount of pension benefits in accordance with Job Creation Law Art No.11/2020 (2020: Labor Law No. 13/2003). Since the Labor Law sets the formula for determining the minimum amount of benefits, in substance pension plans under the Labor Law represent defined benefit plans. A defined benefit plan is a pension plan that defines an amount of pension benefit to be provided, usually as a function of one or more factors such as age, years of service or total compensation.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ae. Imbalan kerja (lanjutan)

Liabilitas imbalan kerja karyawan (lanjutan)

Liabilitas diakui pada laporan posisi keuangan sebesar nilai kini kewajiban imbalan pasti pada akhir periode pelaporan dikurangi nilai wajar aset program. Kewajiban imbalan pasti dihitung setiap tahun oleh aktuaris yang independen dengan menggunakan metode *projected unit credit*. Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan arus kas keluar yang diestimasi dengan menggunakan tingkat bunga Obligasi Pemerintah (dikarenakan saat ini tidak ada pasar aktif untuk obligasi perusahaan yang berkualitas tinggi) yang didenominasikan dalam Rupiah dimana imbalan akan dibayarkan dan memiliki jangka waktu jatuh tempo mendekati jangka waktu kewajiban pensiun.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial langsung diakui seluruhnya melalui pendapatan komprehensif lainnya pada saat terjadinya.

Biaya jasa lalu diakui segera dalam laporan laba rugi. Keuntungan dan kerugian dari kurtailmen atau penyelesaian program manfaat pasti diakui di laba rugi ketika kurtailmen atau penyelesaian tersebut terjadi.

Pesangon pemutusan kontrak terutang ketika karyawan diberhentikan sebelum usia pensiun normal.

Bank mengakui pesangon pemutusan kontrak kerja ketika Bank menunjukkan komitmennya untuk memutuskan hubungan kerja dengan karyawan berdasarkan suatu rencana formal terperinci yang kecil kemungkinannya untuk dibatalkan. Pesangon yang akan dibayarkan dalam waktu lebih dari 12 (dua belas) bulan setelah tanggal laporan posisi keuangan didiskontokan untuk mencerminkan nilai kini.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ae. Employee benefits (continued)

Employee benefits obligation (continued)

The liability recognised in the statement of financial position is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds (considering currently there is no active market for high-quality corporate bonds) that are denominated in Rupiah in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension obligation.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions charged or credited to equity in other comprehensive income in the period in which they arise.

Past-service costs are recognised immediately in the statements of profit or loss. Gains or losses on the curtailment or settlement of a defined benefit plan are recognised in the statement of profit or loss when the curtailment or settlement occurs.

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement age.

The Bank recognise termination benefits when it is demonstrably committed to terminate the employment of current employees according to a detailed formal plan which has small probability to withdraw. Benefits, due more than 12 (twelve) months after statement of financial position's date are discounted to present value.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ae. Imbalan kerja (lanjutan)

Perubahan Kebijakan Akuntansi

Pada bulan April 2022, Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK IAI") menerbitkan siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 24: Imbalan Kerja yang diadopsi dari IAS 19 *Employee Benefits*. Siaran pers tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam *IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service* (IAS 19). Kelompok Usaha telah menerapkan siaran pers tersebut dan dengan demikian merubah kebijakan akuntansi terkait atribusi imbalan kerja pada periode jasa dari kebijakan yang diterapkan sebelumnya.

Pada tahun-tahun sebelumnya, Bank mengatribusikan imbalan berdasarkan formula imbalan program imbalan pasti berdasarkan masa kerja sejak tanggal pekerja memberikan jasa hingga usia pensiun. Bank telah mengubah kebijakan akuntansinya untuk mengatribusikan imbalan berdasarkan program tersebut, yaitu dari tanggal ketika jasa pekerja pertama kali menghasilkan imbalan dalam program sampai dengan tanggal ketika jasa pekerja selanjutnya tidak akan menghasilkan jumlah imbalan yang material di bawah program tersebut.

af. Laba per saham

Laba per saham dasar dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham biasa yang beredar pada periode yang bersangkutan.

Laba per saham dilusian dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham yang beredar ditambah dengan rata-rata tertimbang jumlah saham yang akan diterbitkan atas konversi efek yang berpotensi saham yang bersifat dilutif.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ae. Employee benefits (continued)

Changes in Accounting Policy

In April 2022, the Institute of Indonesia Chartered Accountants' Accounting Standard Board ("DSAK IAI") issued a press release regarding attribution of benefits to periods of service in accordance with PSAK 24: *Imbalan Kerja* which was adopted from IAS 19 *Employee Benefits*. The press release conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the *IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service* (IAS 19). The Company has adopted the said press release and accordingly changed its accounting policy regarding attribution of benefits to periods of service previously applied.

In prior years, the Bank attribute benefits under the defined benefit plan's benefit formula to periods of service from the date when employees provide their services until their retirement age. The Bank change the policy for attributing benefits under the plan to the date when employee service first leads to benefits under the plan until the date when further employee service will lead to no material amount of further benefits under the plan.

af. Earnings per share

Basic earnings per share is computed by dividing net income with the weighted average number of common shares outstanding during the period.

Diluted earnings per share is calculated by dividing net income by the weighted average number of shares outstanding plus the weighted average number of shares outstanding which would be issued on the conversion of the dilutive potential shares.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ag. Penjabaran mata uang asing

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional dan penyajian Bank. Transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi tersebut. Pada setiap tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke mata uang Rupiah dengan kurs penutupan Bank Indonesia pada pukul 16:00 Waktu Indonesia Barat yang berlaku pada tanggal pelaporan.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan penjabaran aset dan kewajiban moneter dalam mata uang asing, diakui dalam laporan laba rugi.

Berikut ini adalah kurs mata uang asing utama yang digunakan pada tanggal-tanggal 31 Desember 2022 dan 2021 yang menggunakan kurs tengah Reuters pukul 16:00 Waktu Indonesia Barat (nilai penuh):

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ag. Foreign currency translation

The financial statements are presented in Rupiah, which is the functional and presentation currency of the Bank. Transactions denominated in a foreign currency are converted into Rupiah at the exchange rate prevailing at the date of the transaction. As at each reporting date, monetary assets and liabilities in foreign currencies are translated into Rupiah using the Bank Indonesia closing exchange rate at 16:00 Western Indonesian Time prevailing at reporting date.

Exchange gains and losses arising on transactions in foreign currencies and on the translation of foreign currency monetary assets and liabilities are recognised in the statement of profit or loss.

Below are the major exchange rates used as of December 31, 2022 and 2021 using the Reuters' middle rates at 16:00 Western Indonesian Time (full amount):

	31 Desember/December 31,		
	2022	2021	
Poundsterling Inggris	18.786	19.251	Great Britain Poundsterling
Franc Swiss	16.827	15.585	Swiss Franc
Euro Eropa	16.582	16.112	European Euro
Dolar Amerika Serikat	15.568	14.253	United States Dollar
Dolar Singapura	11.593	10.555	Singapore Dollar
Dolar Kanada	11.486	11.193	Canadian Dollar
Dolar Australia	10.558	10.347	Australian Dollar
Dolar New Zealand	9.851	9.732	New Zealand Dollar
Riyal Arab	4.139	3.796	Saudi Riyal
Ringgit Malaysia	3.534	3.418	Malaysian Ringgit
Yuan China	2.239	2.236	Chinese Yuan
Dolar Hongkong	1.997	1.828	Hongkong Dollar
Dolar Taiwan	506	513	New Taiwan Dollar
Baht Thailand	451	429	Thailand Baht
Yen Jepang	118	124	Japanese Yen
Won Korea	12	12	Korean Won

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ah. Transaksi dengan pihak berelasi

ah. Transactions with related parties

Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 7 tentang "Pengungkapan Pihak-pihak yang Berelasi", yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

The Bank has transactions with related parties. In accordance with SFAS 7 regarding "Related Party Disclosure", the meaning of a related party is a person or entity that is related to a reporting entity as follow:

- a. Orang atau anggota keluarga terdekatnya berelasi dengan entitas pelapor jika orang tersebut:
 - i. memiliki pengendalian atau pengendalian bersama terhadap entitas pelapor;
 - ii. memiliki pengaruh signifikan terhadap entitas pelapor; atau
 - iii. personal manajemen kunci entitas pelapor atau entitas induk pelapor.
- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi hal-hal sebagai berikut:
 - i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain);
 - ii. suatu entitas adalah entitas asosiasi atau ventura bersama bagi entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain tersebut adalah anggotanya);
 - iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - iv. suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari suatu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
 - vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam butir (a); atau
 - vii. orang yang diidentifikasi, dalam butir (a) (i) memiliki pengaruh signifikan terhadap entitas atau anggota manajemen kunci entitas (atau entitas induk dari entitas).

- a. A person or a close member of that person's family is related to a reporting entity if:
 - i. has control or joint control over the reporting entity;
 - ii. has significant influence over the reporting entity; or
 - iii. is member of the key management personnel of the reporting entity or a parent of the reporting entity.
- b. An entity is related to a reporting entity if any of the following conditions applies:
 - i. the entity and the reporting entity are member of the same the company (which means that each parent, subsidiary, and fellow subsidiary is related to the others);
 - ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of member of a company of which the other entity is a member);
 - iii. both entities are joint ventures of the same third party;
 - iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
 - v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity;
 - vi. the entity controlled or jointly controlled by a person identified in (a); or
 - vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ai. Pelaporan segmen

Sebuah segmen operasi adalah suatu komponen dari entitas:

- yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- hasil operasinya dikaji ulang secara reguler oleh kepala operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- tersedia informasi keuangan yang dapat dipisahkan.

Bank menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambil keputusan operasional. Berdasarkan PSAK 5, sebuah segmen usaha adalah sekelompok aset dan operasi yang menyediakan barang atau jasa yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen usaha lainnya.

Segmen operasi Bank disajikan berdasarkan bank umum - konvensional dan bank syariah.

Segmen geografis adalah komponen Bank yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain. Bank melaporkan segmen geografis berdasarkan daerah Jabodetabek, Jawa Barat, Jawa Tengah dan Jawa Timur dan Luar Jawa.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ai. Segment reporting

An operating segment is a component of entity which:

- involves with business activities to generate income and expenses (include income and expenses relating to the transactions with other components with the same entity);
- operations result is observed regularly by chief decision maker to make decisions regarding the allocation of resources and to evaluate the works; and
- separated financial information is available.

Bank presents operating segments based on the information that internally is provided to the chief operating decision maker. Under SFAS 5, a business segment is a bank of assets and operations engaged in providing products or services that are subject to risks and returns that are difference from those of other business segments.

The Bank's operating segments are presented by commercial banks - conventional and sharia bank.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services within a particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments. The Bank report geographical segment information based on Jabodetabek, West Java, Central and East Java and Non Java.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

Certain estimates and assumption are made in the presentation of the financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Cadangan kerugian penurunan nilai aset keuangan

Sesuai dengan PSAK 71, pengukuran cadangan kerugian penurunan nilai aset keuangan yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain membutuhkan penggunaan model yang kompleks dan asumsi signifikan terkait *future economic conditions* dan *credit behavior*.

Estimasi signifikan dibutuhkan dalam menerapkan perhitungan cadangan kerugian penurunan nilai berdasarkan PSAK 71, antara lain:

- Penentuan kriteria *Significant Increase in Credit Risk*;
- Menentukan model yang tepat dan asumsi untuk perhitungan cadangan kerugian penurunan nilai;
- Menentukan jumlah dan pembebanan relatif atas skenario *forward-looking* untuk masing-masing segmen/produk;
- Menentukan segmentasi aset keuangan yang sejenis untuk perhitungan cadangan kerugian penurunan nilai;
- Estimasi arus kas debitor dalam perhitungan individual *impairment*.

Lihat Catatan 2g untuk kebijakan akuntansi atas penurunan nilai aset keuangan.

Cadangan kerugian penurunan nilai atas aset produktif (untuk Entitas Anak berbasis syariah)

Aset produktif terdiri dari giro pada Bank Indonesia dan penempatan pada Bank Indonesia dalam bentuk Fasilitas Simpanan Bank Indonesia Syariah ("FASBIS"), giro pada bank lain, penempatan pada bank lain, investasi pada efek-efek, pembiayaan *mudharabah*, pembiayaan *musyarakah*, aset yang diperoleh untuk *ijarah*, serta komitmen dan kontinjensi yang berisiko kredit.

Sesuai dengan Peraturan Bank Indonesia ("PBI"), Bank mengklasifikasikan aset produktif ke dalam satu dari lima kategori dan aset nonproduktif ke dalam satu dari empat kategori. Aset produktif tidak bermasalah (*performing*) diklasifikasikan sebagai "Lancar" dan "Dalam Perhatian Khusus", sedangkan aset produktif bermasalah (*non-performing*) diklasifikasikan kedalam tiga kategori yaitu: "Kurang Lancar", "Diragukan" dan "Macet". Kategori untuk aset non-produktif terdiri dari "Lancar", "Kurang Lancar", "Diragukan" dan "Macet".

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Although these estimates and assumption are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumption.

Allowance for impairment losses of financial assets

According to SFAS 71, the measurement of the expected credit loss allowance for financial assets measured at amortised cost and at fair value through other comprehensive income is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior.

Significant estimates are required in applying the SFAS 71 requirements for measuring allowance for impairment losses, such as:

- Determining criteria for *Significant Increase in Credit Risk*;
- Choosing appropriate models and assumptions for the measurement of allowance for impairment losses;
- Establishing the number and relative weightings of forward-looking scenarios for each type of segment/product;
- Establishing groups of similar financial assets for the purposes of measuring allowance for impairment losses;
- Estimate debtor's cash flow in the calculation of individual impairment.

Refer to Note 2g for accounting policy on impairment of financial assets.

Allowance for impairment losses on earning assets (for Subsidiary with Sharia principle)

Earning assets consist of current accounts with Bank Indonesia, placements with Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities ("FASBIS"), current accounts with other banks, placements with other banks, marketable securities, *mudharabah* and *musyarakah* financing, assets acquired for *ijarah*, and commitments and contingencies which carry credit risk.

In accordance with Bank Indonesia Regulations ("PBI"), the Bank classifies earning assets into one of five categories and non-earning assets into one of four categories. Performing earning assets categorised as "Current" and "Special Mention", while non-performing earning assets are categorised into three categories: "Substandard", "Doubtful", and "Loss". Non-Earning assets are divided into "Current", "Substandard", "Doubtful", and "Loss".

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Cadangan kerugian penurunan nilai atas aset produktif (untuk Entitas Anak berbasis syariah) (lanjutan)

Penilaian kualitas aset bank umum berdasarkan prinsip syariah diatur dalam Peraturan Otoritas Jasa Keuangan ("POJK") No.19/POJK.03/2018 tanggal 20 September 2018 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah".

Agunan yang diambil alih

Agunan yang diambil alih diukur sebesar nilai yang lebih rendah antara nilai tercatat dan nilai bersih yang dapat direalisasi. Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit di atas nilai bersih yang dapat direalisasi dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset non keuangan.

Kondisi agunan yang diambil alih dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi nilai bersih yang dapat direalisasi tersebut, manajemen membuat pertimbangan berdasarkan nilai realisasi bersih dari setiap agunan berdasarkan hasil penilaian dari penilai independen dan estimasi waktu dan arus kas yang diterima dari penjualan aset tersebut. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan kondisi, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

Imbalan kerja karyawan

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang tepat, Bank mempertimbangkan tingkat suku bunga atas Obligasi Pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Allowance for impairment losses on earning assets (for Subsidiary with Sharia principle) (continued)

The assessment of asset quality of commercial banks under sharia principle is regulated by Otoritas Jasa Keuangan Regulations ("POJK") No.19/POJK.03/2018 dated September 20, 2018 regarding "Assessment of the Quality of Assets of Sharia Commercial Bank and Sharia Business Unit".

Foreclosed assets

Foreclosed assets are stated at lower amount of carrying amount and net realisable value. Net realisable value is the fair value of the foreclosed assets less the estimated costs to sell the assets. The excess of loan receivable over the net realisable value of the foreclosed assets is charged to allowance for impairment losses on non financial assets.

The specific condition of foreclosed assets is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the net realisable value of each foreclosed asset based the result of independent appraisal and estimated time and cash received from selling the foreclosed assets. Each impaired assets will be measured based on its merits, and the workout strategy and estimated cash flows considered recoverable.

Employee benefit

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost (income) for employee benefits include the discount rate. The Bank determines the appropriate discount rate at the end of each year. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of Government Bonds that have terms to maturity approximating the terms of the related employee benefit liability.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)

Imbalan kerja karyawan (lanjutan)

Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini (lihat Catatan 25).

Penentuan nilai wajar

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2d.

Informasi mengenai penentuan nilai wajar dari instrumen keuangan diungkapkan pada Catatan 48.

Dalam mengukur nilai wajar atas aset dan liabilitas non-keuangan, Bank menggunakan data pasar yang dapat diobservasi jika memungkinkan.

Perpajakan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan dan pajak lainnya. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal. Bank mengakui liabilitas pajak penghasilan badan dan pajak lainnya berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan dan pajak lainnya.

Aset Pajak Tangguhan

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan.

3. USE OF SIGNIFICANT ACCOUNTING
ESTIMATES AND JUDGEMENTS (continued)

Employee benefit (continued)

Other key assumptions for pension obligations are partly based on current market conditions (refer to Note 25).

Determining fair values

The determining of fair value for financial assets and financial liabilities for which there is no observable market price requires the Bank must use of valuation techniques as described in Note 2d.

Information about the determination of fair value of financial instruments is disclosed in Note 48.

When measuring the fair value for non-financial assets and liabilities, the Bank uses observable market data to extent possible.

Taxation

Significant consideration is made in determining the provision of corporate income tax and other taxes. There are certain transactions and calculations that the final tax determination is uncertain in the normal course of business. The Bank recognised liability for corporate income tax and other taxes based on an estimate whether there would be an additional corporate income tax and other taxes

Deferred tax assets

Deferred tax assets are recognised for all deductible temporary differences, as long as it is likely that taxable income will be available so that the temporary differences can be utilised. Significant estimates by management are required in determining the amount of deferred tax assets that can be recognised, based on utilisation and the level of taxable income and future tax planning strategies.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Bank sebagai lessee

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Determine the contract term with options for extension and termination of the contract - the Bank as lessee

The Bank determines the lease term as the term of the lease that cannot be cancelled, together with the period covered by the option to extend the lease if it is determined to be exercised, or any period covered by the option to terminate the lease, if it is reasonably reasonable not to do so.

The Bank has several lease contracts that include options for extension and termination of the lease terms. The Bank applies its judgment in evaluating whether it is certain to exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.

4. KAS

4. CASH

	31 Desember/December 31,		
	2022	2021	
Kas dalam kasanehan			Cash in vault
Rupiah	40.512.092	51.774.320	Rupiah
Mata uang asing			Foreign currency
Dolar Amerika Serikat	10.922.546	1.523.735	United States Dollar
Dolar Australia	110.013	36.213	Australian Dollar
Dolar Singapura	107.907	261.049	Singapore Dollar
Euro Eropa	52.232	12.487	European Euro
Dolar Taiwan	34.569	35.053	New Taiwan Dollar
Dolar Hongkong	29.689	25.336	Hongkong Dollar
Franc Swiss	10.601	-	Swiss Franc
Yen Jepang	8.247	5.817	Japanese Yen
Dolar Selandia Baru	8.176	25.596	New Zealand Dollar
Dolar Kanada	6.892	-	Canadian Dollar
Yuan Cina	2.931	2.927	Chinese Yuan
Won Korea	988	17.131	Korean Won
Ringgit Malaysia	371	99.058	Malaysian Ringgit
Baht Thailand	370	3.085	Thailand Baht
Poundsterling Inggris	-	7.508	Great Britain Poundsterling
Real Saudi	-	1.879	Saudi Riyal
Kas	89.500	98.250	Cash on hand
Jumlah	51.897.124	53.929.444	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

4. KAS (lanjutan)

Kas dalam khasanah diasuransikan terhadap seluruh risiko kepada PT Victoria Insurance (pihak berelasi) dengan nilai pertanggungan seluruhnya pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp126.781.903 dan Rp64.902.627. Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan kerugian atas kas dalam khasanah yang dipertanggungkan.

4. CASH (continued)

Cash in vault, are insured against losses by all risks to PT Victoria Insurance (related party) with total insurance coverage as of December 31, 2022 and 2021 amounting Rp126,781,903 and Rp64,902,627, respectively. The Bank's management believe that the insurance coverage is adequate to cover possible losses on insured cash in vault.

5. GIRO PADA BANK INDONESIA

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	31 Desember/December 31,		
	2022	2021	
Rupiah	1.490.535.993	634.976.430	Rupiah
Dolar Amerika Serikat	16.029.855	28.137.286	United States Dollar
	1.506.565.848	663.113.716	

Pada tanggal 31 Desember 2021, saldo giro pada Bank Indonesia termasuk giro yang berdasarkan pada prinsip perbankan Syariah (Entitas Anak) adalah sebesar Rp47.399.071.

As of December 31, 2021, current accounts with Bank Indonesia include amounts under Sharia banking principles (Subsidiary) amounted to Rp47,399,071.

Rasio GWM Bank yang telah diaudit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

As of December 31, 2022 and 2021, the audited GWM ratios of the Bank are as follows:

	31 Desember/December 31,		
	2022	2021	
Bank Umum - Konvensional			Commercial Bank - Conventional
Rupiah			Rupiah
Giro Wajib Minimum ^{*)}	7,69%	3,57%	Minimum Statutory Reserve ^{*)}
Penyangga Likuiditas Makroprudensial ^{**)}	22,82%	14,97%	Macroprudential Liquidity Buffer ^{**)}
GWM Rasio Intermediasi Makroprudensial ^{***)}	(2,49%)	0,23%	GWM Macroprudential Intermediation Ratio ^{***)}
Valuta Asing	4,05%	4,05%	Foreign Currencies
Bank Syariah			Sharia Bank
Rupiah			Rupiah
Giro Wajib Minimum ^{*)}	-	3,54%	Minimum Statutory Reserve ^{*)}
^{*)} Sebelumnya Giro Wajib Minimum Primer ^{*)} Previously Primary Minimum Statutory Reserve ^{**)} Sebelumnya Giro Wajib Minimum Sekunder ^{**)} Previously Secondary Minimum Statutory Reserve ^{***)} Sebelumnya Giro Wajib Minimum LFR ^{***)} Previously Loan to Funding Ratio Minimum Statutory Reserve			

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

5. GIRO PADA BANK INDONESIA (lanjutan)

Saldo giro pada Bank Indonesia adalah untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia.

Berdasarkan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018 sebagaimana telah beberapa kali diubah, terakhir dengan PBI No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/3/PBI/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah; Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018, sebagaimana telah diubah beberapa kali, terakhir dengan PADG No. 24/3/PADG/2022 tanggal 1 Maret 2022 tentang Perubahan Kedelapan atas Peraturan Anggota Gubernur No. 20/10/PADG/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah; dan Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 1 Juli 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, Bank wajib memenuhi rasio Giro Wajib Minimum (GWM) seperti yang disyaratkan Bank Indonesia dalam Rupiah dan valuta asing secara harian dan rata-rata dari rata-rata Dana Pihak Ketiga (DPK) dalam Rupiah dan valuta asing selama periode laporan tertentu.

Pada tanggal 31 Desember 2022 dan 2021, rasio GWM rata-rata dalam Rupiah yang wajib dipenuhi masing-masing sebesar 9% dan 3,5%, dan rasio GWM rata-rata dalam valuta asing yang wajib dipenuhi sebesar 4%.

Berdasarkan surat dari Bank Indonesia (BI) No. 24/228/DKMP/Srt/B tanggal 28 November 2022, Bank memperoleh insentif sebesar 1,7% berlaku dari 1 Desember 2022 sampai dengan 28 Februari 2023 sehingga GWM rata-rata dalam Rupiah yang wajib dipenuhi oleh Bank adalah 7,3%.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

Current accounts with Bank Indonesia are provided to fulfill Bank Indonesia's requirements on Minimum Reserve Requirements (GWM).

In accordance with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 as amended several times, most recently with PBI No. 24/4/PBI/2022 dated March 1, 2022 concerning the Fourth Amendment to Bank Indonesia Regulation No. 20/3/PBI/2018 concerning Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units; and Regulation of Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated May 31, 2018, as amended several times, most recently with PADG No. 24/3/PADG/2022 dated March 1, 2022 concerning the Eighth Amendment to the Regulation of Members of the Governor No. 20/10/PADG/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units, Regulation of Members of the Board of Governors (PADG) No. 24/8/PADG/2022 dated July 1, 2022 concerning the Implementation Regulations for Fulfillment of Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, Banks are required to meet the Statutory Reserves (GWM) ratio as required by Bank Indonesia in Rupiah and foreign currencies on a daily basis and the average of the average Third Party Funds (DPK) in Rupiah and foreign currencies during a specific reporting period.

As of December 31, 2022 and 2021, the average GWM ratio in Rupiah that must be fulfilled is at 9% and 3.5% respectively, and the average GWM ratio in foreign currencies that must be fulfilled is at 4%.

Based on letter from Bank Indonesia (BI) No. 24/228/DKMP/Srt/B dated November 28, 2022, the Bank obtained incentive of 1.7% valid from December 1, 2022 until February 28, 2023 therefore GWM ratio in Rupiah that must be fulfilled by the Bank is at 7.3%.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

5. GIRO PADA BANK INDONESIA (lanjutan)

Disamping itu, berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018 sebagaimana telah beberapa kali diubah, terakhir dengan PBI No.23/17/PBI/2021 tanggal 17 Desember 2021 tentang Perubahan Ketiga atas Peraturan Bank Indonesia No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah dan PADG No. 21/22/PADG/2019 tanggal 28 November 2019 sebagaimana telah mengalami beberapa kali perubahan, terakhir dengan PADG No. 22/31/PADG/2021 tanggal 31 Desember 2021 tentang Perubahan Keempat atas Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, Bank wajib memenuhi Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) dari rata-rata DPK dalam Rupiah selama periode laporan tertentu.

Pada tanggal 31 Desember 2022 dan 2021, rasio PLM yang wajib dipenuhi minimal sebesar 6%.

Giro RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia. Parameter yang digunakan dalam pemenuhan giro RIM adalah sebagai berikut:

1. Batas bawah target RIM sebesar 84%
2. Batas atas target RIM sebesar 94%
3. KPMM Insentif sebesar 14%

Bank memiliki RIM dibawah batas bawah target RIM, NPL kurang dari 5 (Catatan 11), dan KPMM diatas 19% sehingga Bank wajib memelihara Giro RIM menggunakan parameter disinsentif yang berlaku. Pada tanggal 31 Desember 2022 dan 2021, Giro RIM yang dimiliki Bank telah memenuhi ketentuan Bank Indonesia.

Bank telah memenuhi peraturan Bank Indonesia yang berlaku tentang Giro Wajib Minimum bank umum konvensional dan Entitas Anak pada tanggal 31 Desember 2022 dan 2021.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

Furthermore, based on PBI No. 20/4/PBI/2018 dated March 29, 2018 as amended several times, most recently with PBI No. 23/17/PBI/2021 dated December 17, 2021 concerning the Third Amendment to Bank Indonesia Regulation No. 20/4/PBI/2018 concerning Ratio Macroprudential Intermediation and Macroprudential Liquidity Support for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units; and PADG No. 21/22/PADG/2019 dated November 28, 2019 as amended several times, most recently with PADG No. 22/31/PADG/2021 dated December 31, 2021 concerning the Fourth Amendment to the Regulation of Members of the Board of Governors No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, Banks must meet the Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) of the average TPF in Rupiah during specific reporting periods.

As of December 31, 2022 and 2021, the minimum of PLM ratio that must be fulfilled is set at 6%.

RIM demand deposits is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia. The parameters used in the fulfillment of MIR are as follow:

1. Minimum target of RIM is 84%
2. Maximum target of RIM is 94%
3. Incentive of CAR is 14%

Bank have RIM below the lower RIM target limit, NPL of less than 5 (Note 11), and have CAR above 19% therefore the Bank is required to maintain RIM demand deposits using the applicable disincentive parameters. As of December 31, 2022 and 2021, the RIM Current Account owned by the Bank complied with the applicable Bank Indonesia regulations.

The Bank has fulfilled the prevailing Bank Indonesia's regulation regarding Minimum Reserve Requirements for conventional banks and Subsidiary as of December 31, 2022 and 2021.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

6. GIRO PADA BANK LAIN

a. Berdasarkan bank

	31 Desember/December 31,	
	2022	2021
Rupiah		
PT Bank Central Asia Tbk	31.369.908	36.333.506
PT Bank Negara Indonesia (Persero) Tbk	18.116.185	8.774.241
PT Bank Mandiri (Persero) Tbk	10.100.200	10.103.156
PT Bank Maybank Indonesia Tbk	1.860.483	2.003.970
PT Bank Pan Indonesia Tbk	9.763	4.431
PT Bank DBS Indonesia	455.792	592.775
PT Bank CIMB Niaga Tbk	248.783	430.926
PT Bank Mega Tbk	622.877	678.642
PT Bank Permata Tbk	230.617	155.741
PT Bank Victoria Syariah	915	-
PT Bank Syariah Indonesia Tbk (d/h PT Bank Syariah Mandiri)	-	672.110
PT Bank HSBC Indonesia	-	1.211.211
	63.015.523	60.960.709
Mata Uang Asing		
PT Bank Negara Indonesia (Persero) Tbk	106.390.516	211.368.447
PT Bank Mandiri (Persero) Tbk	28.621.665	80.910.277
PT Bank Central Asia Tbk	22.602.699	51.152.911
OCBC Bank, Singapura	5.154.251	240.112
PT Bank CIMB Niaga Tbk	2.599.773	1.034.542
	165.368.904	344.706.289
Jumlah	228.384.427	405.666.998

Pada tanggal 31 Desember 2021, saldo giro pada bank lain (pihak ketiga) termasuk giro yang berdasarkan pada prinsip perbankan Syariah (Entitas Anak) adalah sebesar Rp3.795.261.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro pada bank lain yang dijaminkan.

b. Berdasarkan mata uang

	31 Desember/December 31,	
	2022	2021
Dolar Amerika Serikat	154.903.119	340.947.585
Rupiah	63.015.523	60.960.709
Dolar Singapura	5.154.251	240.112
Yen Jepang	2.672.405	2.402.274
Euro Eropa	2.599.773	1.034.542
China Yuan	39.356	81.776
Jumlah	228.384.427	405.666.998

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. By bank

Rupiah
PT Bank Central Asia Tbk
PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk
PT Bank Maybank Indonesia Tbk
PT Bank Pan Indonesia Tbk
PT Bank DBS Indonesia
PT Bank CIMB Niaga Tbk
PT Bank Mega Tbk
PT Bank Permata Tbk
PT Bank Victoria Syariah
PT Bank Syariah Indonesia Tbk (d/h PT Bank Syariah Mandiri)
PT Bank HSBC Indonesia
Foreign Currency
PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk
PT Bank Central Asia Tbk
OCBC Bank, Singapore
PT Bank CIMB Niaga Tbk

As of December 31, 2021, current accounts with other banks (third parties) include amount under Sharia banking principles (Subsidiary) amounted to Rp3,795,261.

As of December 31, 2022 and 2021, there are no current accounts with other banks pledged as collateral.

b. By currency

United States Dollar
Rupiah
Singapore Dollar
Japanese Yen
European Euro
Chinese Yuan

Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

6. GIRO PADA BANK LAIN (lanjutan)

c. Berdasarkan kolektibilitas sesuai Peraturan Bank Indonesia

Pada tanggal 31 Desember 2022 dan 2021, semua giro pada bank lain diklasifikasikan lancar.

d. Cadangan kerugian penurunan nilai

Pada tanggal 31 Desember 2022 dan 2021, seluruh giro pada bank lain berada di stage 1.

Manajemen berpendapat tidak diperlukan cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

c. By collectibility according to Bank Indonesia Regulation

All current accounts with other banks are classified as current as of December 31, 2022 and 2021.

d. Allowance for impairment losses

As of December 31, 2022 and 2021, all current accounts with other banks are in stage 1.

Management believes that no allowances for impairment losses is required as of December 31, 2022 and 2021.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan jenis, pihak dan bank

	31 Desember/December 31,	
	2022	2021
Fasilitas Simpanan Bank Indonesia (FASBI)	829.890.530	164.974.798
Deposito Berjangka		
PT Bank BJB	3.450.000	-
PT Bank Tabungan Negara (Persero) Tbk	3.000.000	6.100.000
PT Bank Panin Dubai Syariah Tbk	1.000.000	1.000.000
PT Bank BJB Syariah	1.000.000	
Sertifikat Investasi Mudharabah Antar Bank (SIMA)		
PT Bank Panin Dubai Syariah Tbk	-	70.000.000
PT Bank BJB Syariah	-	40.000.000
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	-	75.000.000
	838.340.530	357.074.798
Interbank Call Money Rupiah		
PT Bank Victoria Syariah	20.000.000	-
PT Bank Pembangunan Daerah Jawa Timur Tbk	-	200.000.000
PT Bank Capital Indonesia Tbk	-	50.000.000
	20.000.000	250.000.000
Mata Uang Asing		
PT Bank CTBC	-	42.757.500
PT Bank Mega Tbk	-	28.505.000
PT Bank Mega Syariah	-	42.757.500
PT Bank Raya Indo Tbk	-	42.757.500
	-	156.777.500
	858.340.530	763.852.298

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By type, counterparties and bank

Fasilitas Simpanan Bank Indonesia (FASBI)
Time Deposit
PT Bank BJB
PT Bank Tabungan Negara (Persero) Tbk
PT Bank Panin Dubai Syariah Tbk
PT Bank BJB Syariah
Sertifikat Investasi Mudharabah Antar Bank (SIMA)
PT Bank Panin Dubai Syariah Tbk
PT Bank BJB Syariah
PT Bank Pembangunan Daerah Kalimantan Timur and Kalimantan Utara
Interbank Call Money Rupiah
PT Bank Victoria Syariah
PT Bank Pembangunan Daerah Jawa Timur Tbk
PT Bank Capital Indonesia Tbk
Foreign Currency
PT Bank CTBC
PT Bank Mega Tbk
PT Bank Mega Syariah
PT Bank Raya Indo Tbk

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

a. Berdasarkan jenis, pihak dan bank (lanjutan)

	31 Desember/December 31,	
	2022	2021
Dikurangi: Cadangan Kerugian Penurunan Nilai	(13.015)	(1.485.966)
Jumlah	858.327.515	762.366.332

Pada tanggal 31 Desember 2021, saldo penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang berdasarkan prinsip perbankan Syariah (Entitas Anak) adalah sebesar Rp185.000.000.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat penempatan Bank Indonesia dan pada bank lain yang dijaminkan.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

a. By type, counterparties and bank (continued)

	31 Desember/December 31,	
	2022	2021
Dikurangi: Allowance for impairment losses	(13.015)	(1.485.966)
Total	858.327.515	762.366.332

As of December 31, 2021, placements with Bank Indonesia and other banks include amounts under Sharia banking principles (Subsidiary) amounted to Rp185,000,000.

As of December 31, 2022 and 2021, there are no placements Bank Indonesia and with other banks pledged as collateral.

b. Berdasarkan tenor jatuh tempo

b. By period maturity

	31 Desember/December 31,	
	2022	2021
Kurang dari 1 bulan	858.340.530	763.852.298
1 sampai 3 bulan	-	-
3 sampai 6 bulan	-	-
Lebih dari 6 bulan	-	-
	858.340.530	763.852.298
Dikurangi: Cadangan Kerugian Penurunan Nilai	(13.015)	(1.485.966)
Jumlah	858.327.515	762.366.332

Less than 1 month
1 up to 3 months
3 up to 6 months
More than 6 months

Less: Allowance for impairment losses

Total

c. Berdasarkan mata uang

c. By currency

	31 Desember/December 31,	
	2022	2021
Rupiah	858.340.530	607.074.798
Dolar Amerika Serikat	-	156.777.500
	858.340.530	763.852.298
Dikurangi: Cadangan Kerugian Penurunan Nilai	(13.015)	(1.485.966)
Jumlah	858.327.515	762.366.332

Rupiah
United States Dollar

Less: Allowance for impairment losses

Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

d. Berdasarkan kolektibilitas sesuai Peraturan Bank Indonesia

Pada tanggal 31 Desember 2022 dan 2021, seluruh penempatan pada Bank Indonesia dan bank lain digolongkan sebagai lancar.

e. Cadangan kerugian penurunan nilai

Pada tanggal 31 Desember 2022 dan 2021 seluruh penempatan pada Bank Indonesia dan bank lain berada di *stage* 1. Bank telah membentuk cadangan kerugian penurunan nilai masing-masing sebesar Rp13.015 dan Rp1.485.966.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

d. By collectability according to Bank Indonesia Regulation

As of December 31, 2022 and 2021, all placements with Bank Indonesia and other banks are classified as current.

e. Allowance for impairment losses

As of December 31, 2022 and 2021, all placements in Bank Indonesia and other banks are classified in stage 1. Bank has set aside allowance for impairment losses amounted to Rp13,015 and Rp1,485,966, respectively.

Management believes that the above allowance for impairment losses is adequate.

8. EFEK-EFEK

a. Berdasarkan jenis

8. MARKETABLE SECURITIES

a. By type

	31 Desember/December 31,		
	2022	2021	
Nilai wajar melalui laba rugi			Fair value through profit or loss
Rupiah			Rupiah
Reksadana	400.037.154	1.001.330.496	Mutual funds
Wesel jangka menengah	172.625.000	-	Medium-term notes
Obligasi Pemerintah	-	34.521.141	Government bonds
Subtotal	572.662.154	1.035.851.637	Subtotal
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Rupiah			Rupiah
Surat Utang Negara	1.095.239.462	2.273.323.444	Government Promissory Notes
Surat Berharga Syariah Negara	387.126.664	349.056.734	Government Sharia Bonds
Obligasi korporasi	83.372.315	347.312.000	Corporate bonds
Wesel jangka menengah	20.547.800	30.658.100	Medium-term notes
Surat Berharga Syariah korporasi	-	20.736.000	Corporate Sharia Bonds
Reksadana	-	25.184.371	Mutual funds
Subtotal	1.586.286.241	3.046.270.649	Subtotal
Biaya perolehan diamortisasi			Amortised cost
Rupiah			Rupiah
Surat Utang Negara	2.476.659.061	778.224.624	Government Promissory Notes
Surat Berharga Syariah Negara	155.445.941	139.429.632	Government Sharia Bonds
Wesel Jangka Menengah	15.000.000	15.000.000	Medium-term notes
Obligasi korporasi	12.500.000	151.818.953	Corporate bonds
Reksadana	-	20.000.000	Mutual funds
Subtotal	2.659.605.002	1.104.473.209	Subtotal
Jumlah	4.818.553.397	5.186.595.495	Total
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(8.862.949)	(11.108.843)	Allowance for impairment losses
Jumlah - bersih	4.809.690.448	5.175.486.652	Total - net

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

a. Berdasarkan jenis (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat efek-efek yang dijaminkan.

Pada tanggal 31 Desember 2022 terdapat surat utang negara dalam transaksi efek-efek yang dijual dengan janji untuk dibeli kembali dengan nilai nominal sebesar Rp240.865.160 (Catatan 21).

b. Obligasi korporasi

i. Nilai wajar melalui penghasilan komprehensif lain

8. MARKETABLE SECURITIES (continued)

a. By type (continued)

As of December 31, 2022 and 2021, there are no marketable securities pledged as collateral.

As of December 31, 2022 government bonds under transaction securities sold under repurchase agreement with nominal amount of Rp240,865,160 (Notes 21).

b. Corporate bonds

i. Fair value through other comprehensive income

31 Desember/December 31, 2022					
Pihak penerbit/ Issuers	Obligasi/ Bonds	Jumlah/ Amount	Tingkat suku bunga/ Interest rate (%)	Tanggal jatuh tempo/ Maturity date	Peringkat/ Rating
PT Aneka Gas Industri Tbk	Obligasi Berkelanjutan II/III 2021 C	1.992.434	8,10	22-Dec-24	A(idn)
PT Astra Sedaya Finance	ASDF Berkel IV/IV 2020 B	10.043.076	7,00	27-Mar-23	idAAA
PT Astra Sedaya Finance	ASDF Berkl IV/III 2019 C	10.286.281	7,95	23-Oct-24	idAAA
PT Bank Tabungan Negara (Persero) Tbk	BTN Berkl I/II Th 2013	19.095.135	7,90	27-Mar-23	AA(idn)
PT Mayora Indah Tbk	Mayora Indah I/III 2018	15.107.999	8,15	24-Apr-23	idAA
PT Sarana Multigriya Finansial (Persero)	EBA-SP SMF-BTN03 KELAS A SERI A2	5.105.630	8,40	07-Jul-29	idAAA(sf)
PT Sarana Multigriya Finansial (Persero)	EBA-SP SMF-BTN05 KELAS A SERI A1	16.005.956	8,50	07-May-32	idAAA(sf)
PT Sarana Multigriya Finansial (Persero)	EBA-SP SMF-BTN05 KELAS A SERI A2	697.998	8,75	07-May-32	idAAA(sf)
PT Serasi Autoraya	OBL Berkelanjutan I Serasi Autoraya THP I 2019 C	5.037.806	8,35	27-Apr-23	AA-(idn)
Jumlah/Total		83.372.315			

31 Desember/December 31, 2021					
Pihak penerbit/ Issuers	Obligasi/ Bonds	Jumlah/ Amount	Tingkat suku bunga/ Interest rate (%)	Tanggal jatuh tempo/ Maturity date	Peringkat/ Rating
Lembaga Pembiayaan Ekspor Indonesia	Eximbank Brk IV/IV 2019 B	30.459.239	8,40	23-Apr-22	idAAA
PT Aneka Gas Industri Tbk	Obligasi Berkelanjutan II/III 2021 C	2.001.448	8,10	22-Dec-24	A-(idn)
PT Astra Sedaya Finance	ASDF Berkelanjutan IV/III 2019 B	10.339.472	7,70	23-Oct-22	idAAA
PT Astra Sedaya Finance	ASDF Berkel IV/IV 2020 B	10.364.705	7,00	27-Mar-23	idAAA
PT Astra Sedaya Finance	ASDF Berkl IV/III 2019 C	10.692.066	7,95	23-Oct-24	idAAA
PT Bank CIMB Niaga Tbk	OBL BKLJT II Bank CIMB Tahap II 2017 C	20.570.000	8,15	23-Aug-22	idAAA
PT Bank Tabungan Negara (Persero)Tbk	BTN Berkl I Thp I 2012	7.123.215	7,90	05-Jun-22	idAA+
PT Bank Tabungan Negara (Persero)Tbk	BTN Berkl I/II Th 2013	19.774.876	7,90	27-Mar-23	idAA+

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. Obligasi korporasi (lanjutan)

b. Corporate bonds (continued)

i. Nilai wajar melalui penghasilan komprehensif lain (lanjutan)

i. Fair value through other comprehensive income (continued)

31 Desember/December 31, 2021

Pihak penerbit/ Issuers	Obligasi/ Bonds	Jumlah/ Amount	Tingkat suku bunga/ Interest rate (%)	Tanggal jatuh tempo/ Maturity date	Peringkat/ Rating
PT Danareksa Indonesia Power PLN 1 - Piutang	EBA DNRK Ind Power PLN1 A	5.397.680	8,02	19-Sep-22	idAAA(sf)
PT Sarana Multigriya Finansial (Persero)	EBA-SP SMF-BTN05 KELAS A SERI A1	28.588.100	8,50	7-May-32	idAAA(sf)
PT Federal International Finance	FIF berk III / V 2019 B	18.194.071	8,80	12-Mar-22	idAAA
PT Japfa Comfeed Indonesia Tbk	JAPFA Tahap II 2017	10.102.946	9,60	21-Apr-22	A+(idn)
PT Mandiri Tunas Finance	OBL BKLJT IV/II 2019 A	20.590.086	8,90	26-Jul-22	idAA+
PT Maybank Indonesia Finance	Maybank Fin II/II 2019 A	20.275.901	9,00	02-Apr-22	AA+(idn)
PT Mayora Indah Tbk	Mayora Indah Brk I/I 2017	20.157.747	9,25	24-Feb-22	idAA
PT Mayora Indah Tbk	Mayora Indah I/III 2018	15.606.583	8,15	24-Apr-23	idAA
PT Permodalan Nasional Madani (Persero)	PNM Berkelanjutan III/II 2019 A	27.720.284	8,40	28-Nov-22	idAA
PT Sarana Multigriya Finansial (Persero)	SMF Berkelanjutan IV/ VIII 2019 B	10.114.322	8,45	22-Mar-22	idAAA
PT Sarana Multigriya Finansial (Persero)	SMF Berkelanjutan V thp I 2019 B	25.611.164	8,50	04-Jul-22	idAAA
PT Sarana Multigriya Finansial (Persero)	EBA-SP SMF-BTN03 KELAS A SERI A2	8.085.188	8,40	7-Jul-29	idAAA(sf)
PT Serasi Autoraya	OBL Berkelanjutan I Serasi Autoraya THP I 2019 C	5.182.539	8,35	27-Apr-23	AA-(idn)
PT Surya Artha Nusantara Finance	Surya Artha Nusantara Finance Berkelanjutan III/I 2019 B	20.360.368	8,50	28-May-22	idAA
Jumlah/Total		347.312.000			

ii. Biaya perolehan diamortisasi

ii. Amortised cost

31 Desember/December 31, 2022

Pihak penerbit/ Issuers	Obligasi/ Bonds	Jumlah/ Amount	Tingkat suku bunga/ Interest rate (%)	Tanggal jatuh tempo/ Maturity date	Peringkat/ Rating
PT Sejahterajaya Anugrahjaya Tbk	OBLIGASI I SEJAHTERAJAYA ANUGRAHJAYA TAHUN 2022 SERI A	12.500.000	9,75	7-Oct-25	idA
Jumlah/Total		12.500.000			

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. Obligasi korporasi (lanjutan)

b. Corporate bonds (continued)

ii. Biaya perolehan diamortisasi (lanjutan)

ii. Amortised cost (continued)

31 Desember/December 31, 2021					
Pihak penerbit/ Issuers	Obligasi/ Bonds	Jumlah/ Amount	Tingkat suku bunga/ Interest rate (%)	Tanggal jatuh tempo/ Maturity date	Peringkat/ Rating
Lembaga pembiayaan Ekspor Indonesia (Indonesia Eximbank)	Obligasi Berkelanjutan Indonesia Eximbank IV/IV 2019 B	98.460.705	8,40	23-Apr-22	idAAA
PT Bank Mandiri Taspen	Bank Mantap Brk I/II 2019A	22.147.798	7,90	26-Nov-22	AA(idn)
PT Mayora Indah Tbk.	Mayora Indah I/II 2017	11.064.845	8,25	21-Dec-22	idAA
PT Mandiri Tunas Finance	TUFI Berk IV/II 2019 A	10.080.140	8,90	26-Jul-22	idAA+
PT Bank Tabungan Negara (Persero) Tbk	BTN Berk III/II 2019 B	10.065.465	8,75	28-Jun-22	idAA+
Jumlah/Total		151.818.953			

c. Berdasarkan sisa umur jatuh tempo

c. By remaining period to maturity

31 Desember/December 31,		
	2022	2021
Diukur pada biaya perolehan diamortisasi		
Kurang dari 1 tahun	428.488.131	161.817.142
1 sampai dengan 2 tahun	246.992.450	-
2 sampai dengan 5 tahun	187.323.870	60.074.006
Lebih dari 5 tahun	1.796.800.551	862.582.061
Tidak ada jatuh tempo	-	20.000.000
Jumlah	2.659.605.002	1.104.473.209
		Total

Measured at amortised cost
Less than 1 year
1 up to 2 years
2 up to 5 years
More than 5 years
No maturity date

d. Informasi lainnya

d. Other information

Pada tanggal 31 Desember 2022 dan 2021, Bank menjadi investor mayoritas dalam beberapa investasi unit reksadana masing-masing sebesar RpNihil dan Rp25.184.371 yang diukur dengan nilai wajar melalui laba rugi dan RpNihil dan Rp125.258.484 yang diukur dengan nilai wajar melalui penghasilan komprehensif lain.

As of December 31, 2022 and 2021, the Bank has become the major investor in some mutual funds amounting RpNil and Rp25,184,371 respectively, measured at fair value through by profit or loss and RpNil and Rp125,258,484 respectively, measured at fair value through other comprehensive income.

e. Berdasarkan kolektibilitas sesuai Peraturan Bank Indonesia

e. By collectability as per Bank Indonesia

31 Desember/December 31,				
2022		2021		
Nilai tercatat/ Carrying Value	Cadangan/ Allowance	Nilai tercatat/ Carrying Value	Cadangan/ Allowance	
Lancar	4.818.553.397	(8.862.949)	5.186.595.495	(11.108.843)
Kurang lancar	-	-	-	-
Macet	-	-	-	-
Jumlah	4.818.553.397	(8.862.949)	5.186.595.495	(11.108.843)
				Total

Current
Substandard
Loss

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. EFEK-EFEK (lanjutan)

f. Perubahan cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai efek-efek untuk tahun yang berakhir 31 Desember 2022 dan 2021 adalah sebagai berikut:

31 Desember/December 31, 2022						
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Syariah/ Sharia</i>	<i>Jumlah/ Total</i>	
Saldo awal tahun	11.108.843	-	-	-	11.108.843	Balance beginning of year
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (<i>Stage 2</i>)	-	-	-	-	-	Transfer to lifetime expected credit losses (<i>Stage 2</i>)
Transfer ke kredit yang mengalami penurunan nilai (<i>Stage 3</i>)	-	-	-	-	-	Transfer to credit impaired (<i>Stage 3</i>)
Transfer ke kerugian kredit ekspektasian 12 bulan (<i>Stage 1</i>)	-	-	-	-	-	Transfer to 12 month expected credit losses (<i>Stage 1</i>)
Perubahan bersih pada Eksposur	(2.245.894)	-	-	-	(2.245.894)	Net change in exposure
Penghapusbukuan	-	-	-	-	-	Write off
Saldo akhir tahun	<u>8.862.949</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8.862.949</u>	Balance end of year

31 Desember/December 31, 2021						
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Syariah/ Sharia</i>	<i>Jumlah/ Total</i>	
Saldo awal tahun	-	-	9.663.323	-	9.663.323	Balance beginning of year
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (<i>Stage 2</i>)	-	-	-	-	-	Transfer to lifetime expected credit losses (<i>Stage 2</i>)
Transfer ke kredit yang mengalami penurunan nilai (<i>Stage 3</i>)	-	-	-	-	-	Transfer to credit impaired (<i>Stage 3</i>)
Transfer ke kerugian kredit ekspektasian 12 bulan (<i>Stage 1</i>)	-	-	-	-	-	Transfer to 12 month expected credit losses (<i>Stage 1</i>)
Perubahan bersih pada eksposur	11.108.843	-	5.605.404	-	16.714.247	Net change in exposure
Penghapusbukuan	-	-	(15.268.727)	-	(15.268.727)	Write off
Saldo akhir tahun	<u>11.108.843</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>11.108.843</u>	Balance end of year

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

8. MARKETABLE SECURITIES (continued)

f. The changes in allowance for impairment losses

The changes in allowance for impairment losses on marketable securities for the year ended December 31, 2022 and 2021 are as follows:

Management believes that the above allowance for impairment losses is adequate.

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

9. SECURITIES PURCHASED UNDER RESALE AGREEMENTS

The securities purchased under resale agreements as of December 31, 2022 and 2021 are as follows:

31 Desember/ December 31, 2022						
Pihak lawan/ Counterparty	Jenis efek/ Type of Securities	Nilai wajar/ Fair value amount	Tingkat suku bunga/ Interest rate	Tanggal dimulai/ Commencement date	Tanggal jatuh tempo/ Maturity date	Nilai tercatat/ Carrying amount
Bank Indonesia	VR0046	119.045.000	5,50%	29 Desember/ December 2022	5 Januari/ January 2023	120.051.750
Bank Indonesia	VR0046	119.045.000	5,50%	29 Desember / December 2022	5 Januari / January 2023	120.051.750
Bank Indonesia	VR0035	118.276.625	5,50%	30 Desember / December 2022	6 Januari/ January 2023	119.567.375
Bank Indonesia	VR0035	118.276.625	5,50%	30 Desember / December 2022	6 Januari/ January 2023	119.567.375
Bank Indonesia	VR0035	118.276.625	5,50%	30 Desember / December 2022	6 Januari / January 2023	119.567.375
Ina Perdana	FR0075	119.251.625	5,80%	26 Desember / December 2022	2 Januari/ January 2023	120.313.375
Ina Perdana	FR0075	119.251.625	5,80%	26 Desember/ December 2022	2 Januari/ January 2023	120.313.375
		<u>831.423.125</u>				<u>839.432.375</u>
31 Desember/ December 31, 2021						
Pihak lawan/ Counterparty	Jenis efek/ Type of Securities	Nilai wajar/ Fair value amount	Tingkat suku bunga/ Interest rate	Tanggal dimulai/ Commencement date	Tanggal jatuh tempo/ Maturity date	Nilai tercatat/ Carrying amount
Bank Indonesia	FR0056	50.204.916	3,50%	27 September/ September 2021	3 Januari/ January 2022	49.052.168
Bank Indonesia	VR0043	44.350.433	3,50%	27 September/ September 2021	3 Januari/ January 2022	42.213.961
Bank Indonesia	VR0043	44.350.433	3,50%	27 September/ September 2021	3 Januari/ January 2022	42.213.961
Bank Indonesia	VR0043	44.350.433	3,50%	27 September/ September 2021	3 Januari/ January 2022	42.213.961
Bank Indonesia	VR0043	44.350.433	3,50%	27 September/ September 2021	3 Januari/ January 2022	42.213.961
Bank Indonesia	VR0046	41.398.178	3,50%	30 September/ September 2021	6 Januari/ January 2022	39.598.404
Bank Indonesia	VR0046	41.398.178	3,50%	30 September/ September 2021	6 Januari/ January 2022	39.598.404
Bank Indonesia	FR0077	68.065.366	3,50%	31 September/ September 2021	7 Januari/ January 2022	65.595.714
Bank Indonesia	FR0077	68.065.366	3,50%	31 September/ September 2021	7 Januari/ January 2022	65.595.714
Bank Indonesia	VR0050	62.507.492	3,50%	31 September/ September 2021	7 Januari/ January 2022	59.722.803
Bank Indonesia	VR0050	62.507.492	3,50%	31 September/ September 2021	7 Januari/ January 2022	59.722.803
Bank Indonesia	VR0054	62.473.166	3,50%	31 September/ September 2021	7 Januari/ January 2022	59.579.432
Bank Indonesia	VR0054	62.473.166	3,50%	31 September/ September 2021	7 Januari/ January 2022	59.579.432
Bank Indonesia	VR0058	24.985.464	3,50%	31 September/ September 2021	7 Januari/ January 2022	23.813.852
		<u>721.480.516</u>				<u>690.714.570</u>

Pada tanggal 31 Desember 2022 dan 2021, seluruh efek yang dibeli dengan janji dijual kembali digolongkan sebagai lancar dan berada di stage 1.

As of December 31, 2022 and 2021, all securities purchased under resale agreements were classified as current and are in stage 1.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

Manajemen berpendapat tidak diperlukan cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021.

9. SECURITIES PURCHASED UNDER RE SALE AGREEMENTS (continued)

Management believes that no allowance for impairment losses is required as of December 31, 2022 and 2021.

10. PENDAPATAN BUNGA DAN SYARIAH YANG MASIH AKAN DITERIMA

10. INTEREST AND SHARIA INCOME RECEIVABLES

	31 Desember/December 31,	
	2022	2021
Pinjaman yang diberikan, pembiayaan dan piutang syariah	352.458.256	308.334.215
Efek-efek	63.314.972	56.153.303
Surat-surat berharga yang dibeli dengan janji dijual kembali	452.257	159.595
Penempatan pada Bank Indonesia dan bank lain	5.667	46.434
	416.231.152	364.693.547
Dikurangi: Cadangan kerugian penurunan nilai	(24.551.373)	(21.829.912)
Jumlah	391.679.779	342.863.635

Loans, sharia financing and receivables
 Marketable securities
 Securities purchased under resale agreements
 Placements with Bank Indonesia and other banks

Less:
 Allowance for impairment loss

Total

Mutasi cadangan kerugian penurunan nilai untuk pendapatan bunga dan syariah yang masih akan diterima adalah sebagai berikut:

The changes in allowance for impairment losses of interest and sharia income receivables are as follows:

	31 Desember/December 31,	
	2022	2021
Saldo awal	21.829.912	1.829.912
Penambahan selama tahun berjalan (Catatan 34)	45.266.724	20.000.000
Penghapusbukuan	(42.545.263)	-
Saldo akhir	24.551.373	21.829.912

Beginning balance
 Addition during the year (Note 34)
 Write-off

Ending balance

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk cukup untuk menutup kemungkinan kerugian atas pendapatan bunga dan syariah yang masih akan diterima.

Management believes that the allowance for impairment losses is adequate to cover possible losses from interest and sharia income receivables.

Semua pinjaman yang diberikan, pembiayaan dan piutang syariah kepada debitur menggunakan mata uang Rupiah.

All loans, sharia financing and receivables granted by the Bank to the debtors denominated in Rupiah.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH

11. LOANS, SHARIA FINANCING AND RECEIVABLES

a. Berdasarkan pihak dan jenis kredit

a. By counterparties and loan type

	31 Desember/December 31,		
	2022	2021	
Pinjaman yang diberikan (Entitas Induk)	15.824.611.091	14.683.105.109	Loans (Parent Entity)
Pembiayaan dan piutang Syariah (Entitas Anak)	-	805.969.302	Sharia Financing and Receivables (Subsidiary Entity)
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment of loan losses
Jumlah	15.286.492.840	14.786.800.658	Total

	31 Desember/December 31,		
	2022	2021	
Pihak Berelasi			Related Parties
Pinjaman rekening koran	50.298.491	29.821.088	Overdraft loans
Pinjaman tetap	15.767.732	157.606.090	Fixed loans
Pinjaman tetap dengan angsuran	2.590.000	25.212.064	Fixed loans with installments
Pinjaman serba guna	2.785.543	3.568.365	Other loans
Pinjaman konsumen Syariah	1.823.917	2.210.989	Consumer loans
	-	633.681	Sharia
	73.265.683	219.052.277	
Pihak Ketiga			Third Parties
Pinjaman tetap	8.845.158.112	9.178.798.558	Fixed loans
Pinjaman tetap dengan angsuran	5.075.586.745	3.602.499.953	Fixed loans with installments
Pinjaman rekening koran	1.627.457.490	1.480.909.295	Overdraft loans
Pinjaman konsumen	165.641.493	159.630.595	Consumer loans
Pinjaman serba guna Syariah	37.501.568	42.848.112	Other loans
	-	805.335.621	Sharia
	15.751.345.408	15.270.022.134	
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment of loan losses
Jumlah	15.286.492.840	14.786.800.658	Total

b. Berdasarkan pihak dan sektor ekonomi

b. By counterparties and economic sector

	31 Desember/December 31,		
	2022	2021	
Pihak Berelasi			Related Parties
Lembaga pembiayaan	47.840.259	29.017.261	Financing
Perdagangan, restoran dan hotel	16.439.766	22.234.308	Trading, restaurant, and hotel
Jasa-jasa sosial/masyarakat	2.596.228	2.821.400	Social community service
Industri	449.566	379.221	Industry
Real estate	-	17.328.029	Real estate
Syariah	-	633.681	Sharia
Lain-lain	5.939.864	146.638.377	Others
	73.265.683	219.052.277	

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

b. Berdasarkan pihak dan sektor ekonomi (lanjutan)

b. By counterparties and economic sector (continued)

	31 Desember/December 31,		
	2022	2021	
Pihak Ketiga			Third Parties
Lembaga pembiayaan	3.762.445.032	2.984.366.754	Financing
Perdagangan, restoran dan hotel	3.455.294.068	3.413.687.572	Trading, restaurant, and hotel
Real estate	2.434.559.491	2.555.154.647	Real estate
Industri	1.545.957.444	1.564.633.225	Industry
Konstruksi	782.271.513	1.104.130.385	Construction
Jasa-jasa sosial/masyarakat	420.555.309	503.427.456	Social community service
Syariah		805.335.621	Sharia
Lain-lain	3.350.262.551	2.339.286.474	Others
	15.751.345.408	15.270.022.134	
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment losses
Jumlah	15.286.492.840	14.786.800.658	Total

Pada tanggal 31 Desember 2022 dan 2021, rasio pinjaman kepada Usaha Mikro kecil terhadap pinjaman yang diberikan sesuai dengan Surat Edaran Bank Indonesia No.13/30/DPNP tanggal 16 Desember 2011 masing-masing sebesar 15,45% dan 13,72% (tidak diaudit).

As of December 31, 2022 and 2021, the ratio of Micro Business loans to the total loans in accordance with Bank Indonesia Circular Letter No.13/30/DPNP dated December 16, 2011, was 15.45% and 13.72%, respectively (unaudited).

c. Berdasarkan jangka waktu periode perjanjian pinjaman

c. By period of the loan agreement

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 tahun	1.074.669.054	1.488.799.717	Less than 1 year
1 sampai dengan 2 tahun	7.064.604.782	6.200.913.219	1 up to 2 years
2 sampai dengan 5 tahun	1.792.845.362	1.879.874.775	2 up to 5 years
Lebih dari 5 tahun	5.892.491.893	5.919.486.700	More than 5 years
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment losses
Jumlah	15.286.492.840	14.786.800.658	Total

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN
DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND
RECEIVABLES (continued)

d. Berdasarkan sisa umur jatuh tempo

d. By remaining period to maturity

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 tahun	8.317.221.072	8.255.950.507	Less than 1 year
1 sampai dengan 2 tahun	526.684.728	796.644.966	1 up to 2 years
2 sampai dengan 5 tahun	4.466.449.041	3.798.129.944	2 up to 5 years
Lebih dari 5 tahun	2.514.256.250	2.638.348.994	More than 5 years
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment losses
Jumlah	15.286.492.840	14.786.800.658	Total

e. Berdasarkan kolektibilitas Bank Indonesia

e. By Bank Indonesia collectibility

	31 Desember/December 31,				
	2022		2021		
	Pokok/ Principal	Cadangan/ Allowance	Pokok/ Principal	Cadangan/ Allowance	
Lancar	13.891.816.244	(127.059.296)	12.763.802.427	(101.345.707)	Current
Dalam perhatian khusus	1.264.168.321	(283.615.360)	1.581.216.802	(85.896.752)	Special Mention
Kurang lancar	75.569.484	(31.722.417)	110.801.036	(41.863.392)	Substandard
Diragukan	77.449.429	(25.271.075)	57.407.272	(16.157.058)	Doubtful
Macet	515.607.613	(70.450.103)	975.846.874	(457.010.844)	Loss
Jumlah	15.824.611.091	(538.118.251)	15.489.074.411	(702.273.753)	Total

f. Menurut Stage

f. By Stage

Berikut adalah perubahan jumlah pinjaman yang diberikan berdasarkan stage selama tahun berakhir 31 Desember 2022 dan 2021:

Below is movement of loans based on stages during the year ended December 31, 2022 and 2021:

	31 Desember/ December 31, 2022					
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Saldo awal tahun	12.174.588.727	1.441.372.589	1.067.143.793	805.969.302	15.489.074.411	Balance beginning of year
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	376.488.123	(364.589.511)	(11.898.612)	-	-	Transfer to expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(523.152.234)	523.866.745	(714.511)	-	-	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(131.787.056)	(8.368.253)	140.155.309	-	-	Transfer to credit impaired (Stage 3)
Total saldo awal setelah pengalihan	11.896.137.560	1.592.281.570	1.194.685.979	805.969.302	15.489.074.411	Total opening balance after transfer
Pengukuran kembali bersih nilai tercatat	(992.385.522)	(92.077.870)	(144.857.114)	-	(1.229.320.506)	Net remeasurement of carrying amount
Aset keuangan yang baru diterbitkan atau dibeli	5.628.818.812	87.888.637	35.213.454	-	5.751.920.903	New financial asset originated or purchased
Aset keuangan yang dihentikan pengakuannya	(2.782.849.013)	(181.829.610)	(122.247.341)	-	(3.086.925.964)	Derecognition of financial asset
Aset keuangan yang Dihapusbuku	-	-	(294.168.451)	-	(294.168.451)	Written-off financial assets
Total penambahan/(pengurangan) tahun berjalan	1.853.584.277	(186.018.843)	(526.059.452)	-	1.141.505.982	Total additional/(reversal) during the year
Dampak kehilangan pengendalian entitas anak	-	-	-	(805.969.302)	(805.969.302)	Loss of control on subsidiary
Saldo akhir tahun	13.749.721.837	1.406.262.727	668.626.527	-	15.824.611.091	Balance end of year

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

f. Menurut Stage (lanjutan)

f. By Stage (continued)

31 Desember/ December 31, 2021						
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Saldo awal tahun	10.189.607.854	2.450.340.075	1.036.434.773	1.166.971.596	14.843.354.298	Balance beginning of year
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	652.589.323	(651.694.219)	(895.104)	-	-	Transfer to expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umumnya (Stage 2)	(940.738.614)	943.433.255	(2.694.641)	-	-	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(147.401.644)	(433.358.480)	580.760.124	-	-	Transfer to credit impaired (Stage 3)
Total saldo awal setelah pengalihan	9.754.056.919	2.308.720.631	1.613.605.152	1.166.971.596	14.843.354.298	Total opening balance after transfer
Pengukuran kembali bersih nilai tercatat	(406.423.856)	(22.642.839)	(96.129.895)	206.562.716	(318.633.874)	Net remeasurement of carrying amount
Aset keuangan yang baru diterbitkan atau dibeli	5.795.948.533	-	-	-	5.795.948.533	New financial asset originated or purchased
Aset keuangan yang dihentikan Pengakuannya	(2.968.992.869)	(844.705.202)	(24.568.247)	(560.643.185)	(4.398.909.503)	Derecognized financial assets
Aset keuangan yang Dihapusbuku	-	-	(425.763.218)	(6.921.825)	(432.685.043)	Written-off financial assets
Total penambahan/(pengurangan) tahun berjalan	2.420.531.808	(867.348.041)	(546.461.360)	(361.002.294)	645.720.113	Total additional/(reversal) during the year
Saldo akhir tahun	12.174.588.727	1.441.372.590	1.067.143.792	805.969.302	15.489.074.411	Balance end of year

g. Pinjaman yang diberikan, pembiayaan dan piutang syariah yang mengalami penurunan nilai dan cadangan kerugian penurunan nilainya berdasarkan sektor ekonomi

g. Impaired loans, sharia financing and receivables and allowances for impairment losses by economic sector

Pinjaman yang mengalami penurunan nilai berdasarkan sektor ekonomi dan cadangan yang dibentuk:

Impaired loan based on economic sector and allowance:

31 Desember/December 31,			
	2022	2021	
Real estate	347.855.539	426.887.454	Real estate
Perdagangan, restoran, dan hotel	328.804.972	474.380.441	Trading, restaurant and hotel
Industri	58.799.412	71.729.247	Industry
Konstruksi	57.310.883	160.816.578	Construction
Jasa-jasa sosial/masyarakat	39.186.518	47.313.279	Social/community services
Lembaga Pembiayaan	8.991.000	-	Financing
Syariah	-	76.911.389	Sharia
Lain-lain	78.751.491	114.212.164	Others
	919.699.815	1.372.250.552	
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(165.192.941)	(522.938.791)	Allowance for impairment losses
Jumlah	754.506.874	849.311.761	Total

Pinjaman dikategorikan sebagai pinjaman yang bermasalah adalah termasuk pinjaman dalam kolektibilitas kurang lancar, diragukan, macet dan pinjaman yang direstrukturisasi dengan kolektibilitas dalam perhatian khusus. Termasuk dalam jumlah di atas adalah pembiayaan dan piutang syariah yang direstrukturisasi pada tanggal 31 Desember 2021 sejumlah Rp76.911.389.

Impaired loans consists of loans in collectibility substandard, doubtful, loss and restructured loans with special mention collectibility. Including the above amounts are restructured sharia financing and receivables as of December 31, 2021 amounted to Rp76,911,389.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

g. Pinjaman yang diberikan, pembiayaan dan piutang syariah yang mengalami penurunan nilai dan cadangan kerugian penurunan nilainya berdasarkan sektor ekonomi (lanjutan)

g. Impaired loans, sharia financing and receivables and allowances for impairment losses by economic sector (continued)

Rasio pinjaman bermasalah (*Non-Performing Loan - NPL*) kotor Bank terhadap total pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 4,23% dan 7,27%. Rasio NPL neto Bank terhadap total pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 3,42% dan 4,08%.

The ratio of non-performing loan (NPL)-gross of the Bank as of December 31, 2022 and 2021 was 4.23% and 7.27% to total loans, respectively. Ratio NPL-net to total loans of the Bank as of December 31, 2022 and 2021 was 3.42% and 4.08%, respectively.

h. Pinjaman yang direstrukturisasi

h. Restructured loans

	31 Desember/December 31,		
	2022	2021	
Penjadwalan kembali angsuran dan perpanjangan jangka waktu pinjaman	3.102.181.766	3.076.349.302	Rescheduling of installments and the extension of credit period
Perpanjangan jangka waktu, penurunan suku bunga pinjaman, penggabungan fasilitas penambahan plafon	1.378.110.809	3.044.858.987	Extension of credit period, reduction of interest rate, combined facility, additions of plafond
Perpanjangan jangka waktu pinjaman	-	170.946.929	Extension of credit period
Penjadwalan kembali angsuran pinjaman	-	138.054.113	Rescheduling of installment loans
Jumlah pinjaman yang direstrukturisasi	4.480.292.575	6.430.209.331	Total restructured loans
Dikurangi: Cadangan kerugian penurunan nilai	(428.127.277)	(609.957.065)	Less: Allowance for impairment losses
Jumlah	4.052.165.298	5.820.252.266	Total

Berikut adalah jumlah pinjaman yang direstrukturisasi berdasarkan kolektibilitas pada tanggal 31 Desember 2022 dan 2021:

Below are the balance of restructured loans based on collectability as of December 31, 2022 and 2021:

	31 Desember/December 31,		
	2022	2021	
Lancar	2.651.901.635	4.052.214.523	Current
Dalam Perhatian Khusus	1.221.471.066	1.408.489.652	Special Mention
Kurang Lancar	73.415.364	110.722.117	Substandard
Diragukan	77.449.429	57.392.765	Doubtful
Macet	456.055.081	801.390.274	Loss
Jumlah pinjaman yang direstrukturisasi	4.480.292.575	6.430.209.331	Total restructured loans
Dikurangi: Cadangan kerugian penurunan nilai	(428.127.277)	(609.957.065)	Less: Allowance for impairment losses
Jumlah	4.052.165.298	5.820.252.266	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

h. Pinjaman yang direstrukturisasi (lanjutan)

h. Restructured loans (continued)

Berikut adalah jumlah pinjaman yang direstrukturisasi berdasarkan jenis pinjaman pada tanggal 31 Desember 2022 dan 2021:

Below are the balance of restructured loans based on type as of December 31, 2022 and 2021:

	31 Desember/December 31,		
	2022	2021	
Pinjaman tetap	2.790.047.805	3.936.753.790	Fixed loans
Pinjaman tetap dengan angsuran	1.383.190.366	1.744.546.803	Fixed loans with installments
Pinjaman rekening koran	232.214.253	325.334.218	Overdraft loans
Pinjaman konsumen	52.794.277	64.175.971	Consumer loans
Pinjaman serba guna	22.045.874	26.553.648	Other loans
Syariah	-	332.844.901	Sharia
Jumlah pinjaman yang direstrukturisasi	4.480.292.575	6.430.209.331	Total restructured loans
Dikurangi: Cadangan kerugian penurunan nilai	(428.127.277)	(609.957.065)	Less: Allowance for impairment losses
Jumlah	4.052.165.298	5.820.252.266	Total

Sehubungan dengan restrukturisasi dan relaksasi kredit sebagai dampak dari COVID-19, regulator mengeluarkan POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran COVID-19 yang kemudian diperbaharui dengan POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 dan diperbaharui dengan POJK 17/POJK.03/2021 tanggal 10 September 2021. Jumlah pinjaman yang diberikan yang telah direstrukturisasi akibat dampak pandemi COVID-19 pada tanggal 31 Desember 2022 dan 2021 adalah sebesar Rp3.763.830.225 dan Rp5.357.083.947.

In relation to loan restructuring and relaxation due to COVID-19 impact, the regulator issued POJK No. 11/POJK.03/2020 dated March 16, 2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy that amended to POJK No. 48/POJK.03/2020 dated December 1, 2020 and reamend under POJK 17/POJK.03/2021 dated on September 10, 2021. The amount of loan that have been restructured as a result of the COVID-19 pandemic as of December 31, 2022 and 2021 amounting to Rp3,763,830,225 and Rp5,357,083,947.

i. Pembiayaan syariah

i. Sharia financing

Rincian pembiayaan dan piutang syariah pada tanggal 31 Desember 2021 adalah sebagai berikut:

The details of sharia financing and receivables as of December 31, 2021 are as follows:

	31 Desember/December 31,		
	2022	2021	
Pembiayaan Musyarakah	-	585.766.229	Musyarakah financing
Piutang Murabahah	-	215.419.088	Murabahah receivables
Pembiayaan Mudharabah	-	4.099.239	Mudharabah financing
Piutang Ijarah	-	684.746	Ijarah receivables
Jumlah pembiayaan dan piutang syariah	-	805.969.302	Total sharia financing and receivables
Dikurangi: Cadangan kerugian penurunan nilai	-	(50.771.005)	Less: Allowance for impairment losses
Jumlah pembiayaan dan piutang syariah - bersih	-	755.198.297	Total sharia financing and receivables - net

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

j. Perubahan cadangan kerugian penurunan nilai

j. The changes in allowance for impairment losses

31 Desember/ December 31, 2022						
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Saldo awal tahun	103.598.821	79.800.317	468.103.610	50.771.005	702.273.753	Balance beginning of year
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	20.994.941	(17.783.674)	(3.211.267)	-	-	Transfer to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(19.788.628)	20.001.621	(212.993)	-	-	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(3.580.076)	(714.839)	4.294.915	-	-	Transfer to credit impaired (Stage 3)
Total saldo awal setelah pengalihan	101.225.058	81.303.425	468.974.265	50.771.005	702.273.753	Beginning balance after stage transfer
Pengukuran kembali bersih penyisihan kerugian	(22.860.111)	210.052.392	(9.783.183)	-	177.409.098	Net remeasurement of carrying amount
Aset keuangan yang baru diterbitkan atau dibeli	43.465.945	14.442.163	12.597.767	-	70.505.875	New financial asset originated or purchased
Aset keuangan yang dihentikan pengakuannya	(8.582.446)	(8.371.771)	(50.176.802)	-	(67.131.019)	Derecognized financial assets
Aset keuangan yang dihapusbuku	-	-	(294.168.451)	-	(294.168.451)	Written-off financial assets
Total pembentukan/(pembalikan) tahun	12.023.388	216.122.783	(341.530.669)	-	(113.384.497)	Net change in exposure
Dampak kehilangan pengendalian entitas anak	-	-	-	(50.771.005)	(50.771.005)	Loss of control on subsidiary
Saldo akhir tahun	113.248.446	297.426.209	127.443.596	-	538.118.251	Balance end of year

31 Desember/ December 31, 2021						
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Saldo awal tahun	65.730.234	139.842.398	365.407.697	26.397.937	597.378.266	Balance beginning of year
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	41.036.363	(40.834.071)	(202.292)	-	-	Transfer to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(11.539.556)	12.424.514	(884.958)	-	-	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(1.116.461)	(32.287.121)	33.403.582	-	-	Transfer to credit impaired (Stage 3)
Total saldo awal setelah pengalihan	94.110.580	79.145.720	397.724.029	26.397.937	597.378.266	Transfer to credit impaired (Stage 3)
Pengukuran kembali bersih penyisihan kerugian	5.018.449	29.719.963	503.181.587	17.682.686	555.602.685	Net remeasurement of carrying amount
Aset keuangan yang baru diterbitkan atau dibeli	19.284.830	-	-	-	19.284.830	New financial asset originated or purchased
Aset keuangan yang dihentikan pengakuannya	(14.815.038)	(29.065.366)	(7.038.788)	(4.315.386)	(55.234.578)	Derecognized financial assets
Penerimaan Kembali pembiayaan dan piutang syariah yang telah dihapusbukukan tahun berjalan	-	-	-	17.927.593	17.927.593	Net change in exposure recoveries from written-off financing and sharia receivables during the year
Aset keuangan yang dihapusbuku	-	-	(425.763.218)	(6.921.825)	(432.685.043)	Written-off financial assets
Total pembentukan/(pembalikan) tahun	9.488.241	654.597	70.379.581	24.373.068	104.895.487	Net change in exposure
Saldo akhir tahun	103.598.821	79.800.317	468.103.610	50.771.005	702.273.753	Balance end of year

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN DAN PIUTANG SYARIAH (lanjutan)

j. Perubahan cadangan kerugian penurunan nilai (lanjutan)

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai untuk pinjaman yang diberikan, pembiayaan dan piutang syariah adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pinjaman.

Pada tanggal 26 Desember 2018, OJK mengeluarkan ketentuan baru yaitu No. 32/POJK.03/2018 tentang "Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum" yang berlaku efektif sejak 1 September 2019 yang sebagian pasalnya diubah dengan POJK No. 38/POJK.03/2019 tanggal 19 Desember 2019. Peraturan tersebut menetapkan batas maksimum penyediaan dana kepada satu debitur dan/atau kelompok debitur yang bukan merupakan pihak berelasi tidak melebihi 25% dari modal inti Bank. Pada tanggal 31 Desember 2022 dan 2021 tidak terdapat pelanggaran dan pelanggaran atas BMPK baik kepada pihak berelasi maupun pihak ketiga.

Jaminan atas pinjaman yang diberikan berupa tanah, bangunan, saham, giro, deposito berjangka, mesin, persediaan, dan piutang. Deposito berjangka yang dijadikan jaminan tunai untuk pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp707.564.744 dan Rp530.531.597 (Catatan 19) dengan outstanding pinjaman masing-masing sebesar Rp636.277.117 dan Rp489.675.283. Giro yang dijadikan jaminan tunai untuk pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp118.115.313 dan Rp68.943.934 (Catatan 19) dengan *outstanding* pinjaman masing-masing sebesar Rp138.038.686 dan Rp70.688.008. Deposito berjangka *Mudharabah* yang dijadikan jaminan atas piutang dan pembiayaan sebesar Rp237.600.000 pada tanggal 31 Desember 2021 (Catatan 26).

11. LOANS, SHARIA FINANCING AND RECEIVABLES (continued)

j. The changes in allowance for impairment losses (continued)

The management believe that allowance for impairment losses of loans, sharia financing and receivables is adequate to cover impairment losses that might arise from uncollectible loans.

On December 26, 2018, OJK issued new regulation No. 32/POJK.03/2018 regarding "Legal Lending Limit and Large Exposure for Commercial Bank" which effective since September 1, 2019, which amended partially by POJK No. 38/POJK.03/2019 dated December 19, 2019. This regulation requires the maximum lending limit to one and/or group of nonrelated party debtor which not exceed to 25% of the Bank's core capital. As of December 31, 2022 and 2021, there were no breach and no violation of the LLL requirements both to related parties and third parties.

Collaterals for loans are in form of as land, building, shares, demand deposits, time deposits, machinery, inventories, and receivables. Time deposits that are pledged as cash collateral for loans as of December 31, 2022 and 2021 amounted to Rp707,564,744 and Rp530,531,597 (Note 19) with loan outstanding of Rp636,277,117 and Rp489,675,283, respectively. Demand deposits that are pledged as cash collateral for loans as of December 31, 2022 and 2021 amounted to Rp118,115,313 and Rp68,943,934 (Note 19) with loan outstanding of Rp138,038,686 and Rp70,688,008, respectively. *Mudharabah* time deposits that are pledged as collateral for receivables and financing are amounted to Rp237,600,000 as of December 31, 2021 (Note 26).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

12. PENYERTAAN SAHAM

12. INVESTMENTS IN SHARES

	Kepemilikan/ Ownership	31 Desember/December 31		
		2022	2021	
Diukur pada FVTPL				Measured at FVTPL
PT Bima Multi Finance		31.877.279	34.857.769	PT Bima Multi Finance
PT Aplikasinusa Lintas Arta		-	29.469	PT Aplikasinusa Lintas Arta
Entitas asosiasi:				Associate Entity:
PT Bank Victoria Syariah (Lihat Catatan 50)	19,81%	210.227.044	-	PT Bank Victoria Syariah (See Note 50)
Jumlah		242.104.323	34.887.238	Total
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		-	(295)	Allowance for impairment losses
Jumlah - bersih		242.104.323	34.886.943	Total - net

Dalam rangka memenuhi modal inti sebesar Rp1.000.000.000 (satu triliun rupiah) di PT Bank Victoria Syariah, Bank melakukan penambahan penyertaan modal kepada Bank Victoria Syariah sebesar Rp138.000.000 yang telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat No. S-137/PB.33/2022 tanggal 27 Desember 2022.

In order to fulfill the minimum core capital requirement amounting to Rp1,000,000,000 (one trillion Rupiah) for PT Bank Victoria Syariah, Bank has injected an additional investment in PT Bank Victoria Syariah shares amounting to Rp138,000,000 which has been approved by Financial Service Authority through letter No. S-137/PB.33/2022 dated December 27, 2022.

Berdasarkan Berita Acara Rapat Umum Luar Biasa para Pemegang Saham PT Bima Multi Finance tertanggal 12 November 2018 dan Akta Notaris No. 19 tanggal 12 Maret 2019 yang dibuat dihadapan Drs. Wijanto Suwongso, SH., Notaris di Jakarta, Bank dan beberapa kreditur lainnya telah menyetujui konversi pinjaman jangka panjang dan MTN PT Bima Multi Finance menjadi saham dengan nilai konversi Rp500 per lembar saham (nilai Rupiah penuh). Perubahan ini telah diterima dan dicatat di dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.03-0151322 tanggal 15 Maret 2019. Melalui proses konversi ini, Bank memiliki persentase kepemilikan sebesar 34,91% di PT Bima Multi Finance dan mencatatnya sebagai penyertaan saham sementara sebesar Rp168.907.325 (bruto). Setelah mencatat penyertaan saham sementara, Bank tidak lagi mengakui pinjaman yang diberikan dan MTN pada PT Bima Multi Finance.

Based on the Minutes of Extraordinary Shareholders Meeting of PT Bima Multi Finance dated November 12, 2018 and Notarial Deed No. 19 dated March 12, 2019 of Drs. Wijanto Suwongso, S.H., a Notary in Jakarta, Bank and the other creditors have agreed on the conversion from long term loan and MTN of PT Bima Multi Finance into shares with conversion rate of Rp500 per shares (Rupiah full amount). This changes has been accepted and recorded in database of Legal Entities Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in its Letter No. AHU-AH.01.03-0151322 dated March 15, 2019. From this conversion process, Bank has 34.91% percentage of ownership in PT Bima Multi Finance and recorded as temporary investment in shares amounted to Rp168,907,325 (gross). After recording a temporary investment in shares, the Bank no longer recognise the loans and MTN in PT Bima Multi Finance.

Bank wajib untuk melakukan divestasi penyertaan saham sementara apabila penyertaan saham sementara telah melebihi jangka waktu paling lama 5 (lima) tahun atau PT Bima Multi Finance telah mencatatkan saldo laba positif pada ekuitasnya. Hal ini sesuai dengan intensi dari Bank untuk menjual penyertaan saham sementara pada PT Bima Multi Finance apabila telah memenuhi kriteria yang ditentukan.

Banks are obliged to divest temporary investment in shares if the temporary investment in shares have exceeded a maximum period of 5 (five) years or PT Bima Multi Finance has recorded positive retained earnings in their equity. This is in accordance with the Bank's intention to sell the temporary investment in PT Bima Multi Finance if it has meets the specified criteria.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

12. PENYERTAAN SAHAM (lanjutan)

Bank juga tidak memiliki pengaruh signifikan pada PT Bima Multi Finance dibuktikan dengan:

- Tidak terdapat wakil dari Bank yang menjabat sebagai Dewan Direksi dan Dewan Komisaris atau organ setara di PT Bima Multi Finance;
- Bank tidak berpartisipasi dalam proses pembuatan kebijakan, termasuk dalam partisipasi dalam pengambilan keputusan tentang dividen atau distribusi lain pada PT Bima Multi Finance;
- Tidak adanya transaksi material antara Bank dengan PT Bima Multi Finance;
- Tidak terdapat pertukaran personil manajerial antara Bank dengan PT Bima Multi Finance; dan
- Bank tidak terlibat dalam penyediaan teknis informasi pokok untuk PT Bima Multi Finance.

Penyertaan saham atas PT Aplikasinusa Lintas Arta sebesar 0,08% dimiliki oleh PT Bank Victoria Syariah.

Lihat Catatan 48 untuk pengukuran nilai wajar penyertaan saham sementara pada tanggal 31 Desember 2022 dan 2021.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

12. INVESTMENTS IN SHARES (continued)

Bank also does not have a significant influence on PT Bima Multi Finance as evidenced by:

- There is no representative from the Bank who serves as the Board of Directors and the Board of the Commissioners or equivalent organs in PT Bima Multi Finance;
- The Bank does not participate in the policy-making process, including participation in decision-making about dividends or other distributions in PT Bima Multi Finance;
- There is no material transaction between the Bank and PT Bima Multi Finance;
- There is no managerial personnel exchange between the Bank and PT Bima Multi Finance; and
- The Bank is not involved in providing principal technical information for PT Bima Multi Finance.

The shares investment in PT Aplikasinusa Lintas Arta of 0.08% owned by PT Bank Victoria Syariah.

Refer to Note 48 for fair value measurement of temporary investment in shares as of December 31, 2022 and 2021.

Management believes that the above allowance for impairment losses is adequate.

13. BIAYA DIBAYAR DIMUKA

13. PREPAID EXPENSES

	31 Desember/December 31,		
	2022	2021	
Promosi	13.650.866	5.125.511	Promotion
Pengembangan teknologi	3.225.434	1.369.768	Technology development
Sewa dibayar dimuka	61.337	172.854	Prepaid rent
Renovasi gedung kantor	-	5.019.521	Office building renovation
Pembiayaan	-	324.585	Financing
Lain-lain	2.777.040	2.442.287	Others
Jumlah	19.714.677	14.454.526	Total

Lain-lain sebagian besar terdiri dari premi asuransi dibayar dimuka, biaya dibayar dimuka personalia dan biaya jasa hukum.

Others mainly consists of prepaid insurances, prepaid salaries expenses and legal fees.

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

14. ASET TETAP DAN ASET HAK-GUNA

Aset tetap terdiri dari:

14. FIXED ASSETS AND RIGHT-OF-USE ASSETS

Fixed assets consist of the following:

	31 Desember/December 31,		
	2022	2021	
Kepemilikan langsung	435.038.435	491.681.438	Direct ownership
Aset hak-guna	35.814.592	16.437.910	Right-of-use assets
Jumlah	470.853.027	508.119.348	Total

31 Desember/December 31, 2022							
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions*)	Kapitalisasi/ Capitalisation	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance	
Biaya Perolehan							Acquisition Cost
<u>Kepemilikan langsung:</u>							<u>Direct ownership:</u>
Tanah	412.385.631	-	(14.574.092)	-	(26.166.557)	371.644.982	Land
Bangunan	73.103.906	-	(3.455.173)	-	(10.558.310)	59.090.423	Buildings
Kendaraan bermotor	8.426.186	-	(2.395.531)	-	-	6.030.655	Vehicles
Mesin-mesin dan peralatan	28.408.466	7.236.404	(5.040.958)	-	-	30.603.912	Machinery and equipment
Perlengkapan dan perabotan kantor	7.576.000	285.464	(1.544.233)	-	-	6.317.231	Office furniture and equipment
Aset tetap dalam proses pembangunan	21.081.980	4.774	(2)	-	-	21.086.752	Assets under constructions
Jumlah biaya perolehan	550.982.169	7.526.642	(27.009.989)	-	(36.724.867)	494.773.955	Total acquisition cost
Akumulasi Penyusutan							Accumulated Depreciation
<u>Kepemilikan langsung:</u>							<u>Direct ownership:</u>
Bangunan	19.280.356	9.609.703	(670.046)	-	(3.427.722)	24.792.291	Buildings
Kendaraan bermotor	7.051.855	970.946	(2.380.694)	-	-	5.642.107	Vehicles
Mesin-mesin dan peralatan	25.777.066	2.498.941	(4.936.898)	-	-	23.339.109	Machinery and equipment
Perlengkapan dan perabotan kantor	7.191.454	250.144	(1.479.585)	-	-	5.962.013	Office furniture and equipment
Jumlah akumulasi penyusutan	59.300.731	13.329.734	(9.467.223)	-	(3.427.722)	59.735.520	Total accumulated depreciation
Nilai buku neto	491.681.438					435.038.435	Net book value

31 Desember/ December 31, 2022					
	Saldo awal/ <i>Beginning balance</i>	Penambahan/ <i>Additions</i>	Pengurangan/ <i>Disposals*)</i>	Reklasifikasi/ <i>Reclassification</i>	Saldo akhir/ <i>Ending balance</i>
Aset hak-guna					
Bangunan	48.499.676	32.946.006	(31.486.260)	-	49.959.422
Akumulasi Penyusutan					
Bangunan	32.061.766	9.379.512	(27.296.448)	-	14.144.830
Nilai buku neto	16.437.910				35.814.592

*) Termasuk dalam pengurangan adalah dampak kehilangan pengendalian atas entitas anak

Include in deductions is the impact of loss of control (* on subsidiary

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

14. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

14. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

31 Desember/December 31, 2021						
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions*)	Kapitalisasi/ Capitalisation	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance
Biaya Perolehan						Acquisition Cost
Kepemilikan langsung:						Direct ownership:
Tanah	432.338.963	-	(19.953.332)	-	-	412.385.631
Bangunan	78.407.220	-	(5.322.475)	19.161	-	73.103.906
Kendaraan bermotor	8.252.726	490.850	(317.390)	-	-	8.426.186
Mesin-mesin dan peralatan	28.124.989	544.678	(261.201)	-	-	28.408.466
Perlengkapan dan perabotan kantor	7.899.910	59.223	(383.133)	-	-	7.576.000
Aset tetap dalam proses pembangunan	21.077.206	4.774	-	-	-	21.081.980
Jumlah biaya perolehan	576.101.014	1.099.525	(26.237.531)	19.161	-	550.982.169
Akumulasi Penyusutan						Accumulated Depreciation
Kepemilikan langsung:						Direct ownership:
Bangunan	5.875.734	13.571.310	(166.688)	-	-	19.280.356
Kendaraan bermotor	5.950.189	1.316.211	(214.545)	-	-	7.051.855
Mesin-mesin dan peralatan	24.178.218	2.065.959	(467.111)	-	-	25.777.066
Perlengkapan dan perabotan kantor	6.908.542	560.105	(277.193)	-	-	7.191.454
Jumlah akumulasi penyusutan	42.912.683	17.513.585	(1.125.537)	-	-	59.300.731
Nilai buku neto	533.188.331					Net book value

31 Desember/ December 31, 2021				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending balance
Aset hak-guna				
Bangunan	48.062.337	2.502.853	(2.065.514)	48.499.676
Akumulasi Penyusutan				
Bangunan	21.577.314	12.508.226	(2.023.774)	32.061.766
Nilai buku neto	26.485.023			16.437.910

Pada tanggal 31 Desember 2022 dan 2021, penyusutan yang tercatat pada Bank adalah sebagai berikut:

As of December 31, 2022 and 2021, depreciation expense recorded by the Bank as follows:

31 Desember/December 31,		
2022	2021	
Penyusutan aset tetap	13.329.734	Depreciation of fixed asset
Penyusutan sewa guna usaha	9.379.512	Depreciation of right-of-use assets
Jumlah	22.709.246	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

14. ASET TETAP DAN ASET-GUNA (lanjutan)

Rincian laba/(rugi) penjualan aset tetap adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Hasil penjualan aset tetap	17.394.945	22.013.374
Nilai buku	17.177.219	25.111.994
Laba/(Rugi) penjualan aset tetap (Catatan 38)	217.726	(3.098.620)

Laba/(rugi) penjualan aset tetap disajikan sebagai bagian dari akun "Beban non-operasional - Neto" pada laporan laba rugi dan penghasilan komprehensif (Catatan 38).

Aset tetap dalam proses pembangunan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp21.086.752 dan Rp21.081.980 merupakan tanah dan bangunan yang dibeli dan masih dalam tahap perizinan dan perpanjangan Surat Hak Guna Bangunan (SHGB). Estimasi persentase tingkat penyelesaian aset tetap dalam proses pembangunan pada tanggal 31 Desember 2022 dan 2021 adalah 90%. Konstruksi tersebut diperkirakan akan selesai pada tahun 2023.

Bank memiliki beberapa bidang tanah yang terletak di Jakarta, Surabaya, dan Denpasar dengan hak kepemilikan berupa Hak Guna Bangunan yang berjangka waktu antara 20 (dua puluh) sampai dengan 30 (tiga puluh) tahun yang akan jatuh tempo dalam berbagai tahun sampai tahun 2042. Manajemen berpendapat bahwa tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

Aset tetap, kecuali tanah, diasuransikan terhadap risiko kebakaran dan pencurian kepada PT Victoria Insurance (pihak berelasi), PT Zurich Asuransi Indonesia Tbk dan PT Asuransi Takaful Umum dengan nilai pertanggungan seluruhnya pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp148.889.100 dan Rp177.223.197. Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan kerugian atas aset tetap yang dipertanggungkan.

Seluruh aset tetap yang ada pada tanggal pelaporan 31 Desember 2022 dan 2021 digunakan untuk menunjang aktivitas operasi Bank. Pada tanggal 31 Desember 2022 dan 2021, jumlah nilai perolehan aset tetap yang telah disusutkan penuh namun masih digunakan masing-masing adalah sebesar Rp44.227.241 dan Rp35.462.296.

14. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

The details of gain/(loss) on sale of fixed assets are as follows:

	31 Desember/December 31,	
	2022	2021
Proceeds from sale of fixed assets	17.394.945	22.013.374
Book value	17.177.219	25.111.994
Gain/(Loss) on sale of fixed assets (Note 38)	217.726	(3.098.620)

Gain/(loss) on sale of fixed assets is presented as part of "Non-operating expense - Net" in the statement profit or loss and other comprehensive income (Note 38).

Assets under construction as of December 31, 2022 and 2021 amounting to Rp21,086,752 and Rp21,081,980, respectively, related to land and buildings that were bought but still under licensing phase and extension of Rights to Build (SHGB). The estimated percentage of completion of Construction in progress as of December 31, 2022 and 2021 is 90%. Those constructions are estimated to be completed in 2023.

The Bank own several fields of land in Jakarta, Surabaya, and Denpasar with Building Usage Rights (HGB) for 20 (twenty) up to 30 (thirty) years which will expire in various years up to 2042. The management believes that there will be no difficulty in the extension of the land rights since all of the land were acquired legally and supported by sufficient evidence of ownership.

Fixed assets, except land, are insured against losses by fire and theft risks to PT Victoria Insurance (related party), PT Zurich Asuransi Indonesia Tbk dan PT Asuransi Takaful Umum with total insurance coverage as of December 31, 2022 and 2021 amounting Rp148,889,100 and Rp177,223,197. The Bank's management believe that the insurance coverage is adequate to cover possible losses on fixed assets insured.

All of the fixed assets as of the reporting date December 31, 2022 and 2021 are used to support the Bank's operation activities. As of December 31, 2022 and 2021, the total acquisition cost of fixed assets that have been fully depreciated but still in use amounted Rp44,227,241 and Rp35,462,296, respectively.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

14. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

Manajemen Bank telah melakukan pengkajian kembali atas estimasi umur ekonomis, metode penyusutan dan nilai residu aset tetap pada tanggal 31 Desember 2022 dan 2021.

Tidak terdapat aset tetap yang dihentikan dari penggunaan aktif atau diklasifikasikan sebagai tersedia untuk dijual.

Berikut adalah perkiraan jumlah nilai tercatat aset tetap jika dicatat dengan metode biaya pada tanggal 31 Desember 2022 dan 2021:

	31 Desember/December 31,	
	2022	2021
Tanah	331.075.833	371.816.482
Bangunan	18.738.330	38.263.748
Kendaraan Bermotor	388.548	1.374.331
Mesin dan Peralatan	7.264.803	2.631.400
Perlengkapan dan perabotan kantor	355.218	384.546
Aset dalam penyelesaian	21.086.752	21.081.980
	378.909.484	435.552.487

Land
Building
Vehicle
Machinery and equipment
Office furniture and equipment
Assets under constructions

Aset hak-guna

Laporan posisi keuangan menunjukkan jumlah terkait sewa adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Aset hak-guna:		
- Bangunan	35.814.592	16.437.910
	35.814.592	16.437.910
Liabilitas sewa (Catatan 24)	33.100.288	15.631.796
	33.100.288	15.631.796

Right-of-use assets:
Buildings -

Lease liabilities (Note 24)

Laporan laba rugi menunjukkan jumlah terkait sewa adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Beban penyusutan	9.379.512	12.508.226
Beban bunga (Catatan 35)	1.002.883	1.343.943
Jumlah	10.382.395	13.852.169

Depreciation expense
Interest expense (Note 35)

Total

14. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

The Bank's Management has re-assessed the estimation of useful lives, depreciation method and residual value of fixed assets on December 31, 2022 and 2021.

There are no fixed assets discontinued from active use or classified as assets held for sale.

Below is the estimated net book value of fixed asset if recorded using cost method as of December 31, 2022 and 2021:

Right-of-use assets

The balance sheet shows the following amounts relating to leases:

The statement of profit or loss shows the following amounts relating to leases:

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

14. ASET TETAP DAN ASET HAK-GUNA (lanjutan)

Revaluasi aset tetap

Penilaian pada nilai wajar aset tetap yang dimiliki Bank pada 31 Desember 2020 telah dilakukan oleh Kantor Jasa Penilai Publik ("KJPP") Antonius Setiady dan Rekan dengan laporan penilaian tertanggal 26 Februari 2021, yang kemudian diterbitkan kembali dengan laporan penilaian tertanggal 27 Juli 2022 untuk menggantikan penilaian tertanggal 26 Februari 2021 tersebut. Laporan penilaian ditandatangani oleh Andrius Hermawan, MAPPI (Cert), penilai independen yang telah terdaftar pada OJK.

Metode penilaian yang digunakan adalah Metode Pendekatan Data Pasar dan Metode Biaya. Data pembandingan untuk menentukan nilai wajar aset diperoleh dari data transaksi jual beli dari aset sebanding dengan menyesuaikan perbedaan-perbedaan antara aset yang dinilai dengan data pembandingan. Perbandingan ini juga menyangkut berbagai faktor seperti lokasi, luas, bentuk, karakteristik dan kegunaannya berdasarkan unsur waktu dan peruntukannya.

Surplus revaluasi tahun 2020 sebesar Rp56.128.951 telah dikreditkan pada pendapatan komprehensif lainnya dan disajikan sebagai "Surplus revaluasi aset tetap" di ekuitas.

Pada tanggal 31 Desember 2021, terdapat penambahan atas saldo revaluasi aset tetap sebesar Rp7.083.877 disebabkan oleh pembalikan cadangan pajak yang dibentuk oleh Bank atas surplus revaluasi aset tetap tahun 2020.

Pada tanggal 31 Desember 2022 dan 2021 saldo surplus revaluasi aset tetap masing-masing adalah sebesar Rp382.456.152 dan Rp382.456.152.

15. AGUNAN YANG DIAMBIL ALIH

Agunan yang diambil alih untuk penyelesaian pinjaman yang diberikan dicatat dalam akun Agunan yang Diambil Alih ("AYDA"). Rincian dalam akun ini adalah:

	31 Desember/December 31,	
	2022	2021
Tanah dan bangunan	1.237.844.890	1.436.697.691
Dikurangi:		
Cadangan kerugian penurunan nilai	(306.834.651)	(282.641.086)
	931.010.239	1.154.056.605

14. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

Fixed asset revaluation

Valuation to determine the fair value of the Bank's fixed assets as of December 31, 2020 was performed by Kantor Jasa Penilai Publik ("KJPP") Antonius Setiady dan Rekan with valuation report dated February 26, 2021, which was subsequently reissued with valuation report dated July 27, 2022 to replace the valuation report dated February 26, 2021. The valuation report was signed by Andrius Hermawan, MAPPI (Cert), independent appraiser registered in OJK.

Valuation method used is Market Data Approach and Cost Approach Method. Comparative data to determine fair value asset is obtained from data of sale and purchase transactions from comparable assets by adjusting differences between assets valued and comparable data. This comparison is also concerns factors such as location, size, shape, characteristics and function based on its time and intended used.

The revaluation surplus on 2020 of Rp56,128,951 was credited to other comprehensive income and presented as "Gain on revaluation of fixed assets" in equity.

As of December 31, 2021, Bank has additional of revaluation surplus of fixed assets amounted Rp7,083,877 from reversal of tax reserve provided in 2020 for revaluation surplus of fixed assets in 2020.

As of December 31, 2022 and 2021, gain on revaluation of fixed assets amounted to Rp382,456,152 and Rp382,456,152, respectively.

15. FORECLOSED ASSETS

Foreclosed assets in settlement of loans are included in Foreclosed assets ("AYDA") account. The details in the account are as follows:

Land and building
Less:
Allowance for impairment losses

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

15. AGUNAN YANG DIAMBIL ALIH (lanjutan)

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aktiva Bank Umum", khususnya agunan yang diambil alih, Bank diwajibkan untuk melakukan upaya penyelesaian terhadap agunan yang diambil alih yang dimiliki.

Mutasi nilai agunan yang diambil alih adalah sebagai berikut:

	31 Desember/December 31,		
	2022	2021	
Saldo awal	1.436.697.691	1.645.774.259	<i>Beginning balance</i>
Penambahan selama tahun berjalan	193.324.072	44.312.071	<i>Addition during the year</i>
Pengurangan selama tahun berjalan	(279.521.470)	(253.388.639)	<i>Deduction during the year</i>
Dampak kehilangan pengendalian entitas anak	(112.655.403)	-	<i>Loss of control on subsidiary</i>
Saldo akhir	1.237.844.890	1.436.697.691	<i>Ending balance</i>

Mutasi cadangan kerugian penurunan nilai untuk agunan yang diambil alih adalah sebagai berikut:

	31 Desember/December 31,		
	2022	2021	
Saldo awal	282.641.086	278.062.370	<i>Beginning balance</i>
Penambahan selama tahun berjalan (Catatan 34)	47.616.890	4.578.716	<i>Addition during the year (Note 34)</i>
Dampak kehilangan pengendalian entitas anak	(23.423.325)	-	<i>Loss of control on subsidiary</i>
Saldo akhir	306.834.651	282.641.086	<i>Ending balance</i>

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk cukup untuk menutup kemungkinan kerugian atas agunan yang diambil alih.

15. FORECLOSED ASSETS (continued)

Based on Financial Service Authority Regulation No. 40/POJK.03/2019 dated December 19, 2019 regarding "Asset Quality Ratings for Commercial Banks" and particularly on the foreclosed assets, the Bank is required to have an action plan for settlement of its foreclosed assets.

The changes in foreclosed assets are as follows:

The changes in allowance for impairment losses of foreclosed assets are as follows:

Management believes that the allowance for impairment losses is adequate to cover possible losses from foreclosed assets.

16. ASET TAK BERWUJUD

16. INTANGIBLE ASSETS

	31 Desember/ December 31, 2022					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions*)	Kapitalisasi/ Capitalisation	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance
Biaya Perolehan Acquisition Cost	22.680.126	1.879.808	(8.029.836)	-	-	16.530.098
Dikurangi: Akumulasi amortisasi amortisation	(19.485.950)	(1.538.595)	7.025.631	-	-	Less: Accumulated (13.998.914)
Nilai buku neto	3.194.176					2.531.184 Net book value

*) Termasuk dalam pengurangan adalah dampak kehilangan pengendalian atas entitas anak

Include in deductions is the impact of loss of control (*) on subsidiary

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

16. ASET TAK BERWUJUD (lanjutan)

16. INTANGIBLE ASSETS (continued)

	31 Desember/ December 31, 2021					Saldo akhir/ Ending balance	
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Kapitalisasi/ Capitalisation	Reklasifikasi/ Reclassification		
Biaya Perolehan	21.696.208	983.918	-	-	-	22.680.126	Acquisition Cost
Dikurangi: Akumulasi amortisasi	(16.624.972)	(2.860.978)	-	-	-	(19.485.950)	Less: Accumulated amortisation
Nilai buku neto	5.071.236					3.194.176	Net book value

Aset tak berwujud yang dimiliki oleh Bank berupa lisensi aplikasi yang dibeli oleh Bank.

Intangible assets held by the Bank is application license purchased by the Bank.

Amortisasi yang dicatat oleh Bank masing-masing adalah sebesar Rp1.538.595 dan Rp2.860.978 untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

Amortisation recorded by the Bank amounted to Rp1,538,595 and Rp2,860,978 the years ended December 31, 2022 and 2021, respectively.

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tak berwujud pada tanggal 31 Desember 2022 dan 2021.

Based on the management assessment, there are no events or changes in circumstances indicating an impairment of intangible assets as of December 31, 2022 and 2021.

17. ASET LAIN-LAIN

17. OTHER ASSETS

	31 Desember/December 31,		
	2022	2021	
Properti terbengkalai	36.158.934	2.990.040	Abandoned property
Uang muka pada pihak ketiga	26.570.414	19.155.501	Advance payment to third parties
Tagihan pihak ketiga	13.893.797	11.086.540	Receivables from third parties
Uang jaminan	6.359.307	8.194.614	Security deposits
Lain-lain	19.296.564	20.691.831	Others
	102.279.016	62.118.526	
Dikurangi: Cadangan kerugian penurunan nilai	(14.323.476)	(13.017.686)	Less: Allowance for impairment losses
Jumlah	87.955.540	49.100.840	Total

Uang jaminan merupakan uang yang disetor sebagai jaminan untuk sewa gedung kantor.

Security deposits represent deposit pledged as guarantee for building rental.

Lain-lain terutama terdiri dari tagihan transaksi valuta asing, tagihan biaya administrasi dan persediaan barang promosi.

Others mainly consists of foreign exchange transaction, administrative expense transaction and promotion inventories.

Mutasi cadangan kerugian penurunan nilai untuk aset lain-lain adalah sebagai berikut:

The changes in allowance for impairment losses of other assets are as follows:

	31 Desember/December 31,		
	2022	2021	
Saldo awal	13.017.686	8.942.972	Beginning balance
Penambahan/(Pengurangan) selama tahun berjalan	1.305.790	4.074.714	Addition/(deduction) during the year
Saldo akhir	14.323.476	13.017.686	Ending balance

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

17. ASET LAIN-LAIN (lanjutan)

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk cukup untuk menutup kemungkinan kerugian atas aset lain-lain.

17. OTHER ASSETS (continued)

Management believes that the allowance for impairment losses is adequate to cover possible losses from other assets.

18. LIABILITAS SEGERA

18. OBLIGATIONS DUE IMMEDIATELY

31 Desember/December 31,		
2022	2021	
Titipan asuransi	-	109.202 Insurance funds
Titipan pembiayaan	-	4.351 Financing funds
Liabilitas lainnya	-	222.373 Other Liabilities
Jumlah	-	335.926 Total

Liabilitas lainnya terdiri dari tunggakan administrasi pada proses transaksi pembiayaan syariah.

Other liabilities consists of administrative arrears in the process of syariah financing transactions.

19. SIMPANAN NASABAH

19. DEPOSITS FROM CUSTOMERS

Semua simpanan nasabah dalam mata uang Rupiah dan mata uang asing, terdiri dari:

All deposits from customers in Rupiah and foreign currency, consist of:

31 Desember/December 31,		
2022	2021	
Rupiah		Rupiah
Negotiable Certificate Deposits	220.000.000	- Negotiable Certificate Deposit
Dikurangi :		Less:
Diskonto	(7.978.260)	- Discount
Beban emisi yang belum diamortisasi	(1.180.843)	- Unamortized issuance cost
Deposito berjangka	13.158.803.446	13.010.941.538 Time deposits
Tabungan	3.148.224.256	3.138.292.184 Savings deposits
Giro	2.318.053.678	1.232.960.133 Demand deposits
	18.835.922.277	17.382.193.855
Mata uang asing		Foreign currency
Deposito berjangka	470.087.691	608.625.607 Time deposits
Giro	65.827.669	94.052.521 Demand deposits
	535.915.360	702.678.128
Jumlah	19.371.837.637	18.084.871.983 Total

Simpanan nasabah dalam mata uang asing adalah Dolar Amerika Serikat, Dolar Singapura, Euro Eropa, dan Yen Jepang.

All deposits from customers in foreign currency are denominated in United States Dollar, Singapore Dollar, European Euro, and Japanese Yen.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

19. SIMPANAN NASABAH (lanjutan)

19. DEPOSITS FROM CUSTOMERS (continued)

a. Giro

a. Demand Deposits

i. Berdasarkan pihak lawan

i. By counterparties

	31 Desember/December 31,		
	2022	2021	
Pihak ketiga	2.137.111.787	1.250.960.938	Third parties
Pihak berelasi	246.769.560	76.051.716	Related parties
Jumlah	2.383.881.347	1.327.012.654	Total

ii. Berdasarkan mata uang

ii. By currency

	31 Desember/December 31,		
	2022	2021	
Rupiah	2.318.053.678	1.232.960.133	Rupiah
Dolar Amerika	60.167.684	90.147.569	United States Dollar
Euro Eropa	2.870.050	782.922	European Euro
Yen Jepang	2.391.190	2.335.911	Japanese Yen
Dolar Singapura	398.745	786.119	Singapore Dollar
Jumlah	2.383.881.347	1.327.012.654	Total

Pada tanggal 31 Desember 2021, jumlah giro *Wadiah* pihak ketiga yang berdasarkan pada prinsip perbankan Syariah (Entitas Anak) adalah sebesar Rp12.899.204.

As of December 31, 2021, *Wadiah* demand deposits from third parties under Sharia banking principles (Subsidiary) amounted to Rp12,899,204.

Giro yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp118.115.313 dan Rp68.943.934 (Catatan 11).

Demand deposits amounting to Rp118,115,313 and Rp68,943,934 pledged as collateral or blocked as of December 31, 2022 and 2021, respectively (Note 11).

b. Tabungan

b. Savings deposits

Berdasarkan pihak lawan

By counterparties

	31 Desember/December 31,		
	2022	2021	
Pihak ketiga	3.093.821.476	3.109.977.857	Third parties
Pihak berelasi	54.402.780	28.314.327	Related parties
Jumlah	3.148.224.256	3.138.292.184	Total

Semua tabungan nasabah per 31 Desember 2022 dan 2021 dalam mata uang Rupiah.

All saving deposits from customers as of December 31, 2022 and 2021 are denominated in Rupiah.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang dijadikan jaminan tunai atas pinjaman yang diberikan.

As of December 31, 2022 and 2021, there are no savings deposits that are pledged as cash collateral.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

19. SIMPANAN NASABAH (lanjutan)

19. DEPOSITS FROM CUSTOMERS (continued)

c. Deposito berjangka

c. Time deposits

(i) Berdasarkan pihak lawan

(i) By counterparties

	31 Desember/December 31,		
	2022	2021	
Pihak ketiga	13.544.452.999	13.011.631.809	Third parties
Pihak berelasi	84.438.138	607.935.336	Related parties
Jumlah	13.628.891.137	13.619.567.145	Total

(ii) Berdasarkan mata uang

(ii) By currency

	31 Desember/December 31,		
	2022	2021	
Rupiah	13.158.803.446	13.010.941.538	Rupiah
Dolar Amerika	470.087.691	608.625.607	United States Dollar
Jumlah	13.628.891.137	13.619.567.145	Total

(iii) Berdasarkan periode

(iii) By period

	31 Desember/December 31,		
	2022	2021	
1 bulan	6.310.057.619	6.673.011.290	1 month
3 bulan	3.237.056.658	4.591.028.073	3 months
6 bulan	2.885.771.283	1.593.456.280	6 months
12 bulan	1.196.005.577	762.071.502	12 months
Jumlah	13.628.891.137	13.619.567.145	Total

(iv) Berdasarkan sisa umur sampai dengan jatuh tempo

(iv) By remaining period until maturity

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 bulan	7.383.867.327	7.221.839.563	Less than 1 month
1 sampai dengan 3 bulan	3.515.512.381	4.954.111.582	1 up to 3 months
3 sampai dengan 6 bulan	1.793.418.376	959.247.191	3 up to 6 months
6 sampai dengan 12 bulan	936.093.053	484.368.809	6 up to 12 months
Jumlah	13.628.891.137	13.619.567.145	Total

Deposito berjangka yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp707.564.744 dan Rp530.531.597 (Catatan 11).

Time deposits which are pledged as collateral on loans as of December 31, 2022 and 2021 amounted to Rp707,564,744 and Rp530,531,597, respectively (Note 11).

Informasi mengenai tingkat suku bunga diungkapkan pada Catatan 47.

Informations respect to interest rate are disclosed in Note 47.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

19. SIMPANAN NASABAH (lanjutan)

19. DEPOSITS FROM CUSTOMERS (continued)

d. Negotiable Certificate Deposits

d. Negotiable Certificate Deposits

	31 Desember/December 31,		
	2022	2021	
Pihak ketiga			Third parties
Negotiable Certificate Deposits	218.200.000	-	Negotiable Certificate Deposit
Dikurangi :			Less:
Diskonto	(7.904.752)	-	Discount
Beban emisi yang belum diamortisasi	(1.171.182)	-	Unamortized issuance cost
	209.124.066	-	
Pihak berelasi			Related parties
Negotiable Certificate Deposits	1.800.000	-	Negotiable Certificate Deposit
Dikurangi :			Less:
Diskonto	(73.508)	-	Discount
Beban emisi yang belum diamortisasi	(9.661)	-	Unamortized issuance cost
	1.716.831	-	
Jumlah	210.840.897	-	Total

Bank melakukan penerbitan *Negotiable Certificate of Deposit* (NCD) pada tanggal 1 September 2022 sebesar Rp220.000.000 yang terbagi dua seri, yaitu seri A dengan nilai sebesar Rp60.000.000 dengan suku bunga 6% dan jatuh tempo pada tanggal 1 Juni 2023 dan seri B dengan nilai sebesar Rp160.000.000 dengan suku bunga 6,5% dan jatuh tempo pada tanggal 30 Agustus 2023.

Bank has issued a *Negotiable Certificate of Deposit* (NCD) on September 1, 2022 amounting to Rp220,000,000 which was divided into two series, namely series A with an interest value of Rp60,000,000 with an interest rate of 6% and due on June 1, 2023 and series B with a value of amounting to Rp160,000,000 with an interest rate of 6.5% and due on August 30, 2023.

20. SIMPANAN DARI BANK LAIN

20. DEPOSITS FROM OTHER BANKS

Semua simpanan dari bank lain adalah dalam mata uang Rupiah dan terdiri dari:

All deposits from other banks are denominated in Rupiah and consist of:

	31 Desember/December 31,		
	2022	2021	
Call money	1.030.000.000	875.000.000	Call money
Giro	224.055.952	75.036.150	Demand deposits
Tabungan	31.442.150	29.750.696	Savings deposits
Deposito berjangka	46.454.518	25.386.222	Time deposits
Deposito on call	3.000.000	2.000.000	Deposits on call
SIMA (Sertifikat Investasi Mudharabah Antar Bank)	-	30.000.000	SIMA (Mudharabah Interbank Investment Certificate)
Jumlah	1.334.952.620	1.037.173.068	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

20. SIMPANAN DARI BANK LAIN (lanjutan)

20. DEPOSITS FROM OTHER BANKS (continued)

a. Call money

a. Call money

(i) Berdasarkan pihak lawan

(i) By counterparties

		31 Desember/December 31,		
		2022	2021	
Pihak ketiga				Third parties
PT Bank Pembangunan Daerah Sulawesi Selatan dan Tengah				PT Bank Pembangunan Daerah Sulawesi Selatan dan Tengah
PT Bank Panin Tbk		285.000.000	315.000.000	PT Bank Panin Tbk
PT Bank Jtrust Tbk		200.000.000	-	PT Bank Jtrust Tbk
PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta		100.000.000	90.000.000	PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta
PT Bank IBK Indonesia Tbk		100.000.000	70.000.000	PT Bank IBK Indonesia Tbk
PT Bank Pembangunan Daerah Kaltim		-	-	PT Bank Pembangunan Daerah Kaltim
PT Bank Pembangunan Daerah Papua		95.000.000	20.000.000	PT Bank Pembangunan Daerah Papua
PT Bank Sinarmas		200.000.000	200.000.000	PT Bank Sinarmas
PT Bank Seabank Indonesia		50.000.000	-	PT Bank Seabank Indonesia
PT Bank Capital Indonesia Tbk		50.000.000	50.000.000	PT Bank Capital Indonesia Tbk
PT Bank KB Bukopin Tbk		50.000.000	-	PT Bank KB Bukopin Tbk
PT Bank Amar Tbk		-	50.000.000	PT Bank Amar Tbk
PT Bank Sahabat Sampurna		-	20.000.000	PT Bank Sahabat Sampurna
PT Bank Sahabat Sampurna		-	60.000.000	PT Bank Sahabat Sampurna
Jumlah		1.030.000.000	875.000.000	Total

(ii) Berdasarkan periode

(ii) By period

		31 Desember/December 31,		
		2022	2021	
Kurang dari 1 bulan		1.030.000.000	875.000.000	Less than 1 month
Jumlah		1.030.000.000	875.000.000	Total

b. Deposito berjangka

b. Time deposits

(i) Berdasarkan pihak lawan

(i) By counterparties

		31 Desember/December 31,		
		2022	2021	
Pihak ketiga		46.454.518	25.386.222	Third parties

(ii) Berdasarkan periode

(ii) By period

		31 Desember/December 31,		
		2022	2021	
1 bulan		24.454.518	19.186.222	1 month
3 bulan		19.000.000	1.200.000	3 months
6 bulan		-	-	6 months
12 bulan		3.000.000	5.000.000	12 months
Jumlah		46.454.518	25.386.222	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

20. SIMPANAN DARI BANK LAIN (lanjutan)

b. Deposito berjangka

(iii) Berdasarkan sisa umur sampai dengan jatuh tempo

	31 Desember/December 31,	
	2022	2021
Kurang dari 1 bulan	24.454.518	17.511.222
1 sampai dengan 3 bulan	21.000.000	4.875.000
3 sampai dengan 6 bulan	-	-
6 sampai dengan 12 bulan	1.000.000	3.000.000
Jumlah	46.454.518	25.386.222

c. Giro dan tabungan

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat saldo giro dan tabungan dari pihak berelasi.

Informasi mengenai tingkat suku bunga diungkapkan pada Catatan 47.

d. Simpanan dari Pihak Ketiga

Simpanan dari bank lain pada tanggal 31 Desember 2021 sebesar Rp30.000.000 merupakan simpanan syariah dalam bentuk Sertifikat Investasi *Mudharabah* Antarbank (SIMA) dari pihak ketiga milik entitas anak.

Tingkat bagi hasil rata-rata per tahun untuk simpanan dari bank lain selama tahun 2021 adalah sebesar 3,39%.

20. DEPOSITS FROM OTHER BANKS (continued)

b. Time deposits

(iii) By remaining period until maturity

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 bulan	24.454.518	17.511.222	Less than 1 month
1 up to 3 months	21.000.000	4.875.000	1 up to 3 months
3 up to 6 months	-	-	3 up to 6 months
6 up to 12 months	1.000.000	3.000.000	6 up to 12 months
Total	46.454.518	25.386.222	Total

c. Demand and saving deposits

As of December 31, 2022 and 2021 there are no demand and saving deposits from related parties.

Informations in respect to interest rates are disclosed in Note 47.

d. Deposit from Third Parties

As of December 31, 2021, deposit from other banks amounting to Rp30,000,000, are sharia deposits in the form of Interbank Mudharabah Investment Certificate (SIMA) from third parties owned by subsidiary.

Average annual profit sharing rate for deposit from other banks during year 2021 is 3.39%.

21. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2022 adalah sebagai berikut:

31 Desember / December 31, 2022						
Pihak lawan/ Counterparty	Jenis efek/ Type of Securities	Nilai Nominal/ Notional amount	Tingkat suku bunga/ Interest rate	Tanggal dimulai/ Commencement date	Tanggal jatuh tempo/ Maturity date	Nilai tercatat/ Carrying amount
Ina Perdana	FR0082	90.000.000	5,80%	27 Desember/ December 2022	3 Januari/ January 2023	86.066.513
Ina Perdana	FR0059	80.000.000	5,80%	27 Desember/ December 2022	3 Januari/ January 2023	76.506.026
Ina Perdana	FR0084	80.000.000	5,80%	27 Desember/ December 2022	3 Januari/ January 2023	78.292.621
		250.000.000				240.865.160

Tidak terdapat efek-efek yang dijual dengan janji dibeli kembali pada 31 Desember 2021.

21. SECURITIES SOLD UNDER REPURCHASED AGREEMENTS

The securities sold under repurchased agreements as of December 31, 2022 are as follows:

There are no securities sold under repurchased agreement in December 31, 2021.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN

22. SECURITIES ISSUED

	31 Desember/December 31,		
	2022	2021	
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018	350.000.000	350.000.000	Bank Victoria Subordinated Bonds I Phase II Year 2018
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019	250.000.000	250.000.000	Bank Victoria Subordinated Bonds II Phase I Year 2019
Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 Seri B	200.000.000	200.000.000	Bank Victoria Continuing Bonds I Phase II Year 2018 Series B
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019	150.000.000	150.000.000	Bank Victoria Subordinated Bonds II Phase II Year 2019
Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020	60.000.000	60.000.000	Bank Victoria Subordinated Bonds II Phase III Year 2020
Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017	50.000.000	50.000.000	Bank Victoria Subordinated Bonds I Phase I Year 2017
Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017	-	300.000.000	Bank Victoria Continuing Bonds I Phase I Year 2017
	1.060.000.000	1.360.000.000	
Dikurangi: Biaya emisi yang belum diamortisasi	(8.096.448)	(11.479.971)	Less: Unamortised issuance cost
Jumlah	1.051.903.552	1.348.520.029	Total

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020

Bank Victoria Subordinated Bonds II Phase III Year 2020

Pada tanggal 13 Maret 2020 Bank menerbitkan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 dengan jumlah pokok sebanyak-banyaknya sebesar Rp60.000.000.

On March 13, 2020, the Bank issued Bank Victoria Subordinated Bonds II Phase III Year 2020 with a principal amount up to Rp60,000,000.

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 memiliki tingkat suku bunga tetap sebesar 11,25% per tahun yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran bunga Obligasi Subordinasi pertama dilakukan pada tanggal 1 Juli 2020, sedangkan pembayaran bunga Obligasi Subordinasi terakhir akan dilakukan pada tanggal jatuh tempo Obligasi Subordinasi yaitu pada tanggal 1 April 2027.

Bank Victoria Subordinated Bonds II Phase III Year 2020 has fixed rate of 11.25% per annum, and the interest will be paid every 3 (three) months starting from 1 July 2020 for the first payment whereas the last payment will be on April 1, 2027, at the maturity date of the Bond.

Berdasarkan hasil pemeringkatan surat utang jangka panjang sesuai dengan surat PT Pemeringkat Efek Indonesia (Pefindo) No. RC-329/PEF-DIR/IV/2019 tanggal 4 April 2019 tentang Sertifikat Pemeringkatan Obligasi Subordinasi Berkelanjutan II dari PT Bank Victoria International Tbk sejak 4 April 2019 sampai dengan 1 April 2020, serta konfirmasi sesuai dengan surat Pefindo No. RTG-020/PEF-DIR/II/2020 tanggal 4 Februari 2020 perihal Sertifikat Pemeringkatan Obligasi Subordinasi Berkelanjutan II Tahap III yang diterbitkan melalui rencana Penawaran Umum Berkelanjutan PUB, hasil pemeringkatan Obligasi Subordinasi adalah idBBB.

Based on the results of the rating for long-term debt securities in accordance with PT Pemeringkat Efek Indonesia (Pefindo) letter No. RC-329/PEF-DIR/IV/2019 dated April 4, 2019 regarding a Rating Certificate for Continuous Subordinated Bond II of PT Bank Victoria International Tbk from 4 April 2019 to April 1, 2020, as well as the confirmation according to Pefindo letter No. RTG-020/PEF-DIR/II/2020 dated February 4, 2020 regarding the Rating Certificate for Continuous Subordinated Bonds II Phase III issued through the PUB Continuous Public Offering plan, the rating results of the Subordinated Bonds are idBBB.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap III Tahun 2020 menurut Pefindo adalah idBBB.

Obligasi subordinasi tersebut di atas tidak dijamin dengan suatu agunan khusus dan tidak dijamin oleh pihak ketiga manapun dan tidak termasuk dalam Program Jaminan Pemerintah Terhadap Liabilitas Pembayaran Bank Umum.

Selaku Wali Amanat dari penerbitan obligasi subordinasi ini adalah PT Bank Mega Tbk. Tidak terdapat pelanggaran atas pembatasan perjanjian perwalianamanatan obligasi dan obligasi subordinasi pada tanggal 31 Desember 2022 dan 2021.

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019

Pada tanggal 8 November 2019 Bank menerbitkan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 sebesar Rp150.000.000.

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 memiliki tingkat suku bunga tetap sebesar 11,25% per tahun yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran bunga Obligasi Subordinasi pertama dilakukan pada tanggal 8 Februari 2020, sedangkan pembayaran bunga Obligasi Subordinasi terakhir akan dilakukan pada tanggal jatuh tempo Obligasi Subordinasi yaitu pada tanggal 8 November 2026.

Berdasarkan Surat Keterangan PT Pemeringkat Efek Indonesia ("Pefindo") No. RTG-129/PEF-DIR/IX/2019 tanggal 26 September 2019 berlaku peringkat sebagaimana tercantum pada Sertifikat Pemeringkatan PT Pemeringkat Efek Indonesia No. RC-329/PEF-DIR/IV/2019 tanggal 4 April 2019 yaitu peringkat idBBB pada Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 menurut Pefindo adalah idBBB.

Obligasi subordinasi tersebut di atas tidak dijamin dengan suatu agunan khusus dan tidak dijamin oleh pihak ketiga manapun dan tidak termasuk dalam Program Jaminan Pemerintah Terhadap Liabilitas Pembayaran Bank Umum.

22. SECURITIES ISSUED (continued)

Bank Victoria Subordinated Bonds II Phase III Year 2020 (continued)

As of December 31, 2022 and 2021, the rating of the Bank Victoria Subordinated Bonds II Phase III Year 2020 based on Pefindo was idBBB.

The above bonds are unsecured by a specific collateral and by third parties and are excluded from the Government Guarantee to Certain Liabilities of Commercial Banks Program.

The Trustee of the bond issuance is PT Bank Mega Tbk. There was no violation to the covenant of bonds and subordinated bonds trusteeship agreement as of December 31, 2022 and 2021.

Bank Victoria Subordinated Bonds II Phase II Year 2019

On November 8, 2019, the Bank issued Bank Victoria Subordinated Bonds II Phase II Year 2019 amounting Rp150,000,000.

Bank Victoria Subordinated Bonds II Phase II Year 2019 has fixed rate of 11.25% per annum, and the interest will be paid every 3 (three) months starting from February 8, 2020 for the first payment whereas the last payment will be on November 8, 2026, at the maturity date of the Bond.

Based on the letter issued by PT Pemeringkat Efek Indonesia ("Pefindo") No. RTG-129/PEF-DIR/IX/2019 dated September 26, 2019 apply rating as stated on Rating Certificate PT Pemeringkat Efek Indonesia No. RC-329/PEF-DIR/IV/2019 dated April 4, 2019 which was idBBB on Bank Victoria Subordinated Bonds II Phase II Year 2019.

As of December 31, 2022 and 2021, the rating of the Bank Victoria Subordinated Bonds II Phase II Year 2019 based on Pefindo was idBBB.

The above bond is unsecured by a specific collateral and by third parties and are excluded from the Government Guarantee to Certain Liabilities of Commercial Banks Program.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap II Tahun 2019 (lanjutan)

Selaku Wali Amanat dari penerbitan obligasi subordinasi ini adalah PT Bank Mega Tbk. Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan obligasi subordinasi pada tanggal 31 Desember 2022 dan 2021.

Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 dan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019

Pada tanggal 28 September 2019 Bank menerbitkan Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 dan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 masing-masing sebesar Rp100.000.000 dan Rp250.000.000.

Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 diterbitkan dengan tingkat suku bunga tetap sebesar 9,75% per tahun, berjangka waktu 2 (dua) tahun sejak Tanggal Emisi.

Bunga obligasi dibayarkan setiap 3 (tiga) bulan sekali terhitung sejak Tanggal Emisi. Pembayaran Bunga Obligasi pertama dilakukan pada tanggal 28 September 2019, sedangkan pembayaran Bunga obligasi terakhir akan dilakukan pada tanggal jatuh tempo obligasi yaitu pada tanggal 28 September 2021.

Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 memiliki tingkat suku bunga tetap sebesar 11,75% per tahun yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran Bunga Obligasi Subordinasi pertama dilakukan pada tanggal 28 September 2019, sedangkan pembayaran Bunga Obligasi Subordinasi terakhir akan dilakukan pada tanggal jatuh tempo Obligasi Subordinasi yaitu pada tanggal 28 Juni 2026.

Berdasarkan Sertifikat Pemeringkatan Pefindo No. RC-328/PEF-DIR/IV/2019 dan No. RC-329/PEF-DIR/IV/2019 tanggal 4 April 2019, memutuskan memberikan peringkat idA- terhadap Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 serta memberikan peringkat idBBB pada Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019.

Pada tanggal 31 Desember 2021, peringkat Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 menurut Pefindo adalah idA-.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 menurut Pefindo adalah idBBB.

22. SECURITIES ISSUED (continued)

Bank Victoria Subordinated Bonds II Phase II Year 2019 (continued)

The Trustee of the bond issuance is PT Bank Mega Tbk. There was no violation to the covenant of the subordinated bonds trusteeship agreement as of December 31, 2022 and 2021.

Bank Victoria Continuing Bonds II Phase I Year 2019 and Subordinated Bonds II Phase I Year 2019

On September 28, 2019, the Bank issued Bank Victoria Continuing Bonds II Phase I Year 2019 and Subordinated Bonds II Phase I Year 2019 amounting to Rp100,000,000 and Rp250,000,000, respectively.

Bank Victoria Continuing Bonds II Phase I Year 2019 issued with fixed rate of 9.75% per annum, with tenor 2 (two) years since Emission Date.

Interest on the bonds will be paid every 3 (three) months starting from Emission Date. The first payment was on September 28, 2019 whereas the last payment will be on September 28, 2021, at the maturity date of the Bond.

Bank Victoria Subordinated Bonds II Phase I Year 2019 has fixed rate of 11.75% per annum, and the interest will be paid every 3 (three) months. The first payment was on September 28, 2019, whereas the last payment will be on June 28, 2026, at the maturity date of the Bond.

Based on the report issued by Pefindo No. RC-328/PEF-DIR/IV/2019 and No. RC-329/PEF-DIR/IV/2019 dated April 4, 2019, the rating of Bank Victoria Continuing Bonds II Phase I Year 2019 is idA-, and the rating of Subordinated Bonds II Phase I Year 2019 is idBBB.

As of December 31, 2021, the rating of the Bank Victoria Continuing Bonds II Phase I Year 2019 based on Pefindo was idA-.

As of December 31, 2022 and 2021, the rating of the Bank Victoria Subordinated Bonds II Phase I Year 2019 based on Pefindo was idBBB.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 dan Obligasi Subordinasi Berkelanjutan II Bank Victoria Tahap I Tahun 2019 (lanjutan)

Obligasi dan obligasi subordinasi tersebut di atas tidak dijamin dengan suatu agunan khusus dan tidak dijamin oleh pihak ketiga manapun dan tidak termasuk dalam Program Jaminan Pemerintah Terhadap Liabilitas Pembayaran Bank Umum.

Selaku Wali Amanat dari penerbitan obligasi dan obligasi subordinasi ini adalah PT Bank Mega Tbk.

Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan obligasi dan obligasi subordinasi pada tanggal 31 Desember 2022 dan 2021.

Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II 2018

Pada tanggal 5 September 2018 Bank menerbitkan Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 masing-masing sebesar Rp300.000.000 dan Rp350.000.000.

Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 terdiri dari 2 (dua) seri Obligasi, yaitu sebagai berikut:

- Seri A dengan jumlah Pokok Obligasi sebesar Rp100.000.000 dengan tingkat suku bunga tetap sebesar 9,70% per tahun, berjangka waktu 3 (tiga) tahun sejak Tanggal Emisi.
- Seri B dengan jumlah Pokok Obligasi sebesar Rp200.000.000 dengan tingkat bunga tetap sebesar 10,30% per tahun, berjangka waktu 5 (lima) tahun sejak Tanggal Emisi.

Bunga obligasi dibayarkan setiap 3 (tiga) bulan sekali. Pembayaran bunga obligasi pertama dilakukan pada tanggal 5 September 2018 sedangkan pembayaran bunga Obligasi terakhir akan dilakukan pada tanggal jatuh tempo masing-masing seri Obligasi yaitu pada tanggal 5 September 2021 untuk Obligasi Seri A dan 5 September 2023 untuk Obligasi Seri B.

Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 memiliki tingkat suku bunga tetap sebesar 11,00% per tahun yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran Bunga Obligasi Subordinasi pertama dilakukan pada tanggal 5 September 2018, sedangkan pembayaran Bunga Obligasi Subordinasi terakhir akan dilakukan pada tanggal jatuh tempo Obligasi Subordinasi yaitu pada tanggal 5 Juni 2025.

22. SECURITIES ISSUED (continued)

Bank Victoria Continuing Bonds II Phase I Year 2019 and Subordinated Bonds II Phase I Year 2019 (continued)

The above bonds and subordinated bonds are unsecured by a specific collateral and by third parties and are excluded from the Government Guarantee to Certain Liabilities of Commercial Banks Program.

The Trustee of the bonds and subordinated bonds issuance is PT Bank Mega Tbk.

There was no violation to the covenant of the bonds and subordinated bonds trusteeship agreement as of December 31, 2022 and 2021.

Bank Victoria Continuing Bonds I Phase II Year 2018 and Subordinated Bonds I Phase II Year 2018

On September 5, 2018, the Bank issued Bank Victoria Continuing Bonds I Phase II Year 2018 and Bank Victoria Subordinated Bonds I Phase II Year 2018 amounting to Rp300,000,000 and Rp350,000,000, respectively.

Bank Victoria Continuing Bonds I Phase II Year 2018 consists of 2 (two) series of Bonds:

- Series A amounted to Rp100,000,000 with fixed rate of 9.70% per annum, tenor 3 (three) years since Emission Date.
- Series B amounted to Rp200,000,000 with fixed rate of 10.30% per annum, tenor 5 (five) years since Emission Date.

Interest of the bond paid every 3 (three) months starting from September 5, 2018 for the first payment whereas the last payment will be at the maturity date of each Bonds, which on September 5, 2021 for Bonds Series A and on September 5, 2023 for Bonds Series B.

Bank Victoria Subordinated Bonds I Phase II Year 2018 has fixed rate of 11.00% per annum, and the interest will be paid every 3 (three) months. The first payment was on September 5, 2018 whereas the last payment will be on June 5, 2025, at the maturity date of the Bonds and Subordinated Bonds.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II 2018 (lanjutan)

Berdasarkan surat keterangan yang diberikan oleh Pefindo No. 031/PEWF-DIR/IV/2018 pada 2 April 2018, keterangan terkait pemeringkatan atas Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 yang diterbitkan melalui rencana Penawaran Umum Berkelanjutan (PUB) terdapat pada surat Sertifikat Pemeringkatan No. 369/PEF-DIR/IV/2018 tanggal 2 April 2018 atas penetapan kembali peringkat Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 yang juga merupakan pemeringkatan atas Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 (berdasarkan pemantauan atas Obligasi Berkelanjutan I Tahun 2017) yakni idA- dan pada surat Sertifikat Pemeringkatan No. 370/PEF-DIR/IV/2018 tanggal 2 April 2018 atas Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I 2017 yang juga merupakan pemeringkatan atas Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II 2018 yakni idBBB.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Berkelanjutan I Bank Victoria Tahap II Tahun 2018 menurut Pefindo adalah idA-.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap II 2018 menurut Pefindo adalah idBBB.

Obligasi dan obligasi subordinasi tersebut di atas tidak dijamin dengan suatu agunan khusus dan tidak dijamin oleh pihak ketiga manapun dan tidak termasuk dalam Program Jaminan Pemerintah Terhadap Liabilitas Pembayaran Bank Umum.

Selaku Wali Amanat dari penerbitan ini adalah PT Bank Mega Tbk.

Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan obligasi dan obligasi subordinasi pada tanggal 31 Desember 2022 dan 2021.

22. SECURITIES ISSUED (continued)

Bank Victoria Continuing Bonds I Phase II Year 2018 and Subordinated Bonds I Phase II Year 2018 (continued)

Based on the letter issued by Pefindo No. 031/PEWF-DIR/IV/2018 dated April 2, 2018, the details related to the rating of Bank Victoria Continuing Bonds I Phase II Year 2018 and Bank Victoria Subordinated Bonds I Phase II Year 2018 which was issued through Share Registration Public Offering (PUB) were available in the Rating Certificate No. 369/PEF-DIR/IV/2018 dated April 2, 2018 regarding the reassessment of Bank Victoria Continuing Bonds I Phase I Year 2017 rating, including the assessment of Bank Victoria Continuing Bonds I Phase II Year 2018 rating which was idA- and in the Rating Certificate No. 370/PEF-DIR/IV/2018 dated April 2, 2018 regarding the reassessment of Bank Victoria Subordinated Bonds I Phase I Year 2017, including the assessment of Bank Victoria Subordinated Bonds I Phase II Year 2018 which was idBBB.

As of December 31, 2022 and 2021, the rating of the Bank Victoria Continuing Bonds I Phase II Year 2018 based on Pefindo was idA-.

As of December 31, 2022 and 2021, the rating of the Bank Victoria Subordinated Bonds I Phase II Year 2018 based Pefindo was idBBB.

The above bonds and subordinated bonds are unsecured by a specific collateral and by third parties and are excluded from the Government Guarantee to Certain Liabilities of Commercial Banks Program.

The Trustee of the bond issuance is PT Bank Mega Tbk.

There was no violation to the covenant of bonds and subordinated bonds trusteeship agreement as of December 31, 2022 and 2021.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

22. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017

Pada tanggal 11 Juli 2017, Bank menerbitkan Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 dan Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 masing-masing sebesar Rp300.000.000 dan Rp50.000.000.

Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 memiliki tingkat suku bunga tetap sebesar 10,30% sebesar Rp300.000.000 per tahun, yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran bunga pertama dilakukan pada tanggal 11 Oktober 2017 sedangkan pembayaran bunga obligasi terakhir yang sekaligus telah jatuh tempo obligasi akan dilakukan pada tanggal 11 Juli 2022.

Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 memiliki tingkat suku bunga tetap sebesar 11,00% per tahun, yang akan dibayarkan setiap 3 (tiga) bulan. Pembayaran bunga pertama dilakukan pada tanggal 11 Oktober 2017 sedangkan pembayaran bunga obligasi terakhir yang sekaligus menjadi tanggal jatuh tempo obligasi akan dilakukan pada tanggal 11 Juli 2024.

Berdasarkan pemeringkatan yang dilaksanakan oleh Pefindo sesuai dengan Surat No. 369/PEF-Dir/IV/2018 tanggal 2 April 2018, hasil pemeringkatan atas Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 adalah idA- dan Surat No. 370/PEF-Dir/IV/2018 tanggal 2 April 2018, hasil pemeringkatan atas Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 adalah idBBB.

Pada tanggal 31 Desember 2021, peringkat Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 menurut Pefindo adalah idA-.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Subordinasi Berkelanjutan I Bank Victoria Tahap I 2017 menurut Pefindo adalah idBBB.

Obligasi dan obligasi subordinasi tersebut di atas tidak dijamin dengan suatu agunan khusus dan tidak dijamin oleh pihak ketiga manapun dan tidak termasuk dalam Program Jaminan Pemerintah Terhadap Liabilitas Pembayaran Bank Umum.

Selaku Wali Amanat dari penerbitan obligasi ini adalah PT Bank Mega Tbk.

Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan obligasi dan obligasi subordinasi pada tanggal 31 Desember 2022 dan 2021.

22. SECURITIES ISSUED (continued)

Bank Victoria Continuing Bonds I Phase I Year 2017 and Subordinated Bonds I Phase I Year 2017

On July 11, 2017, the Bank issued Bank Victoria Continuing Bonds I Phase I Year 2017 and Bank Victoria Subordinated Bonds I Phase I Year 2017 amounting to Rp300,000,000 and Rp50,000,000, respectively.

Bank Victoria Continuing Bonds I Phase I Year 2017 has fixed rate of 10.30% amounted Rp300.000.000 per annum, and the interest will be paid every 3 (three) months. The first payment was on from October 11, 2017 whereas the last payment matured on July 11, 2022, at the maturity date of the Bond.

Bank Victoria Subordinated Bonds I Phase I Year 2017 has fixed rate of 11.00% per annum, and the interest will be paid every 3 (three) months. The first payment was on October 11, 2017 whereas the last payment will be on July 11, 2024, at the maturity date of the Bond.

Based on the report issued by Pefindo as stated in its Letter No. 369/PEF-Dir/IV/2018 dated April 2, 2018, the rating of Bank Victoria Continuing Bonds I Phase I Year 2017 is idA- and Letter No. 370/PEF-Dir/IV/2018 dated April 2, 2018, the rating of Bank Victoria Subordinated Bonds I Phase I Year 2017 is idBBB.

As of December 31, 2021, the rating of the Bank Victoria Continuing Bonds I Phase I Year 2017 based on Pefindo was idA-.

As of December 31, 2022 and 2021, the rating of the Bank Victoria Subordinated Bonds I Phase I Year 2017 based on Pefindo was idBBB.

The above bonds and subordinated bonds are unsecured by a specific collateral and by third parties and are excluded from the Government Guarantee to Certain Liabilities of Commercial Banks Program.

The Trustee of the bond issuance is PT Bank Mega Tbk.

There was no violation to the covenant of bonds and subordinated bonds trusteeship agreement as of December 31, 2022 and 2021.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

23. PERPAJAKAN

23. TAXATION

a. Utang pajak

a. Taxes payable

	31 Desember/December 31,		
	2022	2021	
Entitas Induk			Parent Company
Pajak penghasilan badan			Corporate income tax
Pasal 25	-	-	Article 25
Pasal 29	16.049.378	-	Article 29
	16.049.378	-	
Pajak lainnya			Other taxes
Pasal 4 ayat 2	13.598.722	10.484.598	Article 4 (2)
Pasal 21	971.083	943.333	Article 21
Pajak Pertambahan Nilai	104.721	67.008	Value Added Tax
Pasal 23	75.642	34.014	Article 23
Pasal 26	41.927	38.400	Article 26
	14.792.095	11.567.353	
Jumlah utang pajak - Entitas Induk	30.841.473	11.567.353	Total taxes payable - Parent Company
Entitas Anak			Subsidiary
Pajak lainnya			Other taxes
Pasal 4 ayat 2	-	601.051	Article 4 (2)
Pasal 21	-	346.539	Article 21
Pasal 23	-	69.961	Article 23
	-	1.017.551	
Jumlah utang pajak - Entitas Anak	-	1.017.551	Total taxes payable - Subsidiary
Konsolidasian			Consolidated
Pajak penghasilan badan			Corporate income tax
Pasal 25	-	-	Article 25
Pasal 29	16.049.378	-	Article 29
	16.049.378	-	
Pajak lainnya			Other taxes
Pasal 4 ayat 2	13.598.722	11.085.649	Article 4 (2)
Pasal 21	971.083	1.289.872	Article 21
Pasal 23	75.642	103.975	Article 23
Pajak Pertambahan Nilai	104.721	67.008	Value Added Tax
Pasal 26	41.927	38.400	Article 26
	14.792.095	12.584.904	
Jumlah utang pajak - Konsolidasian	30.841.473	12.584.904	Total taxes payables - Consolidated

b. Beban/(manfaat) Pajak Penghasilan

b. Deferred Tax Expense/(benefit)

Beban/(manfaat) pajak penghasilan terdiri dari:

Deferred tax expense/(benefit) consist of:

	31 Desember/December 31,		
	2022	2021	
Entitas Induk			Parent Company
Pajak kini	16.049.378	-	Current tax
Pajak tangguhan	113.573.037	(40.587.749)	Deferred tax
Jumlah	129.622.415	(40.587.749)	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

23. PERPAJAKAN (lanjutan)

23. TAXATION (continued)

b. Beban/(manfaat) (lanjutan)	Pajak	Penghasilan	31 Desember/December 31,		
			2022	2021	
Entitas Anak					Subsidiary
Pajak kini		289.074		-	Current tax
Pajak tangguhan		845.885		8.783.098	Deferred tax
Jumlah		1.134.959		8.783.098	Total
Konsolidasi					Consolidation
Pajak kini		16.338.452		-	Current tax
Pajak tangguhan		114.418.922		(31.804.651)	Deferred tax
Jumlah		130.757.374		(31.804.651)	Total

Rekonsiliasi antara laba/(rugi) sebelum beban pajak penghasilan menurut laporan laba (rugi) dengan rugi kena pajak yang dihitung oleh Bank adalah sebagai berikut:

The reconciliation between profit/(loss) before income tax as shown in the statement of profit (loss) with taxable loss of the Bank is as follows:

	31 Desember/December 31,		
	2022	2021	
Laba/(rugi) sebelum beban pajak penghasilan menurut laporan laba rugi konsolidasian	356.930.827	(150.868.148)	Profit/(loss) before income tax expense per consolidated statement of profit or loss
Bagian laba bersih			Equity in net income of
Entitas Anak	3.606.389	12.253.870	Subsidiary
Eliminasi dan penyesuaian	(4.741.348)	(21.036.969)	Elimination and adjustments
Laba/(rugi) sebelum pajak penghasilan - Entitas Induk (Bank)	355.795.868	(159.651.247)	Profit/(loss) before income tax - Parent Company (Bank)
Beda waktu:			Timing differences:
Imbalan pasca kerja	(1.162.859)	(11.216.213)	Post-employment benefits
Cadangan bonus, jasa profesional dan promosi	7.943.507	(7.386.373)	Accrue bonuses, professional fees and promotion expenses
Beban penyisihan kerugian penurunan nilai aset keuangan dan non-keuangan	(72.817.804)	140.610.086	Provision for impairment losses on financial and non-financial assets
Kerugian yang belum direalisasi dari penyertaan saham yang diukur pada nilai wajar melalui laba rugi	2.980.457	51.306.877	Unrealised loss - on investment shares measured at fair value through profit or loss
Jumlah beda waktu	(63.056.699)	173.314.377	Total timing differences
Beda tetap:			Permanent differences:
Tunjangan karyawan	2.418.187	2.350.776	Employees' allowance
Biaya pemasaran	1.925.057	60.234	Marketing expenses
Sumbangan	42.237	94.670	Donation
Pendapatan dari reksadana yang dikenakan pajak final	(7.831.141)	(30.137.560)	Income from mutual funds subject to final tax
Pendapatan operasional lainnya	(14.437.989)	984.740	Other operating income
Jumlah beda tetap	(17.883.649)	(26.647.140)	Total permanent differences
Taksiran laba/(rugi) fiskal	274.855.520	(12.984.010)	Estimated tax profit/(loss)

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

23. PERPAJAKAN (lanjutan)

b. Beban/(manfaat) Pajak Penghasilan (lanjutan)

Rekonsiliasi antara rugi sebelum beban pajak penghasilan menurut laporan laba rugi dengan rugi kena pajak yang dihitung oleh Bank adalah sebagai berikut: (lanjutan)

	31 Desember/December 31,	
	2022	2021
Kompensasi rugi fiskal tahun-tahun sebelumnya:		
Rugi fiskal tahun sebelumnya yang masih dapat dikompensasi	(201.903.800)	(188.919.790)
Akumulasi rugi fiskal yang dapat dikompensasi	(201.903.800)	(201.903.800)
Penghasilan kena pajak	72.951.720	-
Beban pajak penghasilan kini:		
Bank	16.049.378	-
Entitas anak	289.074	-
Beban pajak kini	16.338.452	-
Utang pajak kini:		
Bank	16.049.378	-
Entitas anak	-	-
Utang pajak kini	16.049.378	-

Rincian rugi fiskal adalah sebagai berikut :

	31 Desember/December 31,	
	2022	2021
Tahun 2021	(12.984.010)	(12.984.010)
Tahun 2020	(188.919.790)	(188.919.790)
Total akumulasi rugi fiskal yang dapat dikompensasi	(201.903.800)	(201.903.800)
Rugi fiskal yang dikompensasi	201.903.800	-
Sisa akumulasi rugi fiskal	-	(201.903.800)

Penghasilan kena pajak hasil rekonsiliasi merupakan dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) PPh Badan Perseroan.

23. TAXATION (continued)

b. Deferred Tax Expense/(benefit) (continued)

The reconciliation between loss before income tax as shown in the statement of profit or loss with taxable loss of the Bank is as follows: (continued)

Tax losses carried forward from prior year:
Tax losses from prior years that can be compensated

Accumulated tax losses carried forward

Taxable income

Current tax expense

Bank

Subsidiary

Current tax expense - consolidated

Income tax payables:

Bank

Subsidiary

Income tax payables - consolidated

The details of fiscal losses are as follows:

Year 2021
Year 2020

Total accumulated tax losses carried forward
Compensated tax losses

Remaining accumulated tax losses

Taxable income results from reconciliation are the basis in preparing the Company's Annual Tax Return (SPT) of Corporate Income Tax.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

23. PERPAJAKAN (lanjutan)

b. Beban/(manfaat) Pajak Penghasilan (lanjutan)

Rekonsiliasi antara rugi sebelum beban pajak pada laporan laba rugi dan penghasilan komprehensif lain dan perhitungan pajak penghasilan dan Manfaat Pajak untuk Bank Victoria dan entitas anak adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Laba/(rugi) konsolidasian sebelum pajak penghasilan	356.930.827	(150.868.148)
Pajak dihitung dengan tarif pajak yang berlaku	78.524.782	(33.190.993)
Dampak pajak penghasilan pada:		
- Beban yang tidak dapat dikurangkan untuk tujuan pajak	(3.934.403)	(5.862.371)
- Entitas Anak	1.134.958	8.783.098
Dampak rugi fiskal		2.856.482
Penyesuaian atas aset pajak tangguhan	55.032.037	(4.390.867)
Beban/(manfaat) pajak penghasilan - bersih	130.757.374	(31.804.651)

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2022 didasarkan pada perhitungan sementara untuk tujuan akuntansi, karena Bank belum menyampaikan Surat Pemberitahuan Tahunan (SPT) Badan. Perhitungan pajak penghasilan badan untuk tahun yang berakhir tanggal 31 Desember 2021 adalah sesuai dengan SPT Tahunan Bank.

Pada tanggal 29 Oktober 2021, berdasarkan Undang-Undang No. 7 tahun 2021 tentang harmonisasi peraturan perpajakan, antara lain mengatur bahwa tarif pajak yang dikenakan atas penghasilan kena pajak bagi wajib pajak Badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% yang berlaku pada tahun pajak 2022 dan seterusnya.

Tarif pajak baru tersebut digunakan sebagai acuan untuk pengukuran aset dan liabilitas pajak kini dan tangguhan sejak berlakunya peraturan tersebut yaitu 29 Oktober 2021.

23. TAXATION (continued)

b. Deferred Tax Expense/(benefit) (continued)

The reconciliation between loss before tax as shown in the statements of comprehensive income and income tax calculation and the related estimate of the current tax benefit for Bank Victoria and its Subsidiaries are as follows:

	31 Desember/December 31,	
	2022	2021
Consolidated profit/(loss) before income tax	356.930.827	(150.868.148)
Tax calculated at applicable tax rates	78.524.782	(33.190.993)
Tax effects of:		
Expenses not deductible - for tax purposes	(3.934.403)	(5.862.371)
Subsidiary -	1.134.958	8.783.098
Tax losses		2.856.482
Adjustment for deferred tax	55.032.037	(4.390.867)
Deferred tax expenses/(benefit) - net	130.757.374	(31.804.651)

The income tax calculation for year ended December 31, 2022 is based on preliminary calculation for accounting purpose, as the Bank has not yet submitted its annual income tax return (SPT). The calculations of income tax for the year ended December 31, 2021 conform to the Bank's Annual Tax Return.

On October 29, 2021, based on law No. 7 year 2021 harmonization of taxation regulation, among others regulates that income tax rate on corporate taxpayer and permanent establishment's corporate taxable income 22% which will be effective for fiscal year 2022 onwards.

The new tax rates are used as references to measure the current and deferred tax assets and liabilities starting from the enactment date of the new regulation on October 29, 2021.

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

23. PERPAJAKAN (lanjutan)

23. TAXATION (continued)

c. Pajak tangguhan

c. Deferred tax

31 Desember/ December 31, 2022					
	1 Januari/ January	(Dibebankan)/ dikreditkan ke laporan laba rugi/ (Charged)/ Credited to profit or loss	(Dibebankan)/ dikreditkan ke pendapatan komprehensif lain / (Charged)/ Credited to other comprehensive income	Dampak kehilangan pengendali entitas anak/ Loss on control on subsidiary	31 Desember/ December
Entitas Induk					Parent Company
Cadangan bonus, jasa profesional dan promosi	552.169	1.810.532	307.249	-	2.669.950
Cadangan kerugian penurunan nilai	216.307.793	(71.364.595)	-	-	144.943.198
Imbalan pasca kerja	9.219.232	(255.829)	-	-	8.963.403
Kerugian yang belum direalisasi atas perubahan nilai wajar					Unrealised losses on changes in fair value on investment in shares
Penyertaan	29.490.813	655.701	-	-	30.146.514
Keuntungan/kerugian yang belum direalisasi atas perubahan nilai wajar					Measures at FVTPL
Efek-efek yang diukur pada FVOCI	(5.074.568)	-	15.958.836	-	10.884.268
Rugi pajak yang bisa dikompensasi	44.418.846	(44.418.846)	-	-	-
Aset/(liabilitas) pajak tangguhan Bank - bersih	294.914.285	(113.573.037)	16.266.085	-	197.607.333
Dampak kehilangan pengendalian entitas anak	7.474.317	-	-	(7.474.317)	-
Jumlah aset pajak tangguhan - bersih	302.388.602	(113.573.037)	16.266.085	(7.474.317)	197.607.333
					Total deferred tax assets - net

31 Desember/ December 31, 2021					
	1 Januari/ January	(Dibebankan)/ dikreditkan ke laporan laba rugi/ (Charged)/ Credited to consolidated profit or loss	(Dibebankan)/ dikreditkan ke pendapatan komprehensif lain/ (Charged)/ Credited to consolidated other comprehensive income		31 Desember/ December
Entitas Induk					Parent Company
Cadangan bonus, jasa profesional dan promosi	3.057.223	(2.077.660)	(427.394)		552.169
Cadangan kerugian penurunan nilai	185.318.812	30.988.982	-		216.307.793
Imbalan pasca kerja	11.686.799	(2.467.567)	-		9.219.232
Kerugian yang belum direalisasi atas perubahan nilai wajar penyertaan saham yang diukur pada FVTPL	18.203.300	11.287.513	-		29.490.813
Keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada FVOCI	(19.995.192)	-	14.920.624		(5.074.568)
Rugi pajak yang bisa dikompensasi	41.562.364	2.856.482	-		44.418.846
Aset/(liabilitas) pajak tangguhan Bank - bersih	239.833.306	40.587.749	14.493.230		294.914.285
Aset/(liabilitas) pajak tangguhan Entitas Anak - bersih	10.655.395	(8.783.098)	5.602.019		7.474.317
Jumlah aset pajak tangguhan - bersih	250.488.701	31.804.651	20.095.250		302.388.602
					Total deferred tax assets - net

Manajemen berpendapat bahwa aset pajak tangguhan yang timbul dari perbedaan temporer kemungkinan besar dapat direalisasi pada tahun-tahun mendatang.

Management believes that total deferred tax assets arising from temporary differences are probable to be realised in the future years.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

24. AKRUAL DAN LIABILITAS LAIN-LAIN

24. ACCRUALS AND OTHER LIABILITIES

	31 Desember/December 31,		
	2022	2021	
Bunga dan bagi hasil yang masih harus dibayar	58.180.650	59.466.938	Interest and profit sharing payable
Liabilitas sewa	33.100.288	15.631.796	Lease liabilities
Cadangan THR dan bonus	20.706.772	5.801.747	THR and bonus reserves
Beban akrual	18.200.019	10.327.022	Accrued expenses
Hutang kepada <i>supplier</i>	13.845.357	12.927.781	Payable to third parties
Kewajiban Transaksi ATM, <i>Internet Banking</i> dan <i>Mobile Banking</i>	12.300.903	11.002.143	ATM Transaction, Internet Banking and Mobile Banking liabilities
Cadangan personalia dan biaya pendidikan karyawan	2.047.573	1.802.952	Personnel reserve and employee education expenses
Kewajiban derivatif	1.164.980	20.550	Derivatives receivables
Cadangan kerugian Bank Garansi	241.681	5.343.999	Allowance for impairment losses Bank Guarantee
Pendapatan diterima di muka	11.581	12.926	Unearned revenues
Biaya lisensi	-	496.947	License fee
Beban konsultan	-	352.000	Consultant fee
Lainnya	1.140.776	1.668.687	Others
Jumlah	160.940.580	124.855.488	Total

Beban akrual lainnya meliputi biaya administrasi dan operasional.

Accrued expenses consist of administration and operational expenses.

Saldo lain-lain pada tanggal 31 Desember 2022 dan 2021 terutama terdiri dari hutang kepada pihak ketiga dan cadangan biaya promosi hadiah.

The balance of others as of December 31, 2022 and 2021 mainly consist of liabilities to third parties and accrued expense for promotion gift.

25. LIABILITAS IMBALAN KERJA KARYAWAN

25. EMPLOYEE BENEFITS OBLIGATION

	31 Desember/December 31,		
	2022	2021	
Liabilitas imbalan pasca kerja	40.196.622	43.884.161	Post-employment benefits liability
Jumlah	40.196.622	43.884.161	Total

Imbalan kerja jangka panjang

Informasi di bawah ini mengikhtisarkan komponen beban imbalan pasca kerja karyawan Bank yang diakui di laporan laba rugi dan penghasilan komprehensif lain dan liabilitas imbalan pasca kerja karyawan Bank yang diakui di laporan posisi keuangan berdasarkan laporan aktuaris PT Ricky Leonard Jasatama aktuaris independen untuk Bank, tertanggal 20 Maret 2023 (2021: 23 Maret 2022), dan berdasarkan laporan aktuaris PT Ricky Leonard Jasatama, aktuaris independen untuk Entitas Anak untuk tahun 2021 tertanggal 24 Januari 2022.

Long term employee benefit

The following informations summarise the components of post-employment benefits expense of the Bank recognised in the profit or loss and other comprehensive income and post-employment benefits liability of the Bank recognised in the statement of financial position, based on actuarial report of PT Ricky Leonard Jasatama, an independent actuary for the Bank, dated March 20, 2023 (2021: March 23, 2022) and based on actuarial report of PT Ricky Leonard Jasatama, an independent actuary for the Subsidiary for 2021 dated January 24, 2022.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

25. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)

25. EMPLOYEE BENEFITS OBLIGATION (continued)

Imbalan kerja jangka panjang (lanjutan)

Long term employee benefit (continued)

a. Beban/(pendapatan) imbalan pasca kerja

a. Post-employment benefits expenses/(income)

	31 Desember/December 31,		
	2022	2021	
Biaya jasa kini	4.891.029	4.758.943	Current service cost
Biaya jasa lalu	170.968	(9.800.025)	Past service cost
Biaya jasa lalu (penyesuaian IFRIC)	(1.265.016)	-	Past service cost (IFRIC adjustment)
Biaya bunga	2.359.788	2.542.537	Interest cost
Biaya pesangon pemutusan hubungan kerja	-	2.073.297	Severance payment
Jumlah	6.156.769	(425.248)	Total

b. Liabilitas imbalan pasca kerja

b. Post-employment benefits liability

	31 Desember/December 31,		
	2022	2021	
Nilai kini kewajiban imbalan pasti	40.196.622	43.884.161	Present value of defined benefit obligations

Mutasi nilai kini kewajiban adalah sebagai berikut:

The movement in the present value of obligation are as follow:

	31 Desember/December 31,		
	2022	2021	
Pada awal tahun	43.884.161	58.499.229	At the beginning of the year
Biaya jasa kini	4.891.029	4.758.943	Current service cost
Biaya jasa lalu	(1.094.048)	(9.800.025)	Past service cost
Imbalan yang dibayar	(7.319.628)	(10.273.616)	Benefits paid
Beban bunga	2.359.788	2.542.537	Interest cost
Kerugian/(keuntungan) aktuarial	2.466.010	(1.842.907)	Actuarial loss/(gain)
Dampak kehilangan pengendalian entitas anak	(4.990.690)	-	Loss of control on subsidiary
Pada akhir tahun	40.196.622	43.884.161	At the end of the year

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan pasca kerja pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The principal assumptions used to determine the post-employment benefits liability as of December 31, 2022 and 2021 are as follows:

	31 Desember/December 31,		
	2022	2021	
Bank			Bank
Usia pensiun normal	55 tahun/years	55 tahun/years	Normal retirement age
Tingkat mortalita	TM IV	TM III	Mortality rate
Tingkat cacat	5,00% dari tingkat mortalita/ of mortality rate	5,00% dari tingkat mortalita/ of mortality rate	Disability rate
Tingkat pengunduran diri	5,00% per tahun/ per annum	5,00% per tahun/ per annum	Resignation rate
Tingkat kenaikan gaji	7,32% per tahun/ per annum	6,52% per tahun/ per annum	Salary increase rate
Tingkat suku bunga	7,20% per tahun/ per annum	6,74% per tahun/ per annum	Interest rate

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

25. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)

25. EMPLOYEE BENEFITS OBLIGATION (continued)

Imbalan kerja jangka panjang (lanjutan)

Long term employee benefit (continued)

b. Liabilitas imbalan pasca kerja (lanjutan)

b. Post-employment benefits liability (continued)

	31 Desember/December 31,		
	2022	2021	
Entitas Anak			Subsidiary
Usia pensiun normal	-	55 tahun/years	Normal retirement age
Tingkat mortalita	-	TM III	Mortality rate
Tingkat cacat	-	5,00% dari tingkat mortalita/ of mortality rate	Disability rate
Tingkat pengunduran diri	-	5,00% per tahun/ per annum	Resignation rate
Tingkat kenaikan gaji	-	6,00% per tahun/ per annum	Salary increase rate
Tingkat suku bunga	-	7,02% per tahun/ per annum	Interest rate

Bank terekspos dengan beberapa risiko melalui program imbalan pasti, dengan risiko paling signifikan pada tingkat diskonto obligasi dan kenaikan gaji.

The Bank is exposed to a number of risks through its defined benefit pension plan, with the most significant risk on bond's discount rates and salary increase.

Tabel di bawah menunjukkan sensitivitas atas kemungkinan perubahan tingkat kenaikan gaji dan tingkat diskonto terhadap kewajiban imbalan pasca kerja Bank (tidak diaudit):

The following table represent the sensitivity analysis of a reasonably possible change in salary increase and discount rate of obligation to Bank's post-employment benefit liability (unaudited):

	31 Desember/December 31, 2022		
	Peningkatan/ Increase by 100 bps	Penurunan/ Decrease by 100 bps	
Tingkat diskonto	(2.456.823)	2.734.195	Discount rates
Kenaikan gaji	2.705.134	(2.476.013)	Salary increases
	31 Desember/December 31, 2021		
	Peningkatan/ Increase by 100 bps	Penurunan/ Decrease by 100 bps	
Tingkat diskonto	(2.927.394)	3.495.590	Discount rates
Kenaikan gaji	3.305.660	(2.114.126)	Salary increases

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

25. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Imbalan kerja jangka panjang (lanjutan)

b. Liabilitas imbalan pasca kerja (lanjutan)

Analisis sensitivitas di atas didasarkan pada perubahan atas asumsi tunggal dengan asumsi lainnya konstan. Pada praktiknya, kecil kemungkinan hal tersebut terjadi, dan perubahan-perubahan dalam beberapa dalam beberapa asumsi mungkin saling berhubungan. Ketika melakukan perhitungan sensitivitas dari kewajiban imbalan pasti ke asumsi aktuarial yang signifikan, metode yang sama (nilai kini dari kewajiban imbalan pasti yang dihitung menggunakan *projected unit credit* pada akhir periode pelaporan) telah diterapkan seperti saat menghitung kewajiban pensiun yang diakui pada laporan posisi keuangan.

Harapan umur hidup

Sebagian besar dari kewajiban program menyediakan manfaat seumur hidup, sehingga kenaikan umur hidup akan mengakibatkan kenaikan liabilitas program.

Pada 31 Desember 2022 dan 2021, durasi rata-rata tertimbang dari liabilitas imbalan pasti adalah 16 dan 16,89 tahun (tidak diaudit).

Analisis jatuh tempo yang diharapkan dari manfaat pensiun adalah sebagai berikut (tidak diaudit):

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 tahun	2.216.198	4.316.017	Less than 1 year
2 - 5 tahun	13.435.221	16.256.024	2 - 5 years
5 - 10 tahun	15.339.015	13.561.286	5 - 10 years
Lebih dari 10 tahun	9.206.188	9.750.834	Over 10 years
Jumlah	40.196.622	43.884.161	Total

25. EMPLOYEE BENEFITS OBLIGATION (continued)

Long term employee benefit (continued)

b. Post-employment benefits liability (continued)

The above sensitivity analysis are based on a change in an assumption while holding all other assumption constant. In practice, this is unlikely to occur, and the changes in some of the assumption may be correlated. When calculation the sensitivity of the defined benefit obligation to significant actuarial assumptions, the same method (present value if the defined benefit obligation calculation with the projected unit credit method at the end of the reporting period) has been applied as when calculating the pension liability recognised within the statement of financial position.

Life expectancy

The majority of the plans' obligations are to provide benefits for the life of the member, so increases in life expectancy will result in an increase in plans' liabilities.

In December 31, 2022 and 2021, the weighted average duration of the defined benefit obligation are 16 and 16.89 years (unaudited).

Expected maturity analysis of employee benefits are as follows (unaudited):

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

26. DANA SYIRKAH TEMPORER

Dana Syirkah temporer terdiri dari:

a. Simpanan nasabah

(i) Giro Mudharabah

31 Desember/December 31,		
2022	2021	
Pihak berelasi	-	8.957
Pihak ketiga	-	-
Jumlah	-	8.957

Related parties
Third parties

Total

(ii) Tabungan Mudharabah

31 Desember/December 31,		
2022	2021	
Pihak berelasi	-	208.952
Pihak ketiga	-	20.041.817
Jumlah	-	20.250.769

Related parties
Third parties

Total

Tingkat bagi hasil rata-rata per tahun untuk tabungan mudharabah selama 31 Desember 2021 adalah sebesar 0,50% - 4,00%.

Average annual profit sharing for mudharabah saving during December 31, 2021 are 0.50% - 4.00%.

(iii) Deposito Mudharabah

31 Desember/December 31,		
2022	2021	
Pihak berelasi	-	3.075.000
Pihak ketiga	-	1.198.657.586
Jumlah	-	1.201.732.586

Related parties
Third parties

Total

b. Simpanan dari bank lain

31 Desember/December 31,		
2022	2021	
Deposito berjangka - pihak ketiga	-	8.500.000

Time deposit - third parties

Berikut ini adalah informasi penting lainnya sehubungan dengan deposito dari simpanan nasabah dan simpanan dari bank lain:

Other significant information related to the time deposits for deposits from customers and deposits from other banks:

(i) Berdasarkan periode

31 Desember/December 31,		
2022	2021	
1 bulan	-	614.089.901
3 bulan	-	293.643.537
6 bulan	-	57.394.348
12 bulan	-	245.104.800
Jumlah	-	1.210.232.586

1 month
3 months
6 months
12 months

Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

26. DANA SYIRKAH TEMPORER (lanjutan)

Berikut ini adalah informasi penting lainnya sehubungan dengan deposito dari simpanan nasabah dan simpanan dari bank lain: (lanjutan)

(ii) Berdasarkan sisa waktu hingga jatuh tempo

31 Desember/December 31,	
2022	2021
Kurang dari 1 bulan	- 631.716.154
1 sampai dengan 3 bulan	- 315.938.752
3 sampai dengan 6 bulan	- 22.923.880
6 sampai dengan 12 bulan	- 239.653.800
Jumlah	- 1.210.232.586

Deposito berjangka *Mudharabah* merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Entitas Anak atas penggunaan dana tersebut dengan *nisbah* yang ditetapkan dan disetujui sebelumnya dengan akad *Mudharabah Muthlaqah*.

Deposito berjangka *Mudharabah* dengan akad *Mudharabah Muthlaqah* yang dijadikan sebagai jaminan atas piutang dan pembiayaan adalah Rp237.600.000 pada tanggal 31 Desember 2021 (Catatan 11).

Tingkat bagi hasil rata-rata per tahun untuk deposito *mudharabah* selama tahun 2021 adalah sebesar 1,25% - 3,50%.

26. TEMPORARY SYIRKAH FUNDS (continued)

Other significant information related to the time deposits for deposits from customers and deposits from other banks: (continued)

(ii) By remaining period until maturity

31 Desember/December 31,	
2022	2021
Less than 1 month	- 631.716.154
1 up to 3 months	- 315.938.752
3 up to 6 months	- 22.923.880
6 up to 12 months	- 239.653.800
Total	- 1.210.232.586

Mudharabah time deposits represent third parties' deposits which received a profit sharing return from the Subsidiary's income over utilisation of its fund based on an agreed profit sharing ratio arranged in *Mudharabah Muthlaqah*.

Mudharabah time deposits with *Mudharabah Muthlaqah* agreement that is pledged as collateral for receivables and financing is amounted Rp237,600,000 as of December 31, 2021 (Note 11).

Average annual profit sharing for *mudharabah* deposits during 2021 is 1.25% - 3.50%.

27. MODAL SAHAM

Susunan pemegang saham Bank masing-masing pada tanggal 31 Desember 2022 dan 2021 berdasarkan laporan dari Biro Administrasi Efek PT Adimitra Jasa Korpora adalah sebagai berikut:

27. SHARE CAPITAL

The Bank's shareholders as of December 31, 2022 and 2021 based on the report of PT Adimitra Jasa Korpora, the Shares Registration Bureau, are as follows:

31 Desember/December 31, 2022			
Pemegang Saham	Jumlah saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Jumlah modal yang disetor/ Total capital (Rp)
PT Victoria Investama Tbk	6.880.162.747	43,41	688.016.275
Suzanna Tanojo	3.066.411.303	19,35	306.641.130
Chemical Asia Corporation Pte Ltd	871.275.600	5,50	87.127.560
PT Nata Patindo	48.823.665	0,31	4.882.366
Masyarakat (masing-masing di bawah 5%)	4.981.561.399	31,43	498.156.140
Jumlah	15.848.234.714	100,00	1.584.823.471

Shareholders
PT Victoria Investama Tbk
Suzanna Tanojo
Chemical Asia Corporation Pte Ltd
PT Nata Patindo
Public (individually less than 5%)
Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

27. MODAL SAHAM (lanjutan)

27. SHARE CAPITAL (continued)

Pemegang Saham	31 Desember/ December 31, 2021			Shareholders
	Jumlah saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Jumlah modal yang disetor/ Total capital (Rp)	
PT Victoria Investama Tbk	4.128.870.132	39,37	412.887.013	PT Victoria Investama Tbk
Suzanna Tanojo	1.538.152.114	14,67	153.815.211	Suzanna Tanojo
DEG-Deutsche Investitions - Und Entwicklungsgesellschaft MbH	780.394.335	7,44	78.039.434	DEG-Deutsche Investitions - Und Entwicklungsgesellschaft MbH
PT Nata Patindo	395.484.865	3,77	39.548.487	PT Nata Patindo
Masyarakat (masing-masing di bawah 5%)	3.644.231.122	34,75	364.423.112	Public (individually less than 5%)
Jumlah	10.487.132.568	100,00	1.048.713.257	Total

Mutasi jumlah saham yang ditempatkan dan disetor penuh adalah sebagai berikut:

The movement in the number of shares issued and fully paid are as follows:

	Persentase kepemilikan/ Percentage of ownership	
Saldo 1 Januari 2022	10.487.132.568	Balance as of January 1, 2022
Penambahan modal saham dari penerbitan saham tanpa hak memesan efek terlebih dahulu	5.361.102.146	Additional of new shares from exercise of additional new shares without preemptive rights
Saldo 31 Desember 2022	15.848.234.714	Balance as of December 31, 2022

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan tanggal 10 Mei 2019 yang telah dituangkan dalam Akta Notaris No. 19 tanggal 10 Mei 2019, pemegang saham menyetujui rencana Peningkatan Modal Tanpa Hak Memesan Efek Terlebih Dahulu dengan jumlah sebanyak-banyaknya 10% dari modal ditempatkan dan disetor penuh dalam Bank.

Based on Extraordinary General Meeting of Shareholders on May 10, 2019 which has been legalised through Notarial Deed No. 19 dated May 10, 2019, the shareholders agreed to increase paid up capital from Additional New Shares Without Preemptive Rights with maximum amount 10% of Bank's issued capital.

Pada tanggal 6 Mei 2021, Bank telah melakukan penerbitan saham atas Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu Tahap Kedua Tahun 2021 sebanyak 586.205.939 (lima ratus delapan puluh enam juta dua ratus lima ribu sembilan ratus tiga puluh sembilan) lembar saham dengan harga pelaksanaan sebesar Rp160 (seratus enam puluh Rupiah) per saham atau seluruhnya sejumlah Rp93.792.950 (sembilan puluh tiga miliar tujuh ratus sembilan puluh dua juta sembilan ratus lima puluh ribu Rupiah) yang telah masuk ke dalam rekening Bank pada tanggal 6 Mei 2021.

On May 6, 2021, the Bank has issued 586,205,939 (five hundred eighty-six million two hundred five thousand nine hundred and thirty-nine) private placement of shares with an exercise price of to Rp160 (one hundred and sixty Rupiah) per share or a total of Rp93,792,950 (ninety three billion seven hundred ninety two million nine hundred fifty thousand rupiah) which has been entered into the Bank's account on May 6, 2021.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

27. MODAL SAHAM (lanjutan)

Peningkatan modal disetor ini telah dituangkan dalam Akta Notaris No. 57 tanggal 25 Juni 2021 dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan HAM berdasarkan surat No. AHU-AH.01.03-0428098 tanggal 14 Juli 2021.

Berdasarkan hasil Rapat Umum Pemegang Saham Luar Biasa tanggal 30 November 2021 yang telah dituangkan dalam Akta Notaris No. 27 tanggal 30 November 2021, pemegang saham menyetujui rencana Peningkatan Modal Tanpa Hak Memesan Efek Terlebih Dahulu dengan jumlah sebanyak-banyaknya 10% dari modal ditempatkan dan disetor penuh dalam Bank.

Pada tanggal 10 Desember 2021, Bank melakukan penerbitan saham atas Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu sebanyak 948.979.590 lembar saham dengan harga pelaksanaan sebesar Rp196 (seratus Sembilan puluh enam Rupiah) per saham atau seluruhnya sejumlah Rp185.999.999 (seratus delapan puluh lima miliar sembilan ratus sembilan puluh sembilan juta sembilan ratus sembilan puluh sembilan ribu rupiah) yang telah masuk dalam rekening Bank pada tanggal 10 Desember 2021.

Peningkatan modal disetor ini telah dituangkan dalam Akta Notaris No. 19 tanggal 20 Desember 2021 dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan HAM berdasarkan surat No. AHU-AH.01.03-0488770 tanggal 21 Desember 2021. Sehingga jumlah saham yang ditempatkan dan disetor penuh pada 31 Desember 2021 adalah 10.487.132.568 saham.

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan tanggal 3 Juni 2022 yang telah dituangkan dalam Akta Notaris No. 05 tanggal 3 Juni 2022, pemegang saham menyetujui rencana Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu.

Pada tanggal 31 Agustus 2022, Bank melakukan penerbitan saham atas Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu sebanyak 2.553.461.919 lembar saham dengan harga pelaksanaan sebesar Rp150 (seratus lima puluh rupiah) per saham atau seluruhnya sejumlah Rp383.019.288 (tiga ratus delapan puluh tiga miliar sembilan belas juta dua ratus delapan puluh delapan ribu rupiah) yang telah masuk dalam rekening bank pada tanggal 31 Agustus 2022.

27. SHARE CAPITAL (continued)

The increase in paid-up capital has been legalised through Notarial Deed No. 57 dated June 25, 2021 and has been reported and accepted by Ministry of Law and Human Rights of the Republic of Indonesia through its letter No. AHU-AH.01.03-0428098 dated July 14, 2021.

According to the results of the Extraordinary General Meeting of Shareholders on November 30, 2021 which has been stated in Notary Deed No. 27 dated November 30, 2021, the shareholders approved the plan to Increase Capital Without Pre-emptive Rights with a maximum amount of 10% of the issued and fully paid-up capital in the Bank.

On December 10, 2021, the Bank has issued 948,979,590 (nine hundred forty-eight million nine hundred seventy-nine thousand five hundred and ninety) private placement of shares with an exercise price of to Rp196 (one hundred ninety-six Rupiah) per share or a total of Rp185,999,999 (one hundred eighty five billion nine hundred ninety nine million nine hundred ninety nine thousand Rupiah) which has been entered into the Bank account on December 10, 2021.

The increase in paid-up capital has been legalised through Notarial Deed No. 19 dated December 20, 2021 and has been reported and accepted by Ministry of Law and Human Rights of the Republic of Indonesia through its letter No. AHU-AH.01.03-0488770 dated December 21, 2021. Therefore, the issued and fully paid capital as of December 31, 2021 is 10,487,132,568 shares.

According to the results of the Annual General Meeting of Shareholders on June 3, 2022 which has been stated in Notary Deed No. 05 dated June 3, 2022, the shareholders approved the plan to execute increase Share Issuance with Pre-emptive Rights.

On August 31, 2022, the Bank issued shares for Share Issuance with Pre-emptive Rights of 2,553,461,919 shares with an exercise price of Rp150 (one hundred fifty Rupiah) per share or a total of Rp383,019,288 (three hundred eighty three billion nineteen million two hundred and eighty-eight thousand Rupiah) which has been entered into a Bank's account on August 31, 2022.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

27. MODAL SAHAM (lanjutan)

Peningkatan modal disetor ini telah dituangkan dalam Akta Notaris No. 1 tanggal 2 September 2022 dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan HAM berdasarkan surat No. AHU-AH.01.03-0287195 tanggal 3 September 2022.

Berdasarkan hasil Rapat Umum Pemegang Saham Luar Biasa tanggal 19 Oktober 2022 yang telah dituangkan dalam Akta Notaris No. 31 tanggal 19 Oktober 2022, pemegang saham menyetujui rencana Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu disertai dengan penerbitan Waran Seri VII (Catatan 28).

Pada tanggal 29 Desember 2022, Bank melakukan penerbitan saham atas Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu sebanyak 2.807.640.227 lembar saham dengan harga pelaksanaan sebesar Rp150 (seratus lima puluh rupiah) per saham atau seluruhnya sejumlah Rp421.146.034 (empat ratus dua puluh satu miliar seratus empat puluh enam juta tiga puluh empat ribu rupiah) yang telah masuk dalam rekening bank pada tanggal 28 Desember 2022 disertai dengan penerbitan Waran Seri VII sebanyak 2.573.670.117 waran dengan harga pelaksanaan sebesar Rp100 (seratus Rupiah) per waran.

Peningkatan modal disetor ini telah dituangkan dalam Akta Notaris No. 7 tanggal 29 Desember 2022 dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan HAM berdasarkan surat No. AHU-AH.01.03.0497387 tanggal 29 Desember 2022. Sehingga jumlah saham yang ditempatkan dan disetor penuh pada 31 Desember 2022 adalah 15.848.234.714 saham.

28. TAMBAHAN MODAL DISETOR DAN SETORAN MODAL DITERIMA DIMUKA

Tambahan modal disetor merupakan selisih antara jumlah yang diterima dari penerbitan saham dengan nilai nominal yang dicatat sebagai setoran modal.

Pada tanggal 6 Mei 2021 Bank melakukan penerbitan 586.205.939 lembar saham dengan harga pelaksanaan Rp160 (nilai penuh). Total penerimaan dana dari penerbitan saham tersebut adalah sebesar Rp93.792.950 dimana nilai nominal saham adalah sebesar Rp58.620.594 sehingga atas penerbitan saham tersebut Bank mencatat tambahan modal disetor sebesar Rp35.172.356.

27. SHARE CAPITAL (continued)

This increase in paid-in capital has been stated in Notarial Deed No. 1 dated September 2, 2022 and has been reported and accepted by Ministry of Law and Human Rights of the Republic of Indonesia through its letter No. AHU-AH.01.03-0287195 dated September 3, 2022.

Based on the results of the Extraordinary General Meeting of Shareholders on October 19, 2022 which has been stated in Notary Deed No. 31 dated October 19, 2022, the shareholders approved the plan to increase capital by granting pre-emptive rights accompanied by the issuance of Series VII Warrants (Note 28).

On December 29, 2022, the Bank issued shares for Share Issuance with Pre-emptive Rights of 2,807,640,227 shares with an exercise price of Rp150 (one hundred fifty Rupiah) per share or a total of Rp421,146,034 (four hundred twenty one billion one hundred forty-six million thirty-four thousand Rupiah) which was entered into a Bank's account on December 28, 2022 in conjunction with the issuance of Series VII Warrants of 2,573,670,117 warrants with an exercise price of Rp100 (one hundred Rupiah) per warrant.

This increase in paid-in capital has been stated in Notarial Deed No. 7 dated December 29, 2022 and has been reported and accepted by Ministry of Law and Human Rights of the Republic of Indonesia through its letter No. AHU-AH.01.03.0497387 dated December 29, 2022. Therefore, the number of issued and fully paid shares on December 31, 2022 is 15,848,234,714 shares.

28. ADDITIONAL PAID-IN CAPITAL AND CAPITAL RECEIVED IN ADVANCE

The additional paid-in capital represent the excess of proceeds from issuance of shares with the par value recorded as paid-in capital

On May 6, 2021, the Bank issued 586,205,939 shares with an exercise price of Rp160 (full amount). Total proceeds from the shares issuance were amounted to Rp93,792,950 with shares nominal value of Rp58,620,594, therefore from the issuance of these shares, the Bank recorded an additional paid-in capital of Rp35,172,356.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

28. TAMBAHAN MODAL DISETOR DAN SETORAN MODAL DITERIMA DIMUKA (lanjutan)

Pada tanggal 10 Desember 2021, Bank juga menerima tambahan dana setoran modal diterima dimuka sebesar Rp278.000.000 dari PT Victoria Investama Tbk selaku pemegang saham dalam rangka pemenuhan POJK No. 11/POJK.03/2016 tentang Kewajiban Modal Minimum Bank Umum tanggal 29 Januari 2016.

Pada 4 Juni 2022, Sistem Administrasi Badan Hukum Kementerian Hukum dan HAM berdasarkan surat No. AHU-0103473.AH.01.11 Tahun 2022, telah mencatatkan peningkatan modal disetor Bank menjadi Rp4.100.000.000.000,- (empat triliun seratus miliar Rupiah) (nilai penuh) saham masing-masing dengan nilai nominal Rp100 (seratus Rupiah) (nilai penuh). Peningkatan modal disetor ini berdasarkan hasil Rapat Umum Pemegang Saham Tahunan yang telah dituangkan dalam Akta Notaris No. 7 tanggal 3 Juni 2022.

Pada 22 Juni 2022, Bank menerima tambahan dana setoran modal diterima dimuka dari PT Victoria Investama Tbk, PT Bhuwanatala Indah Permai Tbk, PT Victoria Sekuritas Indonesia, PT Victoria Alife Indonesia dan PT Emperor Finance Indonesia dengan total seluruhnya sebesar Rp254.500.000.000 (nilai penuh) dalam rangka pemenuhan modal inti minimum berdasarkan POJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum yang pelaksanaannya dilakukan sesuai dengan ketentuan POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum tanggal 29 Januari 2016.

Pada tanggal 31 Agustus 2022 Bank melakukan penerbitan 2.553.461.919 lembar saham dengan harga pelaksanaan Rp150 (nilai penuh) per lembar saham. Total penerimaan dana dari penerbitan saham tersebut adalah sebesar Rp383.019.288 dimana nilai nominal saham adalah sebesar Rp255.346.192 sehingga atas penerbitan saham tersebut Bank mencatat tambahan modal disetor sebesar Rp127.673.096.

Penerbitan saham ini mencakup konversi dana setoran modal diterima dimuka yang telah diterima dari PT Victoria Investama Tbk, PT Bhuwanatala Indah Permai Tbk, PT Victoria Sekuritas Indonesia, PT Victoria Alife Indonesia dan PT Emperor Finance menjadi saham dengan harga pelaksanaan Rp150 (nilai penuh) per saham dengan total seluruhnya Rp312.450.000 sehingga jumlah saham yang diterbitkan atas konversi setoran modal diterima dimuka adalah sebanyak 2.083.333.332 lembar. Konversi setoran modal diterima dimuka telah mendapatkan persetujuan dari Otoritas Jasa Keuangan melalui surat No. S-69/PB.33/2022 tanggal 4 Juli 2022.

28. ADDITIONAL PAID-IN CAPITAL AND CAPITAL RECEIVED IN ADVANCE (lanjutan)

On December 10, 2021, the Bank also received fund of capital received in advance amounted to Rp278,000,000 from PT Victoria Investama Tbk, the shareholder in order to fulfill the requirement of POJK No.11/POJK.03/2016 regarding Liability for Fulfillment of Minimum Capital of Commercial Bank dated January 29, 2016.

On June 4, 2022, Legal Entity Administration System of the Ministry of Law and Human Rights based on letter No. AHU-0103473.AH.01.11 Year 2022, the Bank's paid-up capital increased to Rp4,100,000,000,000.- (four trillion one hundred billion Rupiah) (full amount) shares each with nominal of Rp100 (one hundred Rupiah) (full amount). This increase of paid-in capital is based on the results of the Annual General Meeting of Shareholders as stated in the Notarial Deed No. 7 on June 3, 2022.

On June 22, 2022, the Bank received fund of capital received in advance from PT Victoria Investama Tbk, PT Bhuwanatala Indah Permai Tbk, PT Victoria Sekuritas Indonesia, PT Victoria Alife Indonesia and PT Emperor Finance Indonesia amounted to Rp254,500,000,000 (full amount) to fulfill the minimum core capital requirement in accordance with POJK No 12/POJK.03/2020 regarding Commercial Bank Consolidation in accordance with POJK No.11/POJK.03/2016 regarding Liability for Fulfillment of Minimum Capital of Commercial Bank dated January 29, 2016.

On August 31, 2022 the Bank issued 2,553,461,919 shares with an exercise price of Rp150 (full amount) per share. The total proceeds received from the issuance of these shares amounted to Rp383,019,288 where the nominal value of the shares was Rp255,346,192 therefore for the issuance of these shares the Bank recorded additional paid-in capital of Rp127,673,096.

The issuance of these shares includes the conversion of capital received in advance from PT Victoria Investama Tbk, PT Bhuwanatala Indah Permai Tbk, PT Victoria Sekuritas Indonesia, PT Victoria Alife Indonesia and PT Emperor Finance into shares with an exercise price of Rp150 (full amount) per share for a total of Rp312,450,000 so that the number of shares issued upon the conversion capital received in advance are 2,083,333,332 shares. The conversion of capital received in advance has been approved by Financial Services Authority through letter No. S-69/PB.33/2022 dated July 4, 2022.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

28. TAMBAHAN MODAL DISETOR DAN SETORAN MODAL DITERIMA DIMUKA (lanjutan)

Pada tanggal 14 Oktober 2022, Bank menerima tambahan dana setoran modal diterima dimuka dari Suzanna Tanojo sebesar Rp200.000.000 dalam rangka pemenuhan modal inti minimum berdasarkan pemenuhan modal inti minimum berdasarkan POJKNo. 12/POJK.03/2020 tentang Konsolidasi Bank Umum yang pelaksanaannya dilakukan sesuai dengan ketentuan POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum tanggal 29 Januari 2016.

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan tanggal 19 Oktober 2022 yang telah dituang dalam Akta Notaris No. 32 tanggal 19 Oktober 2022 pemegang saham menyetujui keputusan berikut:

1. Menyetujui Penambahan modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 4.955.425.905 saham dengan nilai nominal Rp100 per saham, yang disertai dengan penerbitan sebanyak-banyaknya 4.542.473.746 Waran Seri VII.
2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Bank untuk:
 - Menetapkan jumlah saham yang ditawarkan dalam PMHMETD serta jumlah Waran Seri VII;
 - Menetapkan harga pelaksanaan PMHMETD dan harga pelaksanaan Waran Seri VII;
 - Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dan penerbitan Waran Seri VII dengan memperhatikan peraturan perundang-undangan yang berlaku; dan
 - Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD dan Waran Seri VII dan mengubah Pasal 4 ayat 2 dan 3 Anggaran Dasar Bank Victoria.

28. ADDITIONAL PAID-IN CAPITAL AND CAPITAL RECEIVED IN ADVANCE (continued)

On October 14, 2022, the Bank received additional capital received in advance from Suzanna Tanojo in the amount of Rp200,000,000 in order to fulfill the minimum core capital based on meeting the minimum core capital based on POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks, the implementation of which is carried out in accordance with POJK provisions No. 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks dated January 29, 2016.

Based on Extraordinary General Meeting of Shareholders on October 19, 2022 which has been legalised through Notarial Deed No. 32 dated October 19, 2022, the shareholders agreed the following decisions:

1. Approved additional capital with Pre-emptive Rights (PMHMETD) of maximum of 4,955,425,905 shares with nominal value of Rp100 per share along with issuance of for a maximum of 4,542,473,746 Warrant Series VII.
2. Approved to grant power and authority to the Board of Directors of Bank Victoria to:
 - Determine the number of shares offered in the PMHMETD and the number of Warrant Series VII;
 - Determine the exercise price of PMHMETD and exercise price for Warrants Series VII;
 - implementation of PMHMETD and issuance of Series VII Warrants with due observance of the applicable laws and regulations; and
 - Increase the issued and paid-up capital after the implementation of the PMHMETD and Series VII Warrants and amending Article 4 paragraphs 2 and 3 of Bank Victoria's Articles of Association.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

28. TAMBAHAN MODAL DISETOR DAN SETORAN MODAL DITERIMA DIMUKA (lanjutan)

Pada tanggal 29 Desember 2022 Bank melakukan penerbitan 2.807.640.227 lembar saham dengan harga pelaksanaan Rp150 (nilai penuh). Total penerimaan dana dari penerbitan saham tersebut adalah sebesar Rp421.146.034 dimana nilai nominal saham adalah sebesar Rp280.764.022 sehingga atas penerbitan saham tersebut Bank mencatat tambahan modal disetor sebesar Rp140.382.012.

Penerbitan saham ini mencakup konversi atas dana setoran modal diterima dimuka yang telah diterima dari PT Victoria Investama Tbk dan Suzanna Tanojo menjadi saham dengan harga pelaksanaan Rp150 (nilai penuh) per saham dengan total seluruhnya Rp420.000.000 sehingga jumlah saham yang diterbitkan atas konversi setoran modal diterima dimuka adalah sebanyak 2.799.999.999 lembar saham. Konversi setoran modal diterima dimuka telah mendapatkan persetujuan dari Otoritas Jasa Keuangan berdasarkan surat persetujuan No. S-120/PB.33/2022 tanggal 25 November 2022.

29. PENGGUNAAN RUGI BERSIH TAHUN 2021 DAN 2020

Penggunaan Rugi Bersih Tahun 2021

Berdasarkan Berita Acara Rapat Umum Pemegang Saham (RUPS) Tahunan tanggal 3 Juni 2022 yang dinyatakan dalam Akta Notaris Fathiah Helmi, S.H. tanggal yang sama, Bank tidak membukukan laba untuk periode tahun 2021 sehingga Bank tidak melakukan pembagian dividen untuk para pemegang saham.

Penggunaan Rugi Bersih Tahun 2020

Berdasarkan Berita Acara Rapat Umum Pemegang Saham (RUPS) Tahunan tanggal 25 Juni 2021 yang dinyatakan dalam Akta Notaris Fathiah Helmi, S.H. tanggal yang sama, Bank tidak membukukan laba untuk periode tahun 2020 sehingga Bank tidak melakukan pembagian dividen untuk para pemegang saham.

28. ADDITIONAL PAID-IN CAPITAL AND CAPITAL RECEIVED IN ADVANCE (continued)

On December 29, 2022 the Bank issued 2,807,640,227 shares with an exercise price of Rp150 (full amount). The total receipt of funds from the issuance of these shares amounted to Rp421,146,034 where the nominal value of the shares was Rp280,764,022 so that for the issuance of these shares the Bank recorded additional paid-in capital of Rp140,382,012.

The issuance of these shares includes the conversion of capital received in advance from PT Victoria Investama Tbk and Suzanna Tanojo into shares with an exercise price of Rp150 (full amount) per share for a total of Rp420,000,000 therefore the number of shares issued on the conversion of capital received in advance is 2,799,999,999 shares. The conversion of capital received in advance has been approved by Financial Services Authority based on approval letter No. S-120/PB.33/2022 dated November 25, 2022.

29. APPROPRIATION OF 2021 AND 2020 NET LOSS

Appropriation of 2021 Net Loss

Based on the Annual General Meeting of Shareholders dated June 3, 2022, as stated on notarial deeds of Fathiah Helmi, S.H. on the same date, Bank did not record net income for the year 2021 thus Bank did not distribute any dividend to shareholders.

Appropriation of 2020 Net Loss

Based on the Annual General Meeting of Shareholders dated June 25, 2021, as stated on notarial deeds of Fathiah Helmi, S.H. on the same date, Bank did not record net income for the year 2020 thus Bank did not distribute any dividend to shareholders.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

30. CADANGAN UMUM

Pada tanggal 31 Desember 2022 dan 2021, Bank telah membentuk cadangan umum dan wajib sebesar Rp177.200.000 dan Rp186.356.165. Penurunan sebesar Rp9.156.165 disebabkan oleh dampak kehilangan pengendalian entitas anak. Cadangan umum dan wajib ini dibentuk sehubungan dengan Undang-Undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-Undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu untuk membentuk cadangan tersebut.

30. GENERAL RESERVES

As of December 31, 2022 and 2021, Bank has set up a cumulative general and legal reserves of Rp177,200,000 and Rp186,356,165. The decrease of Rp9,156,165 is due to the impact of the loss of control on the subsidiary. These general and legal reserve were provided in relation with the Law of the Republic of Indonesia No. 1/1995 which has been replaced with the Law No. 40/2007 effective on August 16, 2007 regarding the Limited Liability Company which requires the companies to set up a general reserve amounting to at least 20% of the issued and paid-up share capital. There is no timeline over which this amount should be provided.

31. PENDAPATAN BUNGA DAN SYARIAH

31. INTEREST AND SHARIA INCOME

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Pendapatan bunga			Interest income
Pinjaman yang diberikan	1.328.667.150	1.226.163.233	Loans
Efek-efek	294.174.567	251.622.856	Marketable securities
Penempatan pada Bank Indonesia dan bank lain	12.681.009	10.270.458	Placements with Bank Indonesia and other banks
Surat-surat berharga yang dibeli dengan janji dijual kembali	-	10.335.095	Securities purchased under resale agreement
Subtotal	1.635.522.726	1.498.391.642	Subtotal
Pendapatan syariah			Sharia income
Pendapatan bagi hasil	21.416.012	40.938.499	Profit sharing
Pendapatan margin	10.943.114	20.378.070	Margin income
Pendapatan <i>ijarah</i> - bersih	155.606	116.635	Net income from <i>ijarah</i>
Pendapatan usaha utama lainnya	36.980.953	52.385.155	Income from other main operational
Subtotal	69.495.685	113.818.359	Subtotal
Jumlah	1.705.018.411	1.612.210.001	Total

Jumlah pendapatan bunga dan syariah dari pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp34.329.918 dan Rp49.095.564 (Catatan 41).

Total interest and sharia income from related parties for the years ended December 31, 2022 and 2021 amounted to Rp34,329,918 and Rp49,095,564 respectively (Note 41).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

32. BEBAN BUNGA DAN SYARIAH

32. INTEREST AND SHARIA EXPENSES

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Simpanan dana pihak ketiga			Third party deposits
Deposito	641.002.657	815.156.005	Time deposits
Tabungan	116.774.716	118.255.602	Savings deposits
Giro	53.650.627	36.223.303	Demand deposits
Negotiable Certificate Deposits	5.132.618	-	Negotiable Certificate Deposits
Simpanan dari bank lain			Deposits from other banks
Call money	16.525.592	15.211.290	Call money
Efek-efek yang diterbitkan	133.908.333	157.443.194	Securities issued
Amortisasi emisi obligasi	4.643.199	6.095.559	Amortisation of bonds issuance cost
Lain-lain	-	170.832	Others
Jumlah	971.637.742	1.148.555.785	Total

Jumlah beban bunga dan syariah dari pihak berelasi untuk tahun yang berakhir pada tanggal Desember 31, 2022 dan 2021 masing-masing adalah sebesar Rp23.911.683 dan Rp13.728.157 (Catatan 41).

Total interest and sharia expenses from related parties for the years ended December 31, 2022 and 2021 amounted to Rp23,911,683 and Rp13,728,157 respectively (Note 41).

33. PENDAPATAN OPERASIONAL LAINNYA - LAIN-LAIN - BERSIH

33. OTHER OPERATING INCOME - OTHERS - NET

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Penerimaan kredit yang telah dihapus buku	267.074.723	213.785.073	Gain on written-off loan
Pendapatan biaya administrasi jasa perbankan	35.322.529	9.308.118	Receipt of administrative charges for banking services
Laba transaksi spot	20.546.247	11.692.152	Spot transaction profit
Denda keterlambatan	8.350.456	7.514.459	Penalty income
Komisi atas Internet dan Mobile Banking	6.022.481	5.832.177	Commission on Internet and Mobile Banking
Penerimaan atas penjualan pembiayaan	5.897.780	380.626	Receipt from sales of financing
Keuntungan transaksi forward	3.637.200	5.205.375	Gain from Forward transaction income from inactive accounts,
Pendapatan rekening tidak aktif, denda saldo minimum, dan penggantian buku	2.846.819	3.288.262	minimum deposit penalty, saving account replacement
Pendapatan dari transaksi ATM	1.028.828	1.190.526	Income from ATM transaction
Laba transaksi swap	858.950	1.257.483	Swap transaction profits
Pendapatan transaksi letter of credit	106.950	2.805.670	Income from letter of credit transactions
(Kerugian)/Keuntungan yang belum terealisasi transaksi derivatif	(1.557.424)	841.438	Unrealized (loss)/gain from derivatives transactions
(Beban)/Pendapatan administrasi operasional lainnya	(1.482.453)	1.348.910	Other administrative operational (expense)/income
Jumlah	348.653.086	264.450.269	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

34. BEBAN PENYISIHAN KERUGIAN PENURUNAN NILAI ASET KEUANGAN DAN NON-KEUANGAN

Beban/(pendapatan) penyisihan kerugian penurunan nilai aset keuangan:

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Pinjaman yang diberikan	183.850.936	519.652.937
Pendapatan bunga dan syariah masih akan diterima	45.266.724	20.000.000
Bank Garansi	(5.102.318)	5.343.999
Efek-efek	(3.718.845)	16.714.247
Penyertaan saham	-	-
Penempatan pada Bank lain	-	1.485.966
Aset lain-lain	3.662.834	4.444.153
Jumlah	223.959.331	567.641.302

Beban penyisihan kerugian penurunan nilai aset non-keuangan:

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Agunan yang diambil alih	47.616.890	4.578.717
Jumlah	47.616.890	4.578.717

34. PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS

Provision for impairment losses expenses/(income) on financial assets are as follows:

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Loans		
Interest and sharia income receivables		
Bank Guarantee		
Marketable securities		
Investments in shares		
Placement in other Bank		
Other Assets		
Total	223.959.331	567.641.302

Provision of for impairment losses of non-financial assets:

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Foreclosed assets		
Total	47.616.890	4.578.717

35. BEBAN UMUM DAN ADMINISTRASI

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Premi penjaminan	38.811.438	36.815.101
Penyusutan	26.022.323	30.021.811
Biaya Internet dan Mobile Banking	11.814.993	11.289.674
Pemeliharaan dan perbaikan	11.560.916	11.321.499
Pungutan OJK Tahunan	10.750.852	10.053.676
Sewa gedung dan kendaraan	8.930.140	11.231.370
Jasa profesional	8.240.755	6.882.418
Pengembangan teknologi	5.047.177	4.084.719
Telepon, telex dan faksimili	4.728.931	4.037.791
Asuransi	3.607.373	4.361.548
Pendidikan dan pengembangan	3.491.307	1.748.525
Iklan dan promosi	2.541.663	1.146.830
Pemakaian listrik, gas dan air minum	2.356.214	2.403.450
Biaya jasa pihak ketiga	2.083.580	2.154.417
Amortisasi aset tak berwujud	1.971.323	2.860.978

35. GENERAL AND ADMINISTRATIVE EXPENSES

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Insurance premium		
Depreciation		
Internet and Mobile Banking expenses		
Repairs and maintenance		
Annual fee OJK		
Building and vehicle rental		
Professional fees		
Technology development		
Telephone, telex and faximile		
Insurance		
Study and development		
Advertising and promotion		
Electricity, gases and waters		
Third party fee		
Amortisation of intangible assets		

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

35. BEBAN UMUM DAN ADMINISTRASI (lanjutan)

35. GENERAL AND ADMINISTRATIVE EXPENSES (continued)

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Barang cetakan dan alat tulis	1.748.441	2.122.558	Printing items and stationery
Beban bunga atas liabilitas sewa	1.002.883	1.343.943	Interest expense of lease liabilities
Biaya iuran lainnya	950.289	1.186.253	Other contribution fees
Transportasi	851.550	376.349	Transportation
Biaya tanggung jawab sosial perusahaan	238.216	643.478	Corporate Social Responsibility expenses
Pemasaran	220.679	224.154	Marketing
Biaya kurir	78.629	274.544	Courier expenses
Kerugian operasional	73.460	8.695.083	Operational losses
Benda pos dan materai	56.343	43.703	Postage and stamp
Surat kabar dan majalah	39.262	49.488	Newspaper and Magazines
Pajak kendaraan, Bumi dan bangunan, dan pajak iklan	-	79.136	Vehicle, property, and advertising tax
Perlengkapan	-	126.311	Equipment
Biaya umum lainnya	1.344.831	167.136	Other general expenses
Jumlah	148.563.568	155.745.943	Total

Biaya umum lainnya terutama terdiri dari biaya keamanan dan kebersihan, biaya fotokopi, biaya alat kebersihan, biaya makelar dan administrasi bank yang secara individual nilainya tidak signifikan.

Other general expenses mainly consist of security and cleaning expenses, cleaning equipment expenses, broker, and bank charges with insignificant individual balances.

36. BEBAN TENAGA KERJA

36. PERSONNEL EXPENSES

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Gaji dan tunjangan	115.719.729	117.599.406	Salaries and allowance
Tunjangan Hari Raya dan bonus	24.228.796	9.976.345	Holiday entitlements and bonuses
Biaya jasa tenaga kerja	11.376.916	12.412.307	Outsourcing service expenses
Imbalan pasca kerja	7.170.426	(425.248)	Post-employment benefits
Biaya jaminan kesehatan dan pensiun	3.416.290	3.752.576	Health and pension insurance
Lembur	746.072	1.201.673	Overtime
Pesangon dan biaya apresiasi lainnya	372.760	476.694	Severance pay and other appreciation expense
Jumlah	163.030.989	144.993.753	Total

Termasuk dalam beban tenaga kerja adalah kompensasi yang diberikan kepada manajemen dan karyawan kunci (Catatan 41).

Included in the personnel expenses are compensation to key management and employees (Note 41).

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

37. BEBAN OPERASIONAL LAINNYA - LAIN-LAIN

37. OTHER OPERATING EXPENSES – OTHERS

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Rugi atas modifikasi pinjaman yang diberikan	53.525.163	58.445.675	Loss on loan modification
Rugi transaksi valuta asing	35.541.580	19.555.636	Loss on foreign exchange transaction
Beban administrasi dan kliring	5.191.778	5.171.002	Administration and clearing expenses
Beban <i>membership</i> ATM dan iuran tahunan ATM	4.726.576	5.065.549	ATM membership and annual fee ATM expenses
Biaya penghapus-bukuan tagihan asuransi kredit	2.689.950	10.720.408	Loan insurance receivables write-off expenses
Beban pajak	1.780.159	7.289.175	Tax expenses
Kerugian belum direalisasi atas Transaksi derivatif	1.145.144	20.550	Unrealized loss from derivatives transactions
Beban parkir dan tol	1.287.350	1.145.138	Parking and toll expenses
Biaya provisi dan komisi dana	933.194	778.783	Provision and commission funds
Beban pemasaran	300.543	157.635	Marketing expenses
Beban keperluan kantor	145.377	170.671	Office supplies expenses
Beban representasi dan jamuan	131.771	196.420	Representation and entertainment expenses
Beban sumbangan	42.238	94.670	Donation expenses
Biaya operasional lainnya	4.661.453	316.716	Other operational expenses
Jumlah	112.102.276	109.128.028	Total

38. PENDAPATAN (BEBAN) NON-OPERASIONAL - BERSIH

38. NON-OPERATING INCOME (EXPENSES) - NET

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
Pendapatan non-operasional:			Non-operating income:
Laba revaluasi valas	(20.023.007)	(8.345.068)	Gain on foreign exchange revaluation
Hasil sewa	(85.320)	(143.055)	Rent income
Laba penjualan AYDA	(4.851.065)	(122.443)	Gain on sale of foreclosed assets
Laba penjualan inventaris	-	(46.000)	Gain on sale of Inventories
Efek perubahan UUCK (syariah)	-	(834.417)	impact of omnibus law (sharia)
Pembalikan transaksi liabilitas Sewa (syariah)	-	(318.890)	Reversal on Lease liabilities (sharia)
Pendapatan dari Ta'widh	(37.100)		Gain from Ta'widh
Pendapatan lainnya	(846.453)	(91.653)	Others
Beban non-operasional:			Non-operating expense:
Rugi penjualan AYDA	76.921.474	69.632.754	Loss on sale of foreclosed assets
Laba/(rugi) penjualan aset tetap (Catatan 14)	(217.726)	3.098.620	Gain/(loss) on sale of fixed assets (Note 14)
Pembayaran kepada kurator	-	300.000	Payment to curator
Biaya lelang dan pengikatan AYDA	-	89.818	Auctions and foreclosed assets cessie
Beban non operasional lainnya	6.274.809	663.473	Other non-operational expenses
Beban non-operasional - bersih	57.135.612	63.883.139	Non-operating expense - net

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

38. PENDAPATAN (BEBAN) NON-OPERASIONAL – BERSIH (lanjutan)

Pendapatan lainnya terutama terdiri dari diskon pembelian kupon belanja, dan selisih lebih cash count.

Beban non operasional lainnya terutama terdiri dari biaya hadiah hari raya, denda-denda, sumbangan dan sanksi yang secara individual nilainya tidak signifikan.

38. NON-OPERATING INCOME (EXPENSES) – NET (continued)

Other income mainly consist of discount on voucher purchase, and difference in cash count.

Other non-operational expenses mainly consist of holiday gift, fines, donation, and penalty with insignificant individual balances.

39. LABA/RUGI PER SAHAM

Laba/rugi per saham dasar dihitung dengan membagi laba/rugi tahun berjalan yang dapat diatribusikan kepada pemilik Bank dengan jumlah rata-rata tertimbang saham biasa yang beredar pada tahun bersangkutan.

Laba/rugi per saham dilusian dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham yang beredar ditambah dengan rata-rata tertimbang jumlah saham yang akan diterbitkan atas konversi efek yang berpotensi saham yang bersifat dilutif.

39. INCOME/LOSS PER SHARE

Basic income/loss per share is calculated by dividing the income/loss for the year attributable to the Bank's shareholders with the weighted-average number of ordinary shares outstanding during the year.

Diluted income/loss per share is calculated by dividing net income by the weighted average number of shares outstanding plus the weighted average number of shares outstanding which would be issued on the conversion of the dilutive potential shares.

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,		
	2022	2021	
<u>Laba/Rugi tahun berjalan yang dapat diatribusikan kepada pemilik Entitas Induk</u>			<u>Income/Loss for the year attributable to equity holders of the Parent Company</u>
Laba/Rugi tahun berjalan yang dapat diatribusikan kepada pemilik Entitas Induk untuk perhitungan laba per saham dasar dan dilusian	226.173.453	(119.063.715)	Income/Loss for the year attributable to equity holders of the Parent Company to be accounted for basic and diluted earnings per share
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar	11.795.945	9.228.483	Weighted-average common stock for computation of basic earnings per share
Jumlah waran yang beredar untuk perhitungan laba per saham	2.573.670	-	Outstanding warrants for computation of basic earnings per share
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba per saham dilusian	11.795.945	9.228.483	Weighted-average common stock for computation of diluted earnings per share
Laba/Rugi per saham dasar (dalam Rupiah penuh)	19,17	(12,90)	Basic income/loss per share (in full amount)
Laba/Rugi per saham dasar dilusian (dalam Rupiah penuh)	19,17	(12,90)	Diluted income/loss per share (in full amount)

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

40. TRANSAKSI NON-KAS

Transaksi non-kas yang penting adalah perolehan agunan yang diambil alih sebagaimana yang telah dijabarkan dalam Catatan 15.

Transaksi non-kas dari rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan adalah sebagai berikut:

40. NON-CASH TRANSACTIONS

The principal non-cash transaction is acquisition of foreclosed assets, as discussed in Note 15.

Non-cash transaction from net debt reconciliation affected from financing activities as it follows:

31 Desember/December 31, 2022					
	Saldo awal/ Beginning Balance	Arus kas/ Cash flow	Perubahan non-kas/ Non-cash activity	Dampak kehilangan pengendalian entitas anak/ Loss of control on Subsidiary	Saldo akhir/ Ending Balance
Efek-efek yang diterbitkan	1.348.520.029	(300.000.000)	3.383.523	-	1.051.903.552
Pinjaman dari bank lain	50.000.000	(50.000.000)	-	-	-
Liabilitas sewa	15.631.796	(10.958.755)	32.199.554	(3.772.307)	33.100.288
Jumlah	1.414.151.825	(360.958.755)	35.583.077	(3.772.307)	1.085.003.840

Securities Issued
Borrowings
Lease liabilities

Total

31 Desember/December 31, 2021					
	Saldo awal/ Beginning Balance	Arus kas/ Cash flow	Perubahan non-kas/ Non-cash activity	Saldo akhir/ Ending Balance	
Efek-efek yang diterbitkan	1.544.029.002	(200.000.000)	4.491.027	1.348.520.029	Securities Issued
Pinjaman dari bank lain	-	50.000.000	-	50.000.000	Borrowings
Liabilitas sewa	25.728.104	(10.942.846)	846.538	15.631.796	Lease liabilities
Jumlah	1.569.757.106	(160.942.846)	5.337.565	1.414.151.825	Total

41. INFORMASI MENGENAI PIHAK-PIHAK BERELASI

Sifat Hubungan

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank sebagaimana diungkapkan pada Catatan 2ah.

41. INFORMATION OF RELATED PARTIES

Nature of Relationship

Related parties are companies and individuals who have ownership or management relationship directly or indirectly with the Bank as stated in Note 2ah.

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transaction
PT Victoria Investama Tbk	Pemegang saham/Shareholder	Simpanan nasabah, pinjaman yang diberikan/Deposits from customers, loans
PT Victoria Sekuritas Indonesia	Dimiliki oleh pemegang saham utama/Under common control	Simpanan nasabah, pinjaman yang diberikan/Deposits from customers, loans
PT Grha Swahita	Dimiliki oleh pemegang saham utama/Under common control	Simpanan nasabah, pinjaman yang diberikan/Deposits from customers, loans
PT Merak Energi Indonesia	Dimiliki oleh pemegang saham utama/Under common control	Simpanan nasabah, pinjaman yang diberikan/Deposits from customers, loans
PT Tridaya Investindo (d/h PT BIP Tridaya Propertindo)	Dimiliki oleh pemegang saham utama/Under common control	Simpanan nasabah, pinjaman yang diberikan/Deposits from customers, loans

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

41. INFORMASI MENGENAI BERELASI (lanjutan)	PIHAK-PIHAK	41. INFORMATION OF RELATED PARTIES (continued)
Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transaction
PT Victoria Insurance Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah, pinjaman yang Diberikan, asuransi aset tetap dan asuransi kas/ <i>Deposits from customers, loans, fixed assets insurance and cash insurance</i>
PT Padi Unggul Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposit from customers</i>
PT Victoria Alife Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Victoria Manajemen Investasi	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT BIP Loka Kencana	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT BIP Sentosa	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Studio One	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Asri Kencana Gemilang	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Artoda Karya Gemilang	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Bhuwanatala Indah Permai	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Frogurt Sari Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Emperor Finance Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Grata Mulia Pratama	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Putra Asih Laksana	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Suryayudha Investindo Cipta	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT GMT Investama Mandiri Tbk	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Dwimagna Kapital Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Jaya Bhakti Mandiri	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah, Pinjaman yang diberikan/ <i>Deposits from Customers, Loans</i>

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

41. INFORMASI MENGENAI BERELASI (lanjutan)	PIHAK-PIHAK	41. INFORMATION OF RELATED PARTIES (continued)
Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transaction
PT Magna Investa Mandiri	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Bintang Jaya Bara Sentosa	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT BIP Boga Entertainment	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT BIP Boga Permai	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Bumi Semesta Lestari	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Cahaya Medika Health Care	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah, Pinjaman yang diberikan/ <i>Deposits from Customers, Loans</i>
PT Prolestari Mega Persada	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Regis Pratama Indonesia	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Surya Cakra Multi Sarana	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Verena Kapital	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah/ <i>Deposits from customers</i>
PT Sulfindo Adiusaha	Dimiliki oleh pemegang saham utama/ <i>Under common control</i>	Simpanan nasabah, Bank Garansi/ <i>Deposits from customers, Bank Guarantee</i>
PT Nata Patindo	Pemegang saham/ <i>Shareholder</i>	Simpanan nasabah/ <i>Deposits from customers</i>
Suzanna Tanojo	Pemegang saham pengendali/ <i>Controlling Shareholder</i>	Simpanan nasabah/ <i>Deposits from customers</i>
Christine Tanojo	Pemegang saham/ <i>Shareholder</i>	Simpanan nasabah/ <i>Deposits from customers</i>
Luciana Tanoyo	Hubungan keluarga dengan Suzanna Tanojo/ <i>Relative of Suzanna Tanojo</i>	Simpanan nasabah/ <i>Deposits from customers</i>
Dewan Komisaris, Direksi dan pejabat eksekutif Bank/ <i>Board of Commissioners, Directors and executive officers of the Bank</i>	Manajemen dan karyawan kunci/ <i>Key management and employees</i>	Simpanan nasabah, pinjaman yang diberikan/ <i>Deposits from customers, loans</i>
Dewan Komisaris, Direksi dan pejabat Eksekutif Entitas Asosiasi/ <i>Board of Commissioners, Directors and executive officers of Associated Entity</i>	Manajemen dan karyawan kunci/ <i>Key management and employees</i>	Simpanan nasabah, pinjaman yang diberikan/ <i>Deposits from customers, loans</i>

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

41. INFORMASI MENGENAI PIHAK-PIHAK BERELASI (lanjutan)

41. INFORMATION OF RELATED PARTIES (continued)

Transaksi dengan pihak-pihak berelasi

Transactions with related parties

Transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

Transactions with related parties are as follows:

	31 Desember/December 31,		
	2022	2021	
Aset			Assets
Pinjaman yang diberikan - bruto (Catatan 11)			Loans - gross (Note 11)
PT Victoria Investama Tbk	24.997.847	18.227.864	PT Victoria Investama Tbk
PT Grha Swahita	16.428.215	22.231.107	PT Grha Swahita
PT Victoria Insurance Indonesia	847.601	1.355.230	PT Victoria Insurance Indonesia
PT Cahaya Medika Health Care	11.549	3.201	PT Cahaya Medika Health Care
PT Jaya Bhakti Mandiri	6.228	1.400	PT Jaya Bhakti Mandiri
PT Merak Energi Indonesia	-	138.454.744	PT Merak Energi Indonesia
PT Tri Daya Investindo (d/h PT BIP Tridaya Propertindo)	-	17.328.029	PT Tri Daya Investindo (formerly PT BIP Tridaya Propertindo)
PT Victoria Sekuritas Indonesia	14.959.723	-	PT Victoria Securities Indonesia
			Boards of Commissioners, Directors and executive officers of Associated Entity
Dewan Komisaris, Direksi dan pejabat eksekutif Entitas Asosiasi	14.623.256	10.120.534	
Dewan Komisaris, Direksi dan pejabat eksekutif Bank	1.391.264	11.330.168	Boards of Commissioners, Directors and executive officers of the Bank
Jumlah pinjaman yang diberikan - bruto	73.265.683	219.052.277	Total loans - gross
Persentase terhadap jumlah aset	0,29%	0,88%	Percentage from total assets
Liabilitas			Liabilities
Simpanan nasabah (Catatan 19)			Deposits from customers (Note 19)
Giro	246.769.560	76.051.716	Demand deposits
Tabungan	54.402.780	28.314.327	Savings deposits
Deposito berjangka	84.438.138	607.935.336	Time deposits
Negotiable Certificate Deposits	1.716.831	-	Negotiable Certificate Deposits
Jumlah	387.327.309	712.301.379	Total
Persentase terhadap jumlah liabilitas	1,74%	3,44%	Percentage from total liabilities
Dana Syirkah Temporer (Catatan 26)			Temporary Syirkah Funds (Note 26)
Deposito mudharabah	-	3.075.000	Mudharabah deposit
Tabungan mudharabah	-	208.952	Mudharabah saving deposit
Giro mudharabah	-	8.957	Mudharabah demand deposit
Jumlah	-	3.292.909	Total
Persentase terhadap jumlah dana syirkah temporer	-	0,27%	Percentage from total temporary syirkah funds
Pendapatan bunga dan syariah (Catatan 31)	34.329.918	49.095.564	Interest and sharia income (Note 31)
Persentase terhadap jumlah pendapatan bunga dan syariah	2,01%	3,05%	Percentage from total interest and sharia income
Beban bunga dan syariah (Catatan 32)	23.911.683	13.728.157	Interest and sharia expenses (Note 32)
Persentase terhadap jumlah beban bunga dan syariah	2,46%	1,20%	Percentage from total interest and sharia expenses

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

41. INFORMASI MENGENAI PIHAK-PIHAK BERELASI (lanjutan)

Transaksi dengan pihak-pihak berelasi (lanjutan)

Transaksi-transaksi dengan pihak-pihak berelasi adalah sebagai berikut: (lanjutan)

	31 Desember/December 31,	
	2022	2021
Beban tenaga kerja (Catatan 36)		
Gaji dan tunjangan Dewan Komisaris, Direksi dan pejabat eksekutif	33.350.663	41.416.320
Persentase terhadap jumlah beban tenaga kerja	20,46%	28,56%
Liabilitas komitmen dan Kontinjensi (Catatan 42)		
Fasilitas pinjaman yang belum digunakan	(17.296.162)	(37.329.246)
Garansi yang diterbitkan - pihak berelasi	(2.497.607)	(2.497.607)
Jumlah	(19.793.769)	(39.826.853)
Persentase terhadap jumlah liabilitas komitmen dan kontinjensi - bersih	0,49%	1,24%

Tabel berikut merupakan kisaran tingkat suku bunga kontraktual per tahun atas transaksi dengan pihak-pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021:

	Tingkat suku bunga per 31 Desember/ Interest rate as of December 31,	
	2022	2021
Aset		
Pinjaman yang diberikan - bersih (Catatan 11)	5,00% - 12,00%	5,25% - 12,00%
Liabilitas		
Simpanan nasabah (Catatan 19)		
Giro	0,00% - 3,75%	0,50% - 3,50%
Tabungan	0,00% - 5,00%	1,25% - 5,00%
Deposito berjangka	1,50% - 6,00%	1,00% - 7,00%
Negotiable Certificated Deposits	6,50%	-

41. INFORMATION OF RELATED PARTIES (continued)

Transactions with related parties (continued)

Transactions with related parties are as follows: (continued)

	31 Desember/December 31,	
	2022	2021
Personnel expenses (Note 36)		
Salaries and allowances of the Boards of Commissioners, Directors and executive officers	33.350.663	41.416.320
Percentage from total personnel expenses	20,46%	28,56%
Liabilities commitments and contingencies (Note 42)		
Unused loans facilities	(17.296.162)	(37.329.246)
Guarantees issued - related parties	(2.497.607)	(2.497.607)
Total	(19.793.769)	(39.826.853)
Percentage from total commitments and contingencies liabilities - net	0,49%	1,24%

The following table summarises the range of contractual interest rates per annum for transactions with related parties for the years ended December 31, 2022 and 2021:

	Tingkat suku bunga per 31 Desember/ Interest rate as of December 31,	
	2022	2021
Assets		
Loans - net (Note 11)	5,00% - 12,00%	5,25% - 12,00%
Liabilities		
Deposits from customers (Note 19)		
Demand deposits	0,00% - 3,75%	0,50% - 3,50%
Savings deposits	0,00% - 5,00%	1,25% - 5,00%
Time deposits	1,50% - 6,00%	1,00% - 7,00%
Negotiable Certificate of Deposits	6,50%	-

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

41. INFORMASI MENGENAI PIHAK-PIHAK BERELASI (lanjutan)

Transaksi dengan pihak-pihak berelasi (lanjutan)

Bank memberikan kompensasi kepada Dewan Komisaris, Direksi dan pejabat eksekutif untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Dewan Komisaris:		
Imbalan kerja jangka pendek*	2.916.015	4.386.827
Direksi:		
Imbalan kerja jangka pendek*	10.660.313	15.722.494
Pejabat eksekutif:		
Imbalan kerja jangka pendek*	19.774.335	21.306.999
Jumlah	33.350.663	41.416.320

*Terdiri dari gaji, tunjangan, THR, dan bonus

Tidak ada kompensasi dalam bentuk imbalan pasca kerja, imbalan kerja jangka panjang lainnya, pesangon pemutusan kontrak kerja dan pembayaran berbasis saham kepada Dewan Komisaris dan Direksi.

41. INFORMATION OF RELATED PARTIES (continued)

Transactions with related parties (continued)

The Bank provided compensation to Board of Commissioners, Directors and executive officers for the years ended December 31, 2022 and 2021 as follows:

	31 Desember/December 31,	
	2022	2021
Board of Commissioners:		
Short-term employee benefits*		
Directors:		
Short-term employee benefits*		
Executive officers:		
Short-term employee benefits*		
Total	33.350.663	41.416.320

Consist of salaries, allowances, THR and bonuses*

There are no compensation of post-employment benefits, other long-term benefits, termination benefits and share-based payment to the Boards of Commissioners and Directors.

42. KOMITMEN DAN KONTINJENSI

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Komitmen		
Liabilitas komitmen:		
Fasilitas pinjaman yang belum digunakan:		
Pihak ketiga	(4.016.397.640)	(3.251.257.959)
Pihak berelasi	(17.296.162)	(37.329.246)
Liabilitas komitmen - bersih	(4.033.693.802)	(3.288.587.205)
Kontinjensi		
Tagihan kontinjensi:		
Pendapatan bunga atas pinjaman bermasalah - pihak ketiga	364.247.996	443.666.319
Liabilitas kontinjensi:		
Garansi yang diterbitkan - pihak berelasi	(2.497.607)	(2.497.607)
Garansi yang diterbitkan - pihak ketiga	(345.129.999)	(365.543.651)
Letter of Credit	(18.705.728)	(2.523.379)
Kontinjensi - bersih	(2.085.338)	73.101.682
Jumlah liabilitas komitmen dan kontinjensi - bersih	(4.035.779.140)	(3.215.485.523)

42. COMMITMENTS AND CONTINGENCIES

The following is the summary of the Bank's commitments and contingencies at contractual amounts:

Commitments
Commitment liabilities:
Unused loan facilities:
Related parties
Third parties
Commitment liabilities - net
Contingencies
Contingent receivables:
Interest receivables on non-performing loans - third parties
Contingent liabilities:
Guarantees issued - related parties
Guarantees issued - third parties
Letter of Credit
Contingent - net
Total commitment and contingencies liabilities - net

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

42. KOMITMEN DAN KONTINJENSI (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat komitmen dan kontinjensi signifikan lainnya selain komitmen dan kontinjensi yang telah diungkapkan di atas.

43. PERJANJIAN PENTING

Perjanjian Implementasi Sistem Aplikasi Terintegrasi Transaksi Manajemen - PT Sigma Cipta Caraka

Pada tanggal 26 Agustus 2014, Bank dan PT Sigma Cipta Caraka telah menandatangani Perjanjian Aplikasi Terintegrasi Transaksi Manajemen, dimana PT Sigma Cipta Caraka setuju untuk memberikan layanan jasa untuk membuat sistem untuk operasi bisnis Bank.

Berdasarkan perjanjian ini, PT Sigma Cipta Caraka memiliki hak dan kewajiban sebagai berikut:

1. PT Sigma Cipta Caraka berhak mendapatkan pembayaran dari Bank;
2. PT Sigma Cipta Caraka wajib memberikan lisensi aplikasi kepada Bank;
3. PT Sigma Cipta Caraka wajib membuat aplikasi sesuai dengan keinginan Bank;
4. PT Sigma Cipta Caraka wajib membuat laporan kemajuan proses implementasi; dan
5. PT Sigma Cipta Caraka wajib memastikan program telah benar untuk mencegah kesalahan.

Berdasarkan Addendum V No.299/SCC/BVIC/B/2017 tanggal 25 September 2017, jangka waktu perjanjian diubah menjadi tanpa jangka waktu hingga salah satu pihak melakukan pengakhiran perjanjian.

Biaya jasa yang telah dibayarkan sampai dengan 31 Desember 2022 dan 2021 adalah sebesar:

42. COMMITMENTS AND CONTINGENCIES (continued)

As of December 31, 2022 and 2021, there are no significant commitments and contingencies other than the aforementioned commitments and contingencies.

43. SIGNIFICANT AGREEMENT

Implementation of Application Integrated Transaction Management - PT Sigma Cipta Caraka

On August 26, 2014, Bank and PT Sigma Cipta Caraka have signed Application Integrated Transaction Management, in which PT Sigma Cipta Caraka agrees to distribute Integrated Transaction Management Application for Bank's business operation.

Based on this agreement, PT Sigma Cipta Caraka have right and obligation as follows:

1. PT Sigma Cipta Caraka is entitled to receive payment from the Bank;
2. PT Sigma Cipta Caraka is obligated to give the license of the application to the Bank;
3. PT Sigma Cipta Caraka is obligated to customize the application according to Bank's request;
4. PT Sigma Cipta Caraka is obligated to make official report for implementation process progress; and
5. PT Sigma Cipta Caraka is obligated to ensure the programs to prevent errors.

According to Addendum V No.299/SCC/BVIC/B/2017 dated September 25, 2017, the term of the agreement was changed to no time period until one of the party terminates the agreement.

Service fees paid as of December 31, 2022 and 2021 are amounted:

	31 Desember/December 31,		
	2022	2021	
Rupiah	4.219.893	4.234.606	Rupiah

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

43. PERJANJIAN PENTING (lanjutan)

Perjanjian Implementasi Sistem Aplikasi Terintegrasi Transaksi Manajemen - PT Panen Berkah Solusi

Pada tanggal 21 Juni 2022, Bank dan PT Panen Berkah Solusi telah menandatangani Perjanjian Pemeliharaan Server AS400, dimana PT Panen Berkah Solusi setuju untuk memberikan layanan jasa pemeliharaan server AS400 untuk operasi Bank.

Berdasarkan perjanjian ini, PT Panen Berkah Solusi memiliki hak dan kewajiban sebagai berikut:

1. PT Panen Berkah Solusi berhak mendapatkan pembayaran dari Bank;
2. PT Panen Berkah Solusi, wajib menyediakan jasa tenaga kerja sesuai kemampuan teknis;
3. PT Panen Berkah Solusi, wajib memberikan informasi tertulis kepada Bank yang diperlukan dalam penyelesaian tugas;
4. PT Panen Berkah Solusi, wajib mengirimkan suku cadang kepada Bank;
5. PT Panen Berkah Solusi, wajib melakukan kunjungan setiap dua bulan untuk melakukan pengecekan pada semua perangkat.
6. PT Panen Berkah Solusi, berhak melakukan penagihan atas jasa penyediaan suku cadang;
7. PT Panen Berkah Solusi, wajib menyediakan semua kebutuhan suku cadang yang diperlukan dalam rangka perbaikan mesin;
8. PT Panen Berkah Solusi bersedia di audit oleh auditor internal Bank atau Otoritas Jasa Keuangan atau pihak eksternal yang ditunjuk oleh Bank; dan
9. PT Panen Berkah Solusi, wajib melaporkan kepada Bank setiap kejadian kritis yang dapat mengakibatkan kerugian/mengganggu kelancaran operasional Bank.

Berdasarkan Perjanjian No.016/SPK/PBS/VI/2022 tanggal 21 Juni 2022, jangka waktu perjanjian adalah sejak tanggal 21 Juni 2022 sampai dengan 20 Juni 2023.

Biaya jasa yang telah dibayarkan sampai dengan 31 Desember 2022 dan 2021 yang termasuk dalam perjanjian ini adalah sebesar:

	31 Desember/December 31,	
	2022	2021
Rupiah	222.360	-

43. SIGNIFICANT AGREEMENT (continued)

Implementation of Application Integrated Transaction Management - PT Panen Berkah Solusi

On June 21, 2022, the Bank and PT Panen Berkah Solusi has signed an AS400 Server Maintenance Agreement, whereby PT Panen Berkah Solusi agreed to provide AS400 server maintenance services for the Bank's operations.

Based on this agreement, PT Panen Berkah Solusi has the following rights and obligations:

1. PT Panen Berkah Solusi is entitled to receive payment from the Bank;
2. PT Panen Berkah Solusi, is required to provide labor services according to technical capabilities;
3. PT Panen Berkah Solusi, is required to provide written information to the Bank that is needed in completing the task;
4. PT Panen Berkah Solusi, must send spare parts to the Bank;
5. PT Panen Berkah Solusi, must visit every two months to check all devices;
6. PT Panen Berkah Solusi, has the right to bill for spare parts supply services;
7. PT Panen Berkah Solusi, must provide all the spare parts needed for machine repair;
8. PT Panen Berkah Solusi is willing to be audited by the Bank's internal auditor or the Financial Services Authority or an external party appointed by the Bank; and
9. PT Panen Berkah Solusi, is required to report to the Bank every critical incident that may result in losses/disturb the smooth operation of the Bank.

Based on Agreement No.016/SPK/PBS/VI/2022 dated June 21, 2022, the term of the agreement is from June 21, 2022 until June 20, 2023.

Service fees paid as of December 31, 2022 and 2021 included in this agreement are amounted:

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

44. KEPENTINGAN NONPENGENDALI

Perubahan kepentingan nonpengendali atas kekayaan neto Bank adalah sebagai berikut:

	Tahun yang berakhir Pada tanggal 31 Desember/ Years ended December 31,	
	2022	2021
Saldo awal tahun	17.327	18.219
Bagian kepentingan nonpengendali atas laba/(rugi) tahun berjalan	-	218
Bagian kepentingan nonpengendali atas laba komprehensif lainnya	-	(4)
Bagian kepentingan nonpengendali atas keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada FVOCI di dalam ekuitas Entitas Anak	-	(1.106)
Divestasi entitas anak (Catatan 50)	(17.327)	-
Saldo akhir tahun	-	17.327

44. NON-CONTROLLING INTEREST

The changes in the non-controlling interest in the net assets of the Bank is as follows:

Balance at beginning of the year
Profit/(loss) for the attributable year to non-controlling interest
Other comprehensive income attributable to non-controlling interest
Unrealised gains/(losses) on changes in fair value of marketable securities measured at FVOCI in Subsidiary's equity to non-controlling interest
Divestment of subsidiary (Note 50)
Balance at the end of the year

45. INFORMASI SEGMENT USAHA

a. Bidang usaha

Nama Perusahaan/Company

PT Bank Victoria International Tbk
PT Bank Victoria Syariah

45. SEGMENT INFORMATION

a. Business activities

Bidang Usaha/Business Activities

Perbankan Konvensional/Conventional banking
Perbankan Syariah/Banking activities based on Sharia Principles

b. Segmen Usaha

Segmen Operasi

Berikut adalah informasi segmen Bank berdasarkan segmen operasi:

b. Business Segment

Operating Segment

The following is the segment information of the Bank based on operating segments:

	31 Desember/December 31, 2022				
	Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Jumlah/ Total	
Pendapatan bunga dan syariah - bersih	699.306.521	34.074.148	-	733.380.669	Interest and sharia income - net
Pendapatan operasional lainnya	377.771.952	6.037.660	(3.606.389)	380.203.223	Other operating income
Beban operasional lainnya	(663.475.220)	(36.042.233)	-	(699.517.453)	Other operating expense
Laba/(rugi) operasional	413.603.253	4.069.575	(3.606.389)	414.066.439	Income/(loss) from operations
Jumlah aset	25.932.001.125	-	-	25.932.001.125	Total assets
Jumlah liabilitas	22.231.537.644	-	-	22.231.537.644	Total liabilities

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

45. INFORMASI SEGMENT USAHA (lanjutan)

45. SEGMENT INFORMATION (continued)

b. Segmen Usaha (lanjutan)

b. Business Segment (continued)

Segmen Operasi (lanjutan)

Operating Segment (continued)

	31 Desember/December 31, 2021				
	Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Jumlah/ Total	
Pendapatan bunga dan syariah - bersih	418.200.022	45.454.194	-	463.654.216	Interest and sharia income - net
Pendapatan operasional lainnya	430.952.608	27.800.842	(4.520.081)	454.233.369	Other operating income
Beban operasional lainnya	(943.871.428)	(61.001.166)	-	(1.004.872.594)	Other operating expense (Loss)/income from operations
(Rugi)/laba operasional	(94.718.798)	12.253.870	(4.520.081)	(86.985.009)	
Jumlah aset	23.659.941.243	1.658.424.256	(371.222.454)	24.947.143.045	Total assets
Jumlah liabilitas	20.648.874.638	66.969.737	(13.618.816)	20.702.225.559	Total liabilities

Segmen Geografis

Geographic Segment

Berikut ini adalah informasi segmen Bank berdasarkan daerah geografis:

The following is the business segment information of the Bank based on geographical area:

	31 Desember/December 31, 2022					
	Jadetekab/ Jadetekab	Jawa Barat/ West Java	Jawa Tengah & Jawa Timur /Central & East Java	Luar Jawa/ Non Java	Jumlah/ Total	
Pendapatan bunga dan syariah - bersih	739.975.235	(410.451)	7.587.788	(13.771.903)	733.380.669	Interest and sharia income - net
Pendapatan operasional lainnya	372.687.153	901.405	4.884.713	1.729.952	380.203.223	Other operating income
Beban penyisihan kerugian penurunan nilai aset keuangan dan non-keuangan	(259.895.321)	(600.942)	(8.898.918)	(2.181.040)	(271.576.221)	Provision for impairment losses on financial and non-financial assets
Beban umum dan Administrasi, tenaga kerja, kerugian atas perubahan nilai wajar dan lain-lain	(383.932.825)	(9.193.029)	(24.089.876)	(10.725.502)	(427.941.232)	General and administrative expenses, personnel expenses, unrealized loss changes of fair value and others
Laba (rugi) operasional	468.834.242	(9.303.017)	(20.516.293)	(24.948.493)	414.066.439	Profit (loss) from operations
Beban non operasional - bersih	(57.197.432)	-	61.820	-	(57.135.612)	Non-operating expense - net
Laba (rugi) sebelum beban pajak penghasilan	411.636.810	(9.303.017)	(20.454.473)	(24.948.493)	356.930.827	Profit (loss) before income tax expense
Beban pajak penghasilan	(130.757.374)	-	-	-	(130.757.374)	Income tax expense
Laba/(rugi) bersih tahun berjalan	280.879.436	(9.303.017)	(20.454.473)	(24.948.493)	226.173.453	Gain/(loss) for the year
Jumlah aset	25.223.756.524	133.706.836	342.256.649	232.281.116	25.932.001.125	Total assets
Jumlah liabilitas	20.720.713.354	244.546.970	588.098.157	678.179.163	22.231.537.644	Total liabilities

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

45. INFORMASI SEGMENT USAHA (lanjutan)

b. Segmen Usaha (lanjutan)

Segmen Geografis (lanjutan)

Berikut ini adalah informasi segmen Bank berdasarkan daerah geografis: (lanjutan)

	31 Desember/December 31, 2021					
	Jadetekab/ Jadetekab	Jawa Barat/ West Java	Jawa Tengah & Jawa Timur /Central & East Java	Luar Jawa/ Non Java	Jumlah/ Total	
Pendapatan bunga dan syariah - bersih	427.758.837	7.085.722	15.898.127	12.911.530	463.654.216	Interest and sharia income - net
Pendapatan operasional lainnya	451.565.855	1.447.387	517.090	703.037	454.233.369	Other operating income
Beban penyisihan kerugian penurunan nilai aset keuangan dan non-keuangan	(567.083.569)	(2.510.067)	(2.626.383)	-	(572.220.019)	Provision for impairment losses on financial and non-financial assets
Beban umum dan administrasi, tenaga kerja, kerugian atas perubahan nilai wajar dan lain-lain	(390.527.353)	(6.909.004)	(21.375.437)	(13.840.781)	(432.652.575)	General and administrative expenses, personnel expenses, unrealized loss changes of fair value and others
Rugi operasional	(78.286.230)		(885.962)	(7.586.603)	(226.214)	Loss from operations
Beban non operasional - bersih	(62.046.406)		(106.458)	(1.719.371)	(10.904)	Non-operating expense - net
Rugi sebelum beban pajak penghasilan	(140.332.636)		(992.420)	(9.305.974)	(237.118)	Loss before income tax expense
Manfaat pajak penghasilan	31.804.651	-	-	-	31.804.651	Income tax benefit
Rugi bersih tahun berjalan	(108.527.985)	(992.420)	(9.305.974)	(237.118)	(119.063.497)	Net loss for the year
Jumlah aset	24.362.455.032	93.695.097	335.831.364	155.161.552	24.947.143.045	Total assets
Jumlah liabilitas	19.294.325.767	227.555.199	580.356.223	599.988.370	20.702.225.559	Total liabilities

46. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Undang-Undang Republik Indonesia No. 24 tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan (LPS) dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku. Undang-Undang tersebut telah diubah dengan Peraturan Pemerintah sebagai Pengganti Undang-Undang No. 3 Tahun 2008, yang mana telah ditetapkan menjadi Undang-Undang sejak tanggal 13 Januari 2009 berdasarkan Undang-Undang Republik Indonesia No. 7 Tahun 2009.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2022 dan 2021, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000 untuk nasabah per bank.

45. SEGMENT INFORMATION (continued)

b. Business Segment (continued)

Geographic Segment (continued)

The following is the business segment information of the Bank based on geographical area: (continued)

46. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on Law No. 24 dated September 22, 2004, effective September 22, 2005, Indonesia Deposit Insurance Corporation (LPS) was established to provide guarantee on certain deposits from customers based on prevailing guarantee schemes. The law was changed with the Government Regulation as at the Replacement of Law No. 3 Year 2008, which was stipulated as a law since January 13, 2009 based on the Republic of Indonesia Law No. 7 Year 2009.

Based on Government of Republic of Indonesia Regulation No. 66/2008 dated October 13, 2008 regarding the deposit amount guaranteed by LPS, as of December 31, 2022 and 2021, the deposit amount guaranteed by LPS for every customer in a bank was a maximum of Rp2,000,000.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

46. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)

Bank adalah peserta dari program penjaminan tersebut dan beban premi penjaminan Pemerintah yang dibayar selama tahun yang berakhir tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp37.140.883 dan Rp33.636.381.

46. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS (continued)

The Bank is a participant of this government guarantee program and the premium paid for the year ended December 31, 2022 and 2021 amounted to Rp37,140,883 and Rp33,636,381, respectively.

47. MANAJEMEN RISIKO

Kegiatan usaha Bank senantiasa dihadapkan pada risiko-risiko yang berkaitan erat dengan fungsinya sebagai lembaga intermediasi keuangan. Oleh karena itu, kegiatan operasional Bank dikelola dengan baik supaya tidak menimbulkan kerugian. Di dalam melaksanakan strategi bisnis Bank, maka manajemen berupaya untuk dapat menyelaraskan antara:

- Pertumbuhan bisnis dan peningkatan pangsa pasar kredit dan portofolio pendanaan.
- Peningkatan efisiensi operasional perbankan.
- Menjaga tingkat kebutuhan modal minimum sesuai ketentuan otoritas.
- Implementasi manajemen risiko yang berorientasi bisnis.

Sebagai lembaga intermediasi keuangan, Bank menyadari bahwa semakin kompleksnya kegiatan usaha yang diikuti dengan perkembangan lingkungan internal maupun eksternal sehingga meningkatkan risiko dalam menjalankan kegiatan usahanya. Menyadari akan risiko yang dihadapi, Bank harus menerapkan kebijakan manajemen risiko yang baik dan dapat beradaptasi dengan perubahan yang terjadi dan meningkatkan praktek tata kelola yang sehat (*Good Corporate Governance*) pada keseluruhan lingkup aktivitas usaha.

Penerapan manajemen risiko yang efektif dengan mempertimbangkan segala aspek dan prinsip kehati-hatian (*prudential principles*) ini bertujuan untuk memastikan bahwa potensi yang timbul dalam kegiatan usahanya dapat diidentifikasi, diukur, dipantau, dan dimonitor akan memberikan manfaat berupa peningkatan kepercayaan *stakeholder*.

47. RISK MANAGEMENT

Bank's business activities always faced with risks that are closely related to its function as a financial intermediary. Therefore, the Bank's operations are properly managed so it could prevent any harm. In the performance of the Bank's business strategy, management seeks to harmonise between:

- *Business growth and increased market share of credit and financing portfolios.*
- *Increasing the efficiency of banking operations.*
- *Maintain the level of minimum capital requirements pursuant to the authority.*
- *Implementation of business-oriented risk management.*

As a financial intermediary institution, the Bank realises that the business activity is more complex and also depends with development of internal and external conditions that increase the Bank 's risk in conducting its business activities. Realising the risk it faces, the Bank must apply good risk management policy that can adapt with the changes and also enhance the Good Corporate Governance Practice in the whole activities of the Bank.

The effective application of risk management by considering all aspects and prudential principles which has objective to ensure that potential arises in conducting its business activities can be identified, measured, reviewed and monitored will give a benefit to increase stakeholder trust to the Bank.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Dalam menunjang penerapan manajemen risiko, Bank senantiasa berupaya meningkatkan pengawasan aktif dari Dewan Komisaris dan Direksi, antara lain melalui unit kerja dan komite untuk menunjang proses pengendalian risiko. Hal ini diwujudkan dengan adanya Satuan Kerja Manajemen Risiko (SKMR) di bawah wadah Komite Manajemen Risiko yang berwenang dan bertanggung jawab dalam menyusun dan menetapkan kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan rencana kontinjensi apabila terjadi kondisi yang tidak diinginkan.

Selain hal tersebut di atas, terdapat komite lain yang bertugas untuk menangani risiko secara lebih spesifik, yaitu antara lain Komite Kredit Tingkat Direksi (KKD), *Assets & Liabilities Committee* (ALCO), Komite Teknologi Sistem Informasi, sedangkan pada level Dewan Komisaris terdapat Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Audit dan Komite Tata Kelola Terintegrasi.

Semua Dewan Komisaris dan Direksi telah mengikuti Ujian Sertifikasi Manajemen Risiko yang diselenggarakan oleh Badan Sertifikasi Manajemen Risiko dan Lembaga Sertifikasi Profesi Perbankan.

Seiring dengan perkembangan globalisasi dan teknologi informasi, Lembaga Jasa Keuangan (LJK) merupakan salah satu industri yang memiliki sistem keuangan yang sangat kompleks, dinamis, dan saling terkait antar masing-masing sektor jasa keuangan baik dalam produk dan kelembagaan, maupun kepemilikan yang menyebabkan meningkatnya eksposur risiko. Menghadapi kondisi tersebut, penerapan manajemen risiko akan dilakukan secara terintegrasi dengan memperhatikan seluruh risiko, baik yang berasal dari perusahaan anak dan perusahaan terelasi (*sister company*), maupun entitas lainnya yang tergabung dalam suatu konglomerasi keuangan.

Manajemen Risiko Terintegrasi telah diterapkan secara komprehensif dan efektif sesuai POJK No. 17/POJK.03/2014 dan SEOJK No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan. LJK yang ditunjuk sebagai Entitas Utama dalam hal Pengawasan Terintegrasi Konglomerasi Keuangan Bank Victoria adalah Bank Victoria.

47. RISK MANAGEMENT (continued)

In supporting the implementation of risk management, the Bank continuously improve the active monitoring from the Boards of Commissioners and Directors, including establishing several permanent working units and committee to support risks control process. This is implemented by establishing Risk Management Working Unit (SKMR) under Risk Management Committee who authorise and responsible to prepare and decide risk management policy and its changes including risk management strategy and contingency plan if an abnormal condition happens.

Besides the above matters, there are other committee to handle more specific risks, such as Credit Committee at Board of Directors level (KKD), Assets & Liabilities Committee (ALCO), Information System Technology Committee, whereas at the Board of Commissioners level, there are Risk Monitoring Committee, Nomination and Remuneration Committee, Audit Committee and Integrated Corporate Governance Committee.

All of the Boards of Commissioners and Directors passed the examination of Risk Management Certification that was held by the Board of Risk the Management Certification and Banking Professional Certification Institute.

As a response with the development of globalisation and information technology, Financial Services Institution (LJK) is one of industry which has a complex, dynamic and inter-related between each financial sector, both in product and organisation, and ownership which can increase the risk exposure. Facing this circumstances, the implementation of risk management will be performed integratedly by concerning all the risks, including from subsidiary and sister companies, and other financial entities included in one financial conglomeration.

Integrated Risk Management has been implemented comprehensively and effectively in accordance with POJK No. 17/POJK.03/2014 and SEOJK No. 14/SEOJK.03/2015 about Implementation of Integrated Risk Management for Financial Conglomeration. The appointed LJK as the main entity in the Integrated Monitoring of Financial Conglomeration is Bank Victoria.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Dalam menunjang penerapan manajemen risiko terintegrasi, maka Bank berupaya meningkatkan pengawasan aktif Dewan Komisaris dan Direksi, antara lain melalui Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) di bawah wadah Komite Manajemen Risiko Terintegrasi, sedangkan pada level Dewan Komisaris terdapat Komite Tata Kelola Terintegrasi.

Risiko kredit

Risiko kredit adalah risiko yang terjadi akibat kegagalan debitur dan/atau pihak lawan (*counterparty*) dalam memenuhi kewajiban mereka. Tujuan dari pengelolaan risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam parameter yang dapat diterima, sekaligus memaksimalkan *return on risk*.

Dalam mengelola risiko kredit, Bank telah memiliki kebijakan dan pedoman perkreditan, yang disempurnakan secara berkala, dengan tetap didasarkan pada prinsip pengelolaan risiko yang independen sesuai dengan peraturan OJK dan peraturan eksternal lainnya dan kebijakan manajemen risiko yang terkait dengan pemberian pinjaman. Pengelolaan risiko kredit mencakup aktivitas penyaluran kredit serta eksposur risiko kredit lainnya seperti penempatan, pembelian efek-efek, dan penyertaan, yang dikelola secara komprehensif baik pada tingkat portofolio maupun transaksi.

Bank melakukan evaluasi atas tingkat risiko kredit terkait pemberian fasilitas kepada nasabah atau proyek dengan mempertimbangkan berbagai faktor, antara lain sebagai berikut:

- i. Historis dan proyeksi kondisi keuangan, termasuk laporan posisi keuangan, laporan laba rugi, dan laporan arus kas nasabah;
- ii. Riwayat hubungan kredit;
- iii. Kualitas, kinerja dan pengalaman dari pengelolaan nasabah;
- iv. Sektor industri nasabah;
- v. Kualitas agunan debitur, baik berupa aset berwujud maupun agunan setara kas;
- vi. Posisi nasabah dalam persaingan industri sejenis; serta
- vii. Kondisi ekonomi secara umum.

47. RISK MANAGEMENT (continued)

In supporting the implementation of integrated risk management, Bank encourage the active monitoring by Board of Directors and Board of Commissioners, such as through SKMRT under supervision of Integrated Risk Monitoring Committee, whereas at the Board of Commissioners level through the Integrated Corporate Governance Committee.

Credit risk

Credit risk is the risk by debtors and/or counterparty's failure to fulfill their obligations. The objective of credit risk management is to control and manage credit risk exposures within acceptable parameters, while optimising the return on risk.

In managing credit risk, the Bank has credit policies and standard operations, that are enhanced periodically in accordance with independent risk management principles based on OJK regulations and other external regulatory and risk management policies related to credit. Management of credit risk include lending activities and other credit risk exposures such as placement, purchase of securities and investments, which are managed comprehensively at both portfolio and transaction.

The Bank evaluates the credit risk level related to financing the customers or projects by considering various factors, which include the following:

- i. Historical and projected financial condition, including statement of financial position, profit or loss, and statement of cash flows of the customers;*
- ii. Credit history;*
- iii. Quality, performance and experience of the customers' management;*
- iv. Customers' industry sector;*
- v. Debtor's collateral quality, both in form of tangible assets or cash equivalents;*
- vi. Customers' competitive position in the industry; and*
- vii. General economic conditions.*

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

Terhadap eksposur risiko kredit yang lebih khusus seperti kredit perorangan, fasilitas antar bank dan sebagainya, Bank melakukan evaluasi secara tersendiri dengan menggunakan faktor yang mungkin berbeda, sesuai dengan karakteristik spesifik dari setiap jenis eksposur. Proses persetujuan fasilitas dengan eksposur risiko kredit dilakukan berdasarkan prinsip bahwa setiap fasilitas dan eksposur risiko kredit harus diproses melalui komite kredit dan/atau komite lainnya.

Selain itu, pengelolaan risiko kredit yang lebih spesifik juga dilakukan atas portofolio pinjaman yang bermasalah maupun eksposur risiko kredit lain. Upaya yang dilakukan di antaranya adalah restrukturisasi fasilitas pinjaman yang bermasalah, pengambilalihan agunan dan pembentukan cadangan untuk menutup potensi kerugian, hingga pelaksanaan hapus buku. Bank telah menjalankan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko yang mencakup profil risiko kredit secara komprehensif. Dalam rangka pengendalian risiko kredit secara komprehensif, Bank terus meninjau dan menyempurnakan pelaksanaan fungsi pengendalian risiko kredit.

Manajemen risiko kredit diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan pinjaman yang berprinsip kehati-hatian (*prudent*) agar terhindar dari risiko penurunan kualitas kredit atau menjadi *Non Performing Loan* (NPL), serta mengoptimalkan penggunaan modal yang dialokasikan untuk risiko kredit.

i. Pengukuran risiko kredit

Dalam mengukur risiko kredit untuk pinjaman yang diberikan, Bank mempertimbangkan estimasi kerugian saat debitur kemungkinan tidak dapat memenuhi kewajibannya dan estimasi kerugian atas kewajiban debitur yang telah wanprestasi. Untuk mengelola dan memantau risiko atas penyaluran pinjaman, secara rutin Bank melakukan analisis terhadap portofolio pinjaman dan segmentasi bisnis berdasarkan kualitas kredit dari debitur.

ii. Pengendalian batas risiko dan kebijakan mitigasi

Untuk menghindari risiko konsentrasi kredit, Bank menetapkan limit eksposur untuk setiap nasabah baik pihak berelasi maupun pihak ketiga dalam kebijakan batas maksimum pemberian pinjaman.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

In relation to the specific credit risk exposure such as individual credit, inter-bank facility and others, the Bank separately evaluates based on other factors that may be different, according to the specific characteristics of each exposure. The approval process of facility with credit risk exposure are executed based on a principal that each facility and credit risk exposure approval must be processed through the credit committee and/or other committee.

Furthermore, specific credit risk management is performed on non-performing loan portfolio and other credit risk exposures. Such efforts, among others, are restructuring on non-performing loans, foreclosing assets and providing allowances to cover potential losses, and write-off. The Bank has identified, measured, monitored, and controlled risks which covers credit risk profile in a comprehensive risk management. In order to control credit risk in a comprehensive manner, the Bank continues to review and accomplish the implementation of credit risk control function.

Credit risk management is mainly to improve the balance of credit expansion and the prudent credit management that could mitigate the risk of the deterioration of loan quality or loans from becoming Non Performing Loan, and to optimise the use of capital allocated for the credit risk.

i. Credit risk measurement

In measuring credit risk for loans, the Bank considers the estimated losses when debtor may be unable to meet its obligations and estimated losses on defaulting debtor's liabilities. To manage and monitor the credit risk, the Bank conducts a regular analysis of the loan portfolio and business segmentation based on the credit quality of debtor.

ii. Risk limit control and mitigation policies

To minimise the credit concentration risk, the Bank sets an exposure limit to each related and third parties as mentioned in the maximum lending limit policy.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

ii. Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Bank mengelola, membatasi dan mengendalikan konsentrasi risiko kredit, secara khusus terhadap debitur individu maupun kelompok, dan industri maupun geografis.

Batas pemberian pinjaman ditelaah mengikuti perubahan pada kondisi pasar dan ekonomi dan evaluasi kredit secara periodik dan penilaian atas kemungkinan wanprestasi.

Dalam proses pengajuan pinjaman, pembelian efek-efek maupun penempatan pada bank lain, Bank menetapkan *dual control* dalam rangka *four eyes principles* yang melibatkan petugas pemasaran, petugas pemeriksa dan pejabat yang berwenang.

Beberapa pengendalian spesifik lainnya dan pengukuran mitigasi dijelaskan di bawah ini:

Agunan

Pengelolaan risiko kredit terhadap pinjaman yang diberikan tidak hanya menjaga kualitas pinjaman namun juga memitigasi risiko dengan tambahan aset sebagai jaminan atas kewajiban kontraktual debitur. Beberapa jenis agunan yang diterima dalam rangka memitigasi risiko kredit antara lain:

- Kas (Deposito)
- Tanah dan/atau bangunan
- Mesin dan peralatan
- Kendaraan bermotor
- Piutang
- Persediaan
- Garansi perorangan/Perusahaan/Bank

iii. Risiko kredit maksimum

Untuk aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatat. Untuk bank garansi, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank jika liabilitas atas bank garansi terjadi. Untuk fasilitas pinjaman kepada nasabah yang belum digunakan, eksposur maksimum terhadap risiko kredit adalah sebesar komitmen tersebut.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

ii. Risk limit control and mitigation policies (continued)

The Bank manages, limits and controls the credit concentration risk, in particular, to individual counterparties and groups, and to industries and geographies.

Lending limits are reviewed in the light of changing market and economic conditions and periodic credit reviews and assessments of probability of default.

In the loan application process, purchase of securities and placement with other banks, the Bank sets dual control as part of four eyes principles which involve marketing officers, supervisors and authorised approvers.

Some other specific controls and the mitigation measurement are explained as follows:

Collateral

Risk management of loans, not only maintain loans quality but also to mitigate the risk with additional assets as collateral to cover financial contractual obligation of debtors. Some of acceptable collateral to mitigate the credit risk such as:

- Cash (Deposits)
- Land and/or building
- Machinery and equipment
- Vehicle
- Trade receivables
- Inventory
- Personal/Corporate/Bank Guarantee

iii. Maximum credit risk

For financial assets recognised on the statements of financial position, the maximum exposure to credit risk equals their carrying amount. For bank guarantees, the maximum exposure to credit risk is the maximum amount that the Bank has to pay if the obligations of the bank guarantees issued are called upon. For the unused loan facilities, the maximum exposure to credit risk is the committed amount.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

iii. Risiko kredit maksimum

Eksposur maksimum risiko kredit terhadap aset keuangan pada laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	Eksposur maksimum/ Maximum exposure	
	31 Desember 2022/ December 31, 2022	31 Desember 2021/ December 31, 2021
<u>Laporan posisi keuangan</u>		
Giro pada Bank Indonesia	1.506.565.848	663.113.716
Giro pada bank lain	228.384.427	405.666.998
Penempatan pada Bank Indonesia dan bank lain	858.340.530	763.852.298
Efek-efek	4.818.553.397	5.186.595.495
Efek-efek yang dibeli dengan janji dijual kembali	839.432.375	690.714.570
Pendapatan bunga yang masih akan diterima	416.231.152	364.693.547
Pinjaman yang diberikan pembiayaan dan piutang Syariah	15.824.611.091	15.489.074.411
Penyertaan saham	242.104.323	34.887.238
Tagihan Akseptasi	7.754.446	-
Aset lain-lain	29.246.923	32.565.496
	24.771.224.512	23.631.163.769
Dikurangi:		
Cadangan kerugian penurunan nilai	(585.869.064)	(749.716.455)
Jumlah	24.185.355.448	22.881.447.314

Eksposur maksimum risiko kredit terhadap rekening administratif pada tanggal Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/December 31,	
	2022	2021
Rekening administratif		
Fasilitas pinjaman yang belum digunakan	4.033.693.802	3.288.587.205
Letter of credit	18.705.728	2.523.379
Garansi yang diberikan	347.627.606	368.041.258
	4.400.027.136	3.659.151.842
Dikurangi:		
Cadangan kerugian penurunan nilai	(241.681)	(5.343.999)
Jumlah	4.399.785.455	3.653.807.843

47. RISK MANAGEMENT (continued)

Credit risk (continued)

iii. Maximum credit risk

The maximum exposure to credit risk of financial assets on statements of financial position as of December 31, 2022 dan 2021 are as follows:

	Statement of financial position
	Current accounts with Bank Indonesia
	Current accounts with other banks
	Placements with Bank Indonesia and other banks
	Marketable securities
	Securities purchased under resale agreement
	Interest receivable
	Loans, sharia financing and receivables
	Investment in shares
	-
	Other Assets
	Less:
	Allowance for impairment losses
Total	Total

The maximum credit risk exposures relating to administrative accounts as of December 31, 2022 and 2021 are as follows:

	Administrative accounts
	Unused loan facilities
	Letter of credit
	Guarantees issued
	Less:
	Allowance for impairment losses
Total	Total

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

iii. Risiko kredit maksimum (lanjutan)

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2022 dan 2021, sebelum memperhitungkan cadangan kerugian penurunan nilai kredit dan agunan. Untuk aset keuangan, eksposur di atas ditentukan berdasarkan nilai tercatat bruto seperti yang diungkapkan pada laporan posisi keuangan.

Seperti yang telah dijelaskan di atas, pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 63,88% dan 65,52% dari jumlah eksposur maksimum adalah berasal dari pinjaman yang diberikan (sebelum memperhitungkan cadangan kerugian penurunan nilai).

iv. Evaluasi penurunan nilai

Untuk tujuan akuntansi, Bank menggunakan model kerugian kredit ekspektasian untuk pengakuan kerugian penurunan nilai aset keuangan.

Pertimbangan utama evaluasi penurunan nilai pinjaman yang diberikan termasuk adanya pembayaran pokok atau bunga yang jatuh tempo lebih dari 30 (tiga puluh) hari dan 90 (sembilan puluh) hari atau terdapat kesulitan atau pelanggaran dari persyaratan yang terdapat dalam kontrak awal yang diketahui. Bank melakukan evaluasi penurunan nilai dalam 2 (dua) area yaitu evaluasi penurunan nilai secara individual dan evaluasi penurunan nilai secara kolektif.

a. Evaluasi penurunan nilai secara individual

Bank menentukan penyisihan kerugian penurunan nilai secara individual untuk masing-masing pinjaman signifikan yang diberikan dan memiliki bukti objektif penurunan nilai.

b. Evaluasi penurunan nilai secara kolektif

Evaluasi penyisihan kerugian penurunan nilai secara kolektif dilakukan atas pinjaman yang diberikan yang tidak signifikan secara individual dan juga untuk pinjaman signifikan yang diberikan yang tidak memiliki bukti objektif penurunan nilai.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

iii. Maximum credit risk (continued)

The table above shows the maximum exposure to credit risk for the Bank as of December 31, 2022 and 2021, gross of allowance for impairment losses and collateral. For financial assets, the exposures set out above are based on the gross carrying value as disclosed in the statements of financial position.

As mentioned above, as of December 31, 2022 and 2021, amounted to 63.88% and 65.52% of the total maximum exposure, respectively, is derived from loans (gross of allowance for impairment losses).

iv. Impairment assessment

For accounting purposes, the Bank uses an expected credit loss model for the recognition of losses on impaired financial assets.

The main considerations for the loan impairment assessment include whether any payments of principal or interest are overdue by more than 30 (thirty) days and 90 (ninety) days or there are any known difficulties, or infringement of the original terms of the contract. The Bank addresses impairment assessment in 2 (two) areas: individually assessed allowances and collectively assessed allowances.

a. Individually assessed allowances

The Bank determines the allowances for impairment losses for each significant loans on an individual basis and have objective evidence of impairment.

b. Collectively assessed allowances

Allowances for impairment losses are assessed collectively for losses on loans that are not individually significant and for individually significant loans with no objective evidence of impairment.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

v. Kualitas aset keuangan

Pada tanggal 31 Desember 2022 dan 2021, eksposur risiko kredit atas aset keuangan terbagi atas:

31 Desember/ December 31, 2022					
Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Giro pada Bank Indonesia	1.506.565.848	-	-	1.506.565.848	Current accounts with Bank Indonesia
Giro pada bank lain	228.384.427	-	-	228.384.427	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	858.340.530	-	-	858.340.530	Placements with Bank Indonesia and other banks
Efek-efek	4.818.553.397	-	-	4.818.553.397	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	839.432.375	-	-	839.432.375	Securities purchased under resale agreement
Pinjaman yang diberikan, pembiayaan dan piutang syariah	13.749.721.837	1.406.262.727	668.626.527	15.824.611.091	Loans, sharia financing and receivables
Pendapatan bunga yang masih akan diterima	271.739.068	144.492.084	-	416.231.152	Interest receivables
Tagihan akseptasi	7.754.446	-	-	7.754.446	Acceptance
Penyertaan Saham	31.877.279	-	-	31.877.279	Receivable investment in share
Aset lain-lain	29.246.923	-	-	29.246.923	Other assets
Jumlah	22.341.616.130	1.550.754.811	668.626.527	24.560.997.468	Total
Dikurangi:					Less:
Cadangan kerugian penurunan nilai				(585.869.064)	Allowance for impairment losses
				<u>23.975.128.404</u>	

31 Desember/ December 31, 2021					
Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Giro pada Bank Indonesia	615.714.645	-	47.399.071	663.113.716	Current accounts with Bank Indonesia
Giro pada bank lain	401.871.737	-	3.795.261	405.666.998	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	578.852.298	-	185.000.000	763.852.298	Placements with Bank Indonesia and other banks
Efek-efek	4.648.563.587	-	538.031.908	5.186.595.495	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	690.714.570	-	-	690.714.570	Securities purchased under resale agreement
Pinjaman yang diberikan, pembiayaan dan piutang syariah	12.174.588.727	1.441.372.590	1.067.143.792	15.489.074.411	Loans, sharia financing and receivables
Pendapatan bunga yang masih akan diterima	219.348.257	131.672.248	-	364.693.547	Interest receivables
Penyertaan Saham	34.857.769	-	29.469	34.887.238	investment in share
Aset lain-lain	29.457.872	-	3.107.624	32.565.496	Other assets
Jumlah	19.393.969.462	1.573.044.838	1.067.143.792	23.631.163.769	Total
Dikurangi:					Less:
Cadangan kerugian penurunan nilai				(749.716.455)	Allowance for impairment losses
				<u>22.881.447.314</u>	

Dalam menentukan kualitas kredit berdasarkan segmen klien dipantau dan dianalisis berdasarkan hari tunggakan (*days past due*) dan kriteria kualitatif sebagaimana dijelaskan pada Catatan 2g.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

v. Quality of financial assets

As of December 31, 2022 and 2021, credit risk exposure relating to financial assets are divided as follows:

In determining credit quality by client segment are monitored and analysed based on days past due and qualitative criteria as explained in Note 2g.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

v. Kualitas aset keuangan (lanjutan)

Dalam hal terdapat keraguan terhadap kemampuan debitur untuk melakukan pembayaran kontraktual pada saat jatuh tempo, persyaratan kredit dapat dinegosiasikan kembali berdasarkan kesepakatan antara Bank dan debitur.

Dampak langsung dan tidak langsung atas pandemi COVID-19 mempengaruhi perekonomian global, pasar, dan pihak lawan maupun debitur dari Bank. Manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

- Mempersiapkan skema restrukturisasi/relaksasi kredit sementara untuk debitur yang terdampak COVID-19.
- Melakukan penyaluran pinjaman yang diberikan secara selektif dengan menerapkan prinsip kehati-hatian.
- Meningkatkan upaya penagihan dan penyelesaian kredit bermasalah.
- Melakukan efisiensi biaya operasional.
- Menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.

Manajemen juga melakukan analisa berdasarkan risiko atas sektor-sektor yang paling terkena dampak penurunan akibat COVID-19, dan melakukan review kualitatif atas perhitungan ECL terhadap sektor-sektor tersebut untuk meyakinkan bahwa ECL mencukupi.

Untuk debitur yang masih memiliki prospek usaha serta kemampuan membayar kewajiban, Bank dapat memberikan relaksasi kredit antara lain dalam bentuk perpanjangan tenor disesuaikan dengan siklus usaha debitur saat ini (pada umumnya untuk masa hingga 1 tahun). Sementara untuk debitur yang membutuhkan waktu pemulihan relatif lebih lama, dapat diberikan restrukturisasi kredit, antara lain dalam bentuk pemberian masa tenggang/ penundaan pembayaran dan/atau penurunan suku bunga.

Sampai dengan tanggal 31 Desember 2022 dan 2021, terdapat 326 dan 469 debitur dengan total pinjaman sebesar Rp4.527.782.755 dan Rp5.820.252.266 yang telah direstrukturisasi.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

v. Quality of financial assets (continued)

Where there is doubt on the ability of the debtors to meet contractual payments when due, the terms of the loans might be renegotiated based on mutual agreement between the Bank and the debtors.

Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, and the counterparties and debtor of the Bank. Management has taking actions to mitigate the impacts on the Bank's business as follow:

- Establish various temporary credit restructuring/relaxation scheme for customers affected by COVID-19.
- Provide loans to customers selectively with prudent principles.
- Increase efforts on collections and settlements of non-performing loans.
- Manage operational expenses efficiently.
- Implement liquidity risk management optimally to secure the Bank's liquidity position.

Management also performs a risk-based assessment of those sectors most impacted by the COVID-19 downturn, and performs a qualitative review of the ECL calculation associated with those sectors to ensure that overall ECL is sufficient.

For debtors who still have good business prospects and the ability to pay, the Bank can provide loan relaxation, among others through tenor extension in accordance with the debtor's current business cycle (generally for period up to 1 year). Meanwhile, for debtors who need relatively longer recovery time, it can be given loan restructuring, among others in the form of grace period/payment holiday and/or a reduction in interest rates.

As of December 31, 2022 and 2021, there are 326 and 469 debtors with total outstanding loans of Rp4,527,782,755 and Rp5,820,252,266 respectively which have been restructured.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

v. Kualitas aset keuangan (lanjutan)

Manajemen telah berupaya untuk memperbaiki kualitas kredit Bank dan menjaga rasio NPL dibawah ketentuan maksimal yang dipersyaratkan oleh OJK dengan melakukan hal-hal sebagai berikut:

- Melakukan *cessie* pinjaman untuk debitur yang masuk ke dalam kategori pinjaman yang bermasalah;
- Mentransfer pinjaman untuk debitur yang masuk ke dalam kategori pinjaman yang bermasalah menjadi Aset Yang Diambil Alih ("AYDA") dengan mengambil alih agunan yang dijaminan oleh debitur;
- Membuat pembentukan cadangan kerugian penurunan nilai tambahan untuk pinjaman; dan
- Melakukan restrukturisasi pinjaman sesuai dengan ketentuan dari OJK.

Mengingat model perhitungan kerugian kredit ekspektasian tidak sepenuhnya dapat menghasilkan estimasi kerugian yang akurat dalam kondisi ekonomi yang abnormal, maka Manajemen juga sudah memperhitungkan beberapa faktor penyesuaian untuk memastikan nilai kerugian kredit ekspektasian yang diakui dalam laporan keuangan dinyatakan secara wajar. Dalam menilai kondisi masa depan, manajemen telah mempertimbangkan berbagai informasi relevan yang tersedia, termasuk kebijakan COVID-19 yang dikeluarkan oleh pemerintah untuk mendukung dan mengurangi dampak penyebaran COVID-19 terhadap perekonomian, dan mendorong Bank untuk menunda atau merestrukturisasi pinjaman.

Dalam kondisi normal, penjadwalan ulang atau restrukturisasi pinjaman akan menunjukkan peningkatan risiko kredit yang signifikan dan pindah ke *Stage 2*. Namun, dalam kondisi saat ini, manajemen telah mempertimbangkan bahwa restrukturisasi atau peristiwa tidak secara otomatis memicu peningkatan risiko kredit yang signifikan jika debitur diharapkan untuk memulihkan dan memenuhi kewajiban kontraktual mereka setelah akhir periode restrukturisasi atau relaksasi.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

v. Quality of financial assets (continued)

Management has made efforts to improve the quality of the Bank's credit and maintain the NPL ratio below the maximum stipulated by the OJK by doing the following:

- Conduct a loan *cessie* for debtors who fall into the non-performing loan category;
- Transferring loans for debtors that are categorised as non-performing loans into Foreclosed Assets ("AYDA") by taking over the collateral guaranteed by the debtor;
- Create an additional allowance for impairment losses for loans; and
- Performed loan restructuring in accordance with the provisions of the OJK.

Considering that the expected credit loss calculation model cannot produce an accurate estimation of losses in abnormal economic conditions, Management has also taken into account several adjustment factors to ensure the expected value of the expected credit loss recognised in the financial statements is stated fairly. In assessing future conditions, management has considered various relevant information available, including COVID-19 policies issued by the government to support and mitigate the impact of the spread of COVID-19 on the economy, and encouragement for banks to defer or restructure loans.

Under normal conditions, a rescheduling or restructuring of a loan would indicate a significant increase in credit risk and a move to *Stage 2*. However, in the current condition, management has considered that such a restructuring or event was not automatically trigger a significant increase in credit risk if the debtor would be expected to recover and fulfill their contractual obligations after the end of the restructuring or relaxation period.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

v. Kualitas aset keuangan (lanjutan)

Asumsi dan pertimbangan utama dalam menentukan kerugian kredit ekspektasian

Lifetime

Kerugian kredit ekspektasian diestimasikan berdasarkan periode dimana Bank terpapar pada risiko kredit. Bank memiliki proses review dari setiap model bisnis/produknya. Baik kredit *revolving* maupun *non-revolving*, untuk menghitung kerugian kredit ekspektasian menggunakan jangka waktu kontraktual sesuai dengan jangka waktu kontraknya. Penetapan periode tersebut khususnya untuk kredit revolving dilakukan dengan mempertimbangkan kondisi dimana proses perpanjangan kredit revolving yang diberikan oleh Bank dilakukan melalui kajian yang *robust* yaitu melalui evaluasi yang substantif dibandingkan administratif.

Lingkungan ekonomi yang berkembang adalah penentu utama dari kemampuan nasabah Bank untuk memenuhi kewajiban mereka saat jatuh tempo. Ini adalah prinsip dasar PSAK 71 bahwa potensi kerugian kredit di masa depan harus bergantung tidak hanya pada kesehatan ekonomi saat ini, tetapi juga harus memperhitungkan kemungkinan perubahan pada lingkungan ekonomi. Misalnya, jika Bank mengantisipasi perlambatan tajam dalam ekonomi dunia, Bank harus membentuk lebih banyak cadangan hari ini untuk menyerap kerugian kredit yang kemungkinan akan terjadi dalam waktu dekat.

Untuk menangkap efek perubahan pada lingkungan ekonomi, model PD digunakan untuk menghitung kerugian kredit ekspektasian, dengan memasukkan informasi *forward looking* dalam bentuk perkiraan nilai-nilai variabel ekonomi yang kemungkinan akan berdampak pada kemampuan pembayaran kembali nasabah Bank.

Berbagai MEV digunakan untuk setiap model PD, tergantung pada hasil analisis statistik kesesuaian MEV dengan PD serta konsensus dari pakar kredit. Diantaranya adalah Indeks barang konsumtif, Inflasi, dan GDP Nasional.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

v. Quality of financial assets (continued)

Key assumptions and judgments in determining expected credit loss

Lifetime

Expected credit loss is estimated based on the period over which the Bank is exposed to credit risk. The Bank has a review process for each of its business models/products. Both revolving and non-revolving loans, to calculate expected credit losses using the contractual term in accordance with the contract period. Determination of this period, especially for revolving credit, is carried out by taking into account the conditions in which the Bank carries out the process of extending revolving credit through a robust study, namely through a substantive compared to administrative evaluation.

The developing economic environment is the key determinant of the ability of a Bank's customer to meet their obligations as they fall due. It is a fundamental principle of SFAS 71 that the potential future credit losses should depend not just on the health of the economy today, but should also take into account potential changes to the economic environment. For example, if the Bank was to anticipate a sharp slowdown in the world economy, Bank should make more provisions today to absorb the credit losses likely to occur in the near future.

To capture the effect of changes to the economic environment, PD model is used to calculate expected credit loss, by incorporating forward-looking information in the form of forecasts of the values of economic variables that are likely to have an effect on the repayment ability of the Bank's customer.

Various of MEVs are used for each PD model, depending on the statistical analysis result of appropriateness of the MEV with PD as well as consensus from credit expert. Amongst others are Consumer Goods Index, Inflation and National GDP.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kredit (lanjutan)

v. Kualitas aset keuangan (lanjutan)

Asumsi dan pertimbangan utama dalam menentukan kerugian kredit ekspektasian (lanjutan)

Sensitivitas MEV terhadap ECL

Perhitungan ECL bergantung pada beberapa variabel dan pada dasarnya tidak linier dan tergantung pada portofolio, yang menyiratkan bahwa tidak ada analisis tunggal yang dapat sepenuhnya menunjukkan sensitivitas kerugian kredit ekspektasian terhadap perubahan dalam MEV. Bank berkeyakinan bahwa sensitivitas harus dilakukan terhadap seluruh variabel, alih-alih variabel tunggal, karena hal ini sejalan dengan sifat multi-variabel dari perhitungan ECL.

Analisis sensitivitas ECL dilakukan untuk mengeksplorasi efek dari pandemi global COVID-19 yang menyebabkan perlambatan ekonomi Indonesia.

Risiko pasar

Risiko pasar adalah risiko pada laporan posisi keuangan dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga opsi. Risiko pasar meliputi, antara lain, risiko tingkat suku bunga, risiko nilai tukar, risiko ekuitas dan risiko komoditas. Risiko tingkat suku bunga, risiko nilai tukar dan risiko komoditas dapat berasal baik dari posisi *trading book* maupun posisi *banking book*, sedangkan risiko ekuitas berasal dari posisi *trading book*. *Assets & Liabilities Committee* (ALCO) merupakan komite yang membantu Direksi dalam mengawasi dan mengelola risiko pasar.

Risiko pasar melekat pada aktivitas fungsional Bank seperti kegiatan *treasury* dan investasi dalam bentuk efek-efek dan pasar uang maupun penyertaan pada lembaga keuangan lainnya, penyediaan dana dan pinjaman, kegiatan pendanaan dan penerbitan surat utang, serta kegiatan pembiayaan perdagangan. Untuk itu, Bank harus dan selalu melakukan identifikasi dan pemantauan dari waktu ke waktu untuk mengantisipasi adanya risiko pasar. LFR (*Loan to Funding Ratio*) Bank pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 81,08% dan 79,89%.

47. RISK MANAGEMENT (continued)

Credit risk (continued)

v. Quality of financial assets (continued)

Key assumptions and judgments in determining expected credit loss (continued)

Sensitivity of MEV to ECL

The ECL calculation relies on multiple variables and is inherently non-linear and portfolio-dependent, which implies that no single analysis can fully demonstrate the sensitivity of the expected credit loss to changes in the MEVs. The Bank believes that sensitivity should be performed to all variables, instead of single variable, as this aligns with the multi-variable nature of the ECL calculation.

A sensitivity analysis of ECL was undertaken to explore the effect of the global COVID-19 pandemic that leads to Indonesia economy slowdown.

Market risk

Market risk is the risk on the statements of financial position and administrative accounts, including derivative transactions, due to overall changes in market conditions, including the risk of change of option price. Market risk include, among others, interest rate risk, foreign exchange risk, equity risk and commodity risk. Interest rate risk, foreign exchange risk and commodity risk can come from trading book and banking book, whereas equity risk come from trading book. *Assets & Liabilities Committee* (ALCO) is a committee assisting Directors in monitoring and maintaining market risk.

Market risk is adhered on functional activities of the Bank such as treasury activity and investment in securities and money market or investment in other financing institution, funding and lending, funding activity and issued obligation and financing trading activity. The Bank must and always identify and monitor from time to time to anticipate the market risk. The Loan to Funding Ratio (LFR) of the Bank as of December 31, 2022 and 2021 are 81.08% and 79.89% respectively.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko pasar (lanjutan)

Tujuan dari manajemen risiko pasar adalah untuk melakukan identifikasi, pengukuran, pengendalian, dan pengelolaan eksposur risiko pasar dalam parameter yang dapat diterima, serta memaksimalkan tingkat pengembalian. Hal ini dilakukan melalui kebijakan yang komprehensif dan kerangka limit untuk mengidentifikasi, mengukur dan memonitor nilai risiko berdasarkan tingkat risiko yang akan diambil (*risk appetite*) oleh Bank.

Dalam melakukan pengukuran risiko pasar, Bank menggunakan perhitungan Metode Standar untuk menghitung Kewajiban Penyediaan Modal Minimum (KPMM) untuk risiko pasar.

Risiko tingkat suku bunga

Risiko tingkat suku bunga timbul dari adanya kemungkinan bahwa perubahan tingkat suku bunga akan mempengaruhi arus kas masa depan dari nilai wajar instrumen keuangan.

Dalam rangka meminimalkan risiko tingkat suku bunga, Bank melakukan upaya-upaya sebagai berikut, antara lain:

- Meningkatkan fungsi dan peran *Assets & Liabilities Committee* (ALCO) dalam rangka identifikasi dan penetapan tingkat suku bunga pinjaman dan dana pihak ketiga untuk mengantisipasi fluktuasi suku bunga pasar.
- Penerapan Kebijakan *Assets & Liabilities Management* (ALMA) untuk pihak berelasi dalam penerapan manajemen risiko Bank dan merupakan salah satu pedoman bagi unit kerja *Treasury* dalam melakukan transaksi di pasar uang dan pasar modal seperti:
 - i. Melakukan identifikasi risiko tingkat suku bunga yang berasal dari transaksi dan portofolio Bank pada Efek-efek;
 - ii. Penetapan sistem pengukuran risiko tingkat suku bunga dengan menggunakan *gap analysis* atau *duration analysis*; dan
 - iii. Strategi penanaman dana dan strategi pengumpulan dana.

47. RISK MANAGEMENT (continued)

Market risk (continued)

The objective of market risk management is to identify, measure, control, and manage market risk exposures within acceptable parameters, while optimising the returns. This is done through a comprehensive policy and limit framework to identify, measure, and monitor the amount of risk based on risk appetite of the Bank.

In measuring market risk, the Bank uses the Standardised Method in calculating Capital Adequacy Ratio (CAR) for market risk.

Interest rate risk

Interest rate risk arise from the possibility that changes in interest rates will affect future cash flows or the fair values of financial instruments.

To minimise interest rate risk, the Bank makes the following efforts, among others:

- Increasing function and role of *Assets & Liabilities Committee* (ALCO) in identifying and determining interest rate and third party funds to anticipate fluctuations in market interest rate.
- Application of *Assets & Liabilities Management's* (ALMA) policy to related parties in application of risk management of the Bank and it is one of a guidance for *Treasury* working unit in money market and capital market transactions such as:
 - i. Identifying interest rate risk from transaction and Bank's portfolio of securities;
 - ii. Determining measuring system of interest rate risk using gap analysis or duration analysis; and
 - iii. Strategies of investment and collection of funds.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko pasar (lanjutan)

Risiko tingkat suku bunga (lanjutan)

Tabel berikut merupakan kisaran tingkat suku bunga kontraktual per tahun untuk aset dan liabilitas keuangan yang signifikan untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021:

	31 Desember/December 31,	
	2022	2021
Aset		
Giro pada bank lain	0,00% - 1,30%	0,00% - 2,00%
Penempatan pada		
Bank Indonesia dan bank lain	4,75% - 5,10%	0,05% - 3,50%
Efek-efek	4,20% - 10,25%	4,88% - 10,30%
Efek-efek yang dibeli dengan		
janji dijual kembali	5,50 - 5,80%	3,50%
Pinjaman yang diberikan,		
pembiayaan dan piutang syariah	1,00% - 21,55%	5,00% - 40,48%
Liabilitas		
Simpanan nasabah	0,00% - 7,00%	0,00% - 8,00%
Simpanan dari bank lain	0,00% - 6,00%	0,50% - 5,50%
Efek-efek yang diterbitkan	10,30%	10,30% - 11,75%
Efek-efek yang dijual dengan janji		
dibeli kembali	5,80%	-

Sensitivitas terhadap laba bersih

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank pada tanggal 31 Desember 2022 dan 2021 atas perubahan tingkat suku bunga:

	31 Desember/December 31, 2022	
	Peningkatan dalam 100 basis poin/ Increase by 100 basis point	Penurunan dalam 100 basis poin/ Decrease by 100 basis point
Pengaruh terhadap laba bersih	<u>17.050.184</u>	<u>(17.050.184)</u>
	31 Desember/December 31, 2021	
	Peningkatan dalam 100 basis poin/ Increase by 100 basis point	Penurunan dalam 100 basis poin/ Decrease by 100 basis point
Pengaruh terhadap laba bersih	<u>16.122.100</u>	<u>(16.122.100)</u>

47. RISK MANAGEMENT (continued)

Market risk (continued)

Interest rate risk (continued)

The following table summarises the range of contractual interest rates per annum for significant financial assets and liabilities for the years ended December 31, 2022 and 2021:

Assets
Current accounts with other banks
Placements with Bank
Indonesia and other banks
Marketable securities
Securities purchased under
resale agreements
Loans, sharia
financing and receivables
Liabilities
Deposits from customers
Deposits from other banks
Securities issued
Securities sold
under repurchase agreements

Sensitivity to net income

The following table summarises the sensitivity of Bank's net income to movement of interest rates on December 31, 2022 and 2021:

Impact to net income

Impact to net income

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko pasar (lanjutan)

Risiko tingkat suku bunga (lanjutan)

Proyeksi di atas mengasumsikan bahwa tingkat suku bunga bergerak pada jumlah yang sama, sehingga tidak mencerminkan pengaruh potensial laba atas perubahan beberapa tingkat suku bunga sementara yang lainnya tidak berubah. Proyeksi juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan serta seluruh posisi hingga jatuh tempo.

Risiko mata uang

Bank memiliki eksposur risiko mata uang akibat adanya transaksi dalam valuta asing. Bank memonitor risiko konsentrasi yang terjadi untuk setiap valuta sehubungan dengan penjabaran transaksi dalam valuta asing ke dalam aset dan liabilitas moneter dalam Rupiah.

Pengelolaan posisi valuta asing Bank dilakukan dengan cara mengendalikan Posisi Devisa Neto ("PDN") Bank secara keseluruhan.

47. RISK MANAGEMENT (continued)

Market risk (continued)

Interest rate risk (continued)

The projection above assumes that interest rates of all maturities move by the same amount and, therefore, do not reflect the profit potential impact on the changes of some interest rates while others remain unchanged. The projections also assume that all other variables are held constant and based on a constant reporting date position and that all positions run to maturity.

Currency risk

The Bank is exposed to currency risk through transaction in foreign currencies. The Bank monitors any concentration risk in relation to any individual currency in regard to the translation of foreign currency transactions into monetary assets and liabilities in Rupiah.

The Bank's foreign currency position management is conducted by managing the Bank's overall Net Open Position ("NOP").

December 31, 2022				
Valuta	Aset/ Assets	Liabilitas/ Liabilities	Posisi Devisa Neto (nilai absolut)/ Net Open Position (absolute amount)	Currencies
Keseluruhan (laporan posisi Keuangan dan rekening administratif)				Aggregate (statements of financial position and administrative accounts)
Dolar Amerika Serikat	634.483.395	636.972.214	2.488.819	United States Dollar
Dolar Singapura	5.262.158	5.036.012	226.146	Singapore Dollar
Euro Eropa	2.652.005	2.870.051	218.046	European Euro
Yen Jepang	2.680.652	2.391.190	289.462	Japanese Yen
Yuan China	2.335.336	1.443.605	891.731	Chinese Yuan
Dolar Australia	110.013	-	110.013	Australian Dollar
Dolar Hongkong	29.689	-	29.689	Hongkong Dollar
Dolar Taiwan	34.569	-	34.569	New Taiwan Dollar
Swiss Franc	10.601	-	10.601	Swiss Franc
Dolar New Zealand	8.176	-	8.176	New Zealand Dollar
Dolar Kanada	6.892	-	6.892	Canadian Dollar
Won Korea	988	-	988	Korean Won
Ringgit Malaysia	371	-	371	Malaysian Ringgit
Baht Thailand	370	-	370	Thailand Baht
Total			4.315.873	Total
Jumlah ekuitas			3.530.869.019	Total equity
Rasio PDN			0,12%	NOP Ratio

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko likuiditas

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Ketidakmampuan memperoleh sumber pendanaan arus kas sehingga menimbulkan risiko likuiditas dapat disebabkan antara lain oleh:

- a. Ketidakmampuan menghasilkan arus kas yang berasal dari aset produktif maupun yang berasal dari penjualan aset termasuk aset likuid; dan/atau
- b. Ketidakmampuan menghasilkan arus kas yang berasal dari penghimpunan dana dan transaksi antar Bank.

Risiko likuiditas berhubungan dengan adanya kemungkinan Bank tidak dapat memenuhi kewajibannya terhadap deposan, investor atau kreditur yang diantaranya disebabkan dari keterbatasan akses pendanaan atau ketidakmampuan Bank untuk melikuidasi aset yang dimiliki dengan harga yang wajar. *Assets and Liabilities Committee* (ALCO) merupakan komite yang membantu Direksi dalam mengawasi dan mengelola risiko likuiditas.

Secara umum, tujuan utama manajemen risiko untuk risiko likuiditas adalah untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas. Dengan demikian Bank dapat memenuhi setiap kewajiban finansial yang sudah diperjanjikan secara tepat waktu, dan agar senantiasa dapat memelihara tingkat likuiditas yang memadai dan optimal.

Kebijakan pengelolaan risiko likuiditas antara lain mencakup pengawasan aktif Dewan Komisaris dan Direksi, yang pada intinya mengatur penerapan Manajemen Risiko likuiditas pada Bank, Kebijakan Manajemen Risiko likuiditas yang secara umum mencakup strategi manajemen risiko likuiditas, tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) dan Sistem Informasi Manajemen Risiko serta Sistem Pengendalian Internal dengan menerapkan pengendalian internal dan kaji ulang independen yang memadai terhadap penerapan Manajemen Risiko untuk Risiko likuiditas yang dilaksanakan oleh Satuan Kerja Audit Internal (SKAI) dan Satuan Kerja Manajemen Risiko (SKMR).

47. RISK MANAGEMENT (continued)

Liquidity risk

Liquidity risk is the risk arising from the inability of the Bank to meet the maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disturbing the activities and financial condition of the Bank. The inability to obtain funding for cash flows resulting to liquidity risk can be contributed by:

- a. Inability to generate cash flows from productive assets as well as from the sale of assets, including liquid assets; and/or*
- b. Inability to generate cash flows from funding and interbank transactions.*

Liquidity risk related with the possibility of Bank's inability to meet the maturing obligations to its customers, investors or creditors in which due to the limitation of funding line or inability of the Bank to liquidate its assets with the fair value. Assets and Liabilities Committee (ALCO) is a committee under Director who monitor and manage liquidity risk.

In general, the main purpose of liquidity risk management is to minimise the possibility of the Bank's inability to obtain sources of financing. Thus the Bank can fulfill any financial obligations as they fall due in a timely manner, and in order to maintain an adequate and optimal level of liquidity.

Liquidity risk management policies include the active supervision of the Board of Commissioners and Board of Directors, which basically set the implementation of the Bank's Liquidity Risk Management, Liquidity Risk Management Policy which generally include liquidity risk management strategy, the level of risk to be taken (risk appetite) and risk tolerance (risk tolerance) and Information Systems Risk Management and Internal Control System by implementing internal control and review of appropriate independent of the implementation of Risk Management for liquidity risk is carried out by the Internal Audit (SKAI) and Risk Management Unit (SKMR).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko likuiditas (lanjutan)

Tujuan dari manajemen risiko likuiditas adalah untuk memastikan bahwa setiap kebutuhan dana di saat ini maupun di masa datang baik untuk kondisi normal maupun kondisi stres dapat dipenuhi.

Bank mengelola risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Risiko likuiditas diukur dan dipantau secara harian berdasarkan kerangka kerja limit risiko likuiditas. Analisis kesenjangan likuiditas memberikan pandangan terhadap ketidaksesuaian arus kas masuk dengan arus kas keluar pada waktu tertentu. Kondisi ini dikelola secara terpusat oleh Tresuri yang mempunyai akses dan otorisasi secara langsung ke *interbank market*, *wholesale* dan *professional market* lainnya, dalam upaya membantu aktivitas utama bisnis Bank seperti pengumpulan dana dan pemberian pinjaman.

Langkah yang diambil oleh Bank sehubungan dengan perbedaan antara aset dan liabilitas keuangan yang jatuh tempo antara 1 (satu) sampai dengan 3 (tiga) bulan, adalah meningkatkan pelayanan kepada nasabah simpanan, memantau perpanjangan simpanan, mencari nasabah baru serta menawarkan produk dan bunga yang menarik kepada nasabah untuk menjaga stabilitas dan kontinuitas jumlah simpanan dari nasabah. Di samping itu, Bank juga mengintensifkan usaha penagihan kepada debitur bermasalah dan menempatkan kelebihan dana pada efek-efek yang memiliki pasar sehingga dapat dicairkan setiap saat apabila Bank membutuhkan dana.

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas sesuai arus kas kontraktual yang tidak didiskontokan tanggal 31 Desember 2022 dan 2021:

47. RISK MANAGEMENT (continued)

Liquidity risk (continued)

The objective of liquidity risk management is to ensure that current and future fund requirements can be met both in normal or stress condition.

The Bank manages liquidity risk through liquidity gap analysis and liquidity ratios. Liquidity risk is measured and monitored on a daily basis based on liquidity risk limit framework. Liquidity gap analysis provides insight as to the mismatch of expected cash inflows against cash outflows on any given day. This is centrally managed within Treasury which has direct and authorised access to interbank, wholesale and other professional markets, to supplement core Bank activities such as deposit taking and lending.

The steps taken by the Bank in connection with the maturity gap mismatch between its financial assets and liabilities due in 1 (one) to 3 (three) months such as improving its services to customers, monitor the extension of deposit, search for new customers and offering services including attractive products and interest rates in order to maintain stability and continuity of deposits from customers. In addition, the Bank also intensify collection efforts from non-performing debtors and placing excess funds on marketable securities so they can be withdrawn at any time as the Bank needs a fund.

The maturity tables below provide information about maturities on contractual undiscounted cash flows of liabilities on December 31, 2022 and 2021:

31 Desember/ December 31, 2022							
Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	≤ 1 bulan/ ≤ 1 month	> 1 bulan- 3 bulan/ > 1 month 3 months	> 3 bulan- 1 tahun/ > 3 months 1 year	> 1 - 5 tahun/ > 1 - 5 years	Lebih dari 5 tahun/ More than 5 years	
Liabilitas							Liabilities
Simpanan nasabah	19.371.837.637	5.532.105.602	7.383.867.327	3.515.512.381	2.940.352.327	-	Deposits from customers
Simpanan dari bank lain	1.334.952.620	255.498.102	1.033.000.000	46.454.518	-	-	Deposits from other banks
Efek-efek yang diterbitkan	1.051.903.552	-	-	-	199.720.232	852.183.320	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali	240.865.160	-	240.865.160	-	-	-	Securities sold under repurchase agreements
Liabilitas lain-lain	127.766.009	-	73.958.949	-	20.706.772	33.100.288	Other liabilities
22.127.324.978	5.787.603.704	8.731.691.436	3.561.966.899	3.160.779.331	885.283.608	-	

The original financial statements included herein are in Indonesian language.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

47. RISK MANAGEMENT (continued)

Risiko likuiditas (lanjutan)

Liquidity risk (continued)

31 Desember/ December 31, 2021							
	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	≤ 1 bulan/ ≤ 1 month	> 1 bulan- 3 bulan/ > 1 month 3 months	> 3 bulan- 1 tahun/ > 3 months 1 year	> 1 - 5 tahun/ > 1 - 5 years	Lebih dari 5 tahun/ More than 5 years
Liabilitas							Liabilities
Liabilitas segera	335.926	-	335.926	-	-	-	Obligations due immediately
Simpanan nasabah	18.185.521.475	-	11.711.555.320	5.006.246.957	1.467.562.335	156.863	Deposits from customers
Simpanan dari bank lain	1.039.682.992	-	1.001.704.807	34.901.699	3.076.486	-	Deposits from other banks
Efek-efek yang diterbitkan	1.807.161.181	-	-	-	316.480.000	1.394.737.431	Securities issued
Pinjaman yang diterima	50.074.028	-	50.074.028	-	-	-	Borrowings
Liabilitas lain-lain	113.144.197	-	91.703.404	-	5.808.997	15.631.796	Other liabilities
	21.195.919.799	-	12.855.373.485	5.041.148.656	1.792.927.818	1.410.526.090	95.943.750

Tabel berikut ini menyajikan informasi mengenai perkiraan *cash outflow* dari rekening administratif pada tanggal 31 Desember 2022 dan 2021:

The tables below provide information about estimated *cash outflow* of off-balance sheet as of December 31, 2022 and 2021:

31 Desember/ December 31, 2022							
	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	Kurang dari/ Less than 1 bulan/month	1 – 3 bulan/ months	3 – 12 bulan/ months	1 – 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years
Fasilitas pinjaman yang belum digunakan	4.033.693.802	-	644.368.921	339.019.681	3.041.353.700	8.951.500	-
<i>Letter of credit</i>	18.705.728	-	-	-	-	18.705.728	-
Garansi yang diberikan	347.627.606	-	40.022.563	25.496.815	281.160.828	947.400	-
	4.400.027.136	-	684.391.484	364.516.496	3.322.514.528	28.604.628	-

31 Desember/ December 31, 2021							
	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	Kurang dari/ Less than 1 bulan/month	1 – 3 bulan/ months	3 – 12 bulan/ months	1 – 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years
Fasilitas pinjaman yang belum digunakan	3.288.587.205	-	543.441.991	396.784.449	2.248.397.095	99.963.670	-
<i>Letter of credit</i>	2.523.379	-	-	-	-	2.523.379	-
Garansi yang diberikan	368.041.258	-	8.485.000	61.191.191	293.292.520	5.072.547	-
	3.659.151.842	-	551.926.991	457.975.640	2.541.689.615	107.559.596	-

Risiko operasional

Operational risk

Risiko operasional adalah risiko kerugian yang langsung ataupun tidak langsung yang terjadi karena tidak memadainya atau karena adanya kegagalan proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Operational risk is the risk of direct or indirect loss resulting from inadequate or failure in internal processes, people and systems and/or from external problems that affect the Bank's operations.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko likuiditas (lanjutan)

Risiko ini melekat dalam semua proses bisnis, kegiatan operasional, sistem dan produk Bank, dari mulai Kantor Pusat sampai Kantor Kas. Kegagalan mengelola risiko operasional dapat menyebabkan kerugian keuangan, keselamatan karyawan dan reputasi Bank hingga akhirnya mempengaruhi kecukupan modal Bank. Tujuan Bank dalam mengelola risiko operasional adalah meminimalisasi dampak kegagalan atau ketidakcukupan proses internal, faktor manusia, sistem atau kejadian-kejadian eksternal yang dapat mempunyai dampak kerugian.

Bank menerapkan manajemen risiko operasional dengan sasaran memastikan bahwa Bank telah melakukan proses manajemen risiko yang meliputi identifikasi, penilaian, pengkajian, mitigasi risiko serta dilakukan pengawasan dan pelaporan atas pelaksanaannya. Hal tersebut dilakukan dengan tujuan akhir memaksimalkan *benefit* dari suatu produk/layanan atau proses transaksi/aktivitas dengan potensi atas risiko operasional yang telah diperhitungkan.

Proses pengkajian risiko dilakukan untuk menilai kecukupan pengendalian internal serta proses identifikasi dan penelaahan risiko untuk setiap proses dan produk di masing-masing unit kerja untuk memastikan kepatuhan terhadap kebijakan, peraturan dan batasan-batasan yang dibuat oleh manajemen Bank. Pengelolaan risiko operasional juga dilakukan dengan memperkuat aspek keamanan dan kehandalan operasi dari teknologi informasi sehingga kesalahan manusia, *fraud*, kesalahan proses dan potensi kegagalan sistem yang dapat menyebabkan terganggunya kelangsungan bisnis dapat ditekan dan diantisipasi lebih dini.

Dalam pemantauan risiko operasional, fungsi Satuan Kerja Audit Internal (SKAI) melaksanakan penilaian terhadap penerapan kebijakan dan prosedur manajemen risiko pada setiap aktivitas fungsional, produk atau layanan baru dan Satuan Kerja Manajemen Risiko (SKMR) memastikan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko berjalan dengan efektif pada setiap aktivitas fungsional, produk atau layanan baru.

Pengawasan oleh Dewan Komisaris dan Direksi Bank atas profil risiko Bank dan pelaksanaan manajemen risiko dilakukan melalui rapat yang dilakukan secara berkala dengan jadwal yang telah ditentukan.

47. RISK MANAGEMENT (continued)

Liquidity risk (continued)

This type of risk is inherent in all business processes, operational activities, systems and products of the Bank, from Head Office to Cash Office. Failure to manage operational risks properly could lead to financial losses, loss of employee safety, and reputation of the Bank until affected capital adequacy of the Bank. The Bank's objective in managing operational risk is to minimise the impact of the failure or inadequate internal process, people, system or from external events, which could have financial loss impact.

The Bank applies the operational risk management with the main target to ensure that the Bank has conducted a risk management process that includes risk identification, risk assessment, risk evaluation, risk mitigation and conducted monitoring and reporting on implementation. This is done with the ultimate target to maximise the benefits of a product/service or process transactions/activities with potential operational risks that have been taken into account.

A risk assessment process is carried out to evaluate the adequacy of internal control and risk identification and assessment in every process and product in each working unit to ensure compliance with the policies, rules and limits set down by the Bank's management. Operational risk management is also performed by strengthening security and operational aspects of information technology so that human error, fraud, processing errors and system failure that can affect business continuity can be anticipated and reduced.

In monitoring operational risk, the Internal Audit (SKAI) conducted an assessment of the implementation of risk management policies and procedures in each functional activity, new products or services and Risk Management Unit (SKMR) function ensures the identification, measurement, monitoring and risk control work effectively on any functional activity, new products or services.

Monitoring by the Bank's Boards of Commissioners and Director actively monitor of the Bank's risk profile and its risk management implementation through meeting that are conducted regularly.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko operasional (lanjutan)

Selain kebijakan dan metode tersebut di atas, Bank juga telah menerapkan upaya yang terus menerus dikembangkan untuk membangun lingkungan budaya yang mendukung pelaksanaan manajemen risiko operasional. Hal tersebut dilakukan melalui penguatan pada tiga lini pertahanan (*three line of defense*) yaitu pemberdayaan unit bisnis sebagai lini pertahanan pertama, pembentukan fungsi manajemen risiko operasional sebagai lini pertahanan kedua dan koordinasi kerja dengan Internal Audit (SKAI) sebagai lini pertahanan ketiga.

Risiko hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis tersebut antara lain disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

Sebagai sebuah perusahaan yang berdiri dalam yuridiksi hukum Indonesia, Bank harus selalu tunduk terhadap segala peraturan hukum yang dikeluarkan oleh regulator industri perbankan di Indonesia. Selain itu, Bank juga harus mengikuti segala bentuk peraturan perundangan yang berlaku di masyarakat baik yang terkait secara langsung maupun tidak langsung dengan kegiatan usaha Bank. Kegagalan Bank dalam mengikuti peraturan hukum yang berlaku dapat mengakibatkan pada timbulnya tuntutan hukum yang akan ditujukan kepada Bank. Apabila tuntutan-tuntutan hukum yang diajukan kepada Bank memiliki nilai yang material, maka hal tersebut dapat memberikan dampak secara langsung terhadap kinerja keuangan Bank.

Bank melaksanakan identifikasi risiko hukum berdasarkan beberapa faktor-faktor yang meliputi tuntutan hukum, tidak adanya peraturan regulasi hukum yang mendukung, dan kelemahan perjanjian. Pengendalian risiko hukum dilakukan Bank dengan memastikan bahwa seluruh kegiatan dan hubungan kerja dengan pihak ketiga telah didasarkan pada aturan maupun persyaratan yang dapat melindungi kepentingan Bank dari segi hukum termasuk antisipasi terhadap potensi tuntutan dari pihak eksternal.

47. RISK MANAGEMENT (continued)

Operational risk (continued)

Other than policy and the above mentioned method, the Bank has continued developing its culture and support the implementation for operational risk. The three line of defense implementation, which consist of unit business as the first line of defense, establishment of operational risk management as second line of defense and coordination with Internal Audit (SKAI) as third line of defense.

Legal risk

Legal risk is the risk related to legal claims and/or weaknesses in the juridical aspect. Such weaknesses in legal aspect is caused, among others, by the lack of the supporting legislation or the weaknesses of contracts such as incomplete requirements for a valid contract and imperfect document contract.

As an entity which is governed by the laws of the Republic of Indonesia, the Bank should always comply with all such laws and regulations issued by the regulator in the banking industry in Indonesia. In addition, the Bank should also follow all prevailing rules and regulations in the society whether directly or indirectly related with the business activities conducted by the Bank. Failure by the Bank to comply with such prevailing laws and regulations may give rise to legal claims against the Bank. If legal claims against the Bank are material in amounts, then it may directly affect the Bank's financial performance.

Bank implements legal risk identification based on several factors include lawsuits, lack of rule or law that supports the regulation and the weakness of the agreement. The Bank performed legal risk control to ensure that all activities and working relationships with third parties have been based on the rules and requirements that can protect the Bank's interests from legal terms including the anticipation of potential demands from external parties.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko hukum (lanjutan)

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan dari aspek hukum, Bank memiliki Biro Hukum. Biro tersebut memiliki peranan:

- 1) melakukan analisis hukum atas produk dan aktivitas baru serta membuat standar dokumen hukum yang terkait dengan produk dan aktivitas baru tersebut;
- 2) memberikan analisis/pendapat hukum;
- 3) memberikan pendapat atas eksposur hukum akibat perubahan ketentuan atau peraturan;
- 4) memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
- 5) melakukan pemeriksaan berkala atas perjanjian yang telah dibuat.

Dengan adanya biro tersebut, maka kebijakan hukum dan standar dokumen hukum yang terkait dengan produk atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat dimana kebijakan hukum dan standar dokumen hukum dimaksud dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku serta memperhatikan kepentingan aspek hukum dari Bank.

Selain itu, Biro Hukum juga memiliki bagian Litigasi untuk menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalisir seminimum mungkin.

Pengelolaan risiko hukum dilakukan dengan memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil pembelajaran dari kasus-kasus tersebut. Penanganan kasus hukum yang dilakukan pada Bank senantiasa memperhitungkan potensi kerugian.

Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap Bank. Risiko ini melekat dalam setiap kegiatan yang dilakukan oleh Bank. Kegagalan Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap Bank. Apabila risiko ini dihadapi oleh Bank, maka dalam waktu singkat dapat terjadi penurunan atau hilangnya kepercayaan nasabah terhadap Bank yang pada akhirnya akan memberikan dampak negatif terhadap pendapatan dan volume aktivitas Bank.

47. RISK MANAGEMENT (continued)

Legal risk (continued)

To mitigate the possible legal risk caused by legal claims or weaknesses in legal aspects, the Bank has a General Legal Counsel Bureau. Such division has the following functions:

- 1) to provide legal analysis on new product and activity and prepare standard legal document related with such new product and activity;
- 2) to provide legal analysis/advice;
- 3) to provide advice on legal exposure due to change of laws or regulations;
- 4) to review any contracts between the Bank and third party;
- 5) to conduct a periodical review on contracts which have been executed.

Based on the bureau above, legal policy and legal document standards related to the product or banking facilities offered by the Bank to public, whereby the legal policy and legal document standards are intentionally made in accordance with the prevailing laws and regulations also considering the interests in the legal aspect of the Bank.

In addition, the General Legal Counsel Bureau also has a Litigation division to handle every legal case related to litigation so that the possible legal risk can be minimised as minimum as possible.

The legal risk is also conducted by monitoring the development of legal cases and take lesson learnt principle from those cases. The management of legal cases conducted by the Bank is calculating potential loss at all time.

Reputation risk

Reputation risk is the risk related to the decreasing level of stakeholders' confidence arising from the negative perception on the Bank. Reputation risk is inherent in every activity conducted by the Bank. The Bank's failure to protect its reputation in the public's eye may result in negative view as well as perception by the public towards the Bank. If the Bank faces this risk, then in the short run, the Bank may lose the customer's trust that will ultimately result in a negative impact to the Bank's income and volume of activities.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko reputasi (lanjutan)

Risiko reputasi dapat berdampak langsung pada berkurangnya kepercayaan nasabah sehingga jumlah nasabah ataupun pendapatan Bank menurun. Dalam mengelola risiko reputasi, Bank berupaya untuk menjaga reputasi dengan memberikan pelayanan terbaik dalam menangani keluhan dan memberikan kepuasan kepada nasabah untuk menghindari munculnya keluhan tersebut di media.

Corporate Secretary setiap hari melakukan pengawasan atas pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media. Sedangkan pengawasan atas keluhan nasabah yang disampaikan langsung ke Bank dilakukan oleh *Group Quality Service* untuk kemudian ditindaklanjuti penyelesaiannya.

Untuk pemberitaan negatif dan keluhan nasabah yang muncul di media selanjutnya dibuatkan klarifikasi dan tanggapan sesuai dengan langkah yang akan ditempuh Bank. Upaya mitigasi risiko reputasi juga dilakukan saat Bank meluncurkan produk/layanan/program baru dengan menganalisis risiko reputasi yang mungkin timbul dan bagaimana mengantisipasi risiko tersebut. Demikian pula, untuk informasi yang material atau yang penting untuk diketahui oleh nasabah, *Corporate Secretary* juga menyiapkan panduan untuk para *frontliner* dan *spokespersons* agar mereka bisa menjelaskan informasi tersebut secara benar dan proporsional kepada nasabah.

Risiko stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau penerapan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Risiko ini juga mencakup kemampuan Bank dalam meningkatkan daya saing dan menciptakan keunggulan kompetitif Bank di tengah kompetisi perbankan yang semakin ketat. Ketidakmampuan Bank dalam menghadapi tantangan bisnis yang terus mengalami perubahan dari waktu ke waktu akan mengakibatkan kegagalan bagi Bank untuk mencapai visi yang selama ini telah ditetapkan.

47. RISK MANAGEMENT (continued)

Reputation risk (continued)

Reputational risks can have a direct impact on the decreasing of customer confidence as a result the number of customers or the Bank's income decreased. In managing reputation risk, the Bank seeks to maintain a reputation for providing the best service to handle complaints and provide satisfaction to customers to avoid the appearance of such complaints in media.

The Corporate Secretary performs a daily media monitoring of the news to observe negative publications or customers' complaints which appear in the media. The monitoring of customers' complaints which are submitted directly to the Bank is performed by the Group Quality Service for follow up action to resolve.

For negative news publication and customers' complaints which appear in the media, a clarification and appropriate response will be conducted in accordance with the steps undertaken by the Bank. Efforts to mitigate the reputation risk are also undertaken everytime when the Bank launches a new product/service/program by analysing the possibility of reputation risk that may arise and how to anticipate such risk. Moreover, for material or important information to be known by the customer, the Corporate Secretary also prepares guidelines for frontliners and spokespersons so that they are able to explain the information correctly and proportionately to customers.

Strategic risk

Strategic risk is the risk due to inaccuracy in deciding and/or implementing a strategic decision as well as the failure in anticipating the changes in the business environment. Failure in formulating the right strategy may deteriorate the Bank's business in the future.

This risk also includes the Bank's ability to develop its competitiveness and create a Bank's competitiveness edge amidst the stiff competition in the banking industry. The inability of Bank to cope with such business challenges which are constantly changing from time to time will lead Bank to failure to accomplished determined vision.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko reputasi (lanjutan)

Bank mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara komprehensif dan kolektif di lingkungan komite-komite pengawasan dan eksekutif, yang turut mempengaruhi dan berdampak pada langkah-langkah bisnis yang akan diambil dalam kerangka kebijakan dan arah yang telah ditetapkan oleh Bank.

Risiko kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Dalam menjalankan kegiatan usaha pada industri Perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh Pemerintah, Bank Indonesia maupun Otoritas Jasa Keuangan (OJK).

Pada umumnya, risiko kepatuhan melekat pada Bank sebagai sebuah lembaga perbankan, seperti: risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPM); Penilaian Kualitas Aset; Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN); Batas Maksimum Pemberian Kredit (BMPK); penerapan tata kelola yang baik (GCG) dan risiko lain yang terkait dengan ketentuan tertentu termasuk peraturan OJK dan Bank Indonesia yang relevan. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundang-undangan yang terkait dengan kegiatan usaha Bank dapat berdampak terhadap kelangsungan usaha Bank.

Risiko kepatuhan dapat bersumber dari perilaku hukum, yaitu perilaku atau aktivitas Bank yang menyimpang atau melanggar dari ketentuan dan/atau peraturan perundang-undangan serta perilaku organisasi, yaitu perilaku atau aktivitas Bank yang menyimpang atau bertentangan dari standar yang berlaku secara umum.

47. RISK MANAGEMENT (continued)

Reputation risk (continued)

The Bank manages strategic risks through a comprehensive and collective consideration and decision-making processes encompassing areas of the supervisory and executive committee that influence and impact business decisions on policies and directions that the Bank will embark on.

Compliance risk

Compliance risk is the risks resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations. In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by the Government, Central Bank and Financial Services Authority (OJK).

In general, the compliance risk is embedded in the Bank as a banking institution, such as: credit risks related to Capital Adequacy Ratio (CAR) regulations; Assessment of Assets Quality; Allowance for Impairment Losses (CKPN); Legal Lending Limit (LLL); Good Corporate Governance (GCG) and other risks related to certain regulations including OJK and Central Bank relevant regulations. The inability of the Bank to follow and comply with all laws and regulations related to the Bank's business activities may affect the continuity of the Bank's operation.

Compliance risk may arise from legal behavior, which is the Bank's behavior or activity that deviates from or violates the provisions and/or laws and regulations, as well as organizational behavior, which is the Bank's behavior or activity that deviates from or in contrary to the generally accepted standards.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

47. MANAJEMEN RISIKO (lanjutan)

Risiko kepatuhan (lanjutan)

Wujud penerapan manajemen risiko kepatuhan antara lain dengan mewujudkan terlaksananya budaya kepatuhan pada seluruh kegiatan usaha Bank di setiap jenjang organisasi, menilai dan mengevaluasi kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan dan peraturan yang berlaku, memantau atas pelaksanaan prinsip kehati-hatian Bank.

Bank melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan bantuan kepada unit bisnis dan unit operasional dalam hal pengembangan produk dan aktivitas baru dan secara aktif melakukan penilaian terhadap kebijakan Pedoman dan Prosedur Internal yang dimiliki oleh Bank untuk memastikan bahwa seluruh peraturan eksternal telah diakomodir sedemikian rupa dan selanjutnya untuk dipatuhi dalam pelaksanaannya.

48. NILAI WAJAR INSTRUMEN KEUANGAN

Aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hierarki nilai wajar sebagai berikut:

- i. Tingkat 1: input yang berasal dari harga kuotasian (tanpa penyesuaian) di pasar aktif untuk instrumen yang identik yang dapat diakses Bank pada tanggal pengukuran.
- ii. Tingkat 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi, baik secara langsung atau tidak langsung. Dalam kategori ini termasuk instrumen yang dinilai dengan menggunakan: harga kuotasian untuk instrumen yang serupa di pasar aktif; harga kuotasian untuk instrumen yang identik atau yang serupa di pasar yang tidak aktif; atau teknik penilaian lainnya dimana seluruh input signifikan dapat diobservasi secara langsung maupun tidak langsung dari data pasar.
- iii. Tingkat 3: input yang tidak dapat diobservasi. Dalam kategori ini termasuk semua instrumen dimana teknik penilaian menggunakan input yang tidak dapat diobservasi dan input yang tidak dapat diobservasi ini memberikan dampak signifikan terhadap penilaian instrumen. Termasuk dalam kategori ini adalah instrumen yang dinilai berdasarkan harga kuotasian untuk instrumen serupa yang memerlukan penyesuaian atau asumsi signifikan yang tidak dapat diobservasi untuk mencerminkan perbedaan diantara instrumen tersebut.

47. RISK MANAGEMENT (continued)

Compliance risk (continued)

The implementation of compliance risk management, among others, is by achieving the implementation of compliance culture at all of the Bank's business activities at every organizational level, assessing and evaluating the adequacy and conformity of the Bank's policies, regulations, systems, and procedures against the applicable provisions and regulations, monitoring the implementation of the Bank's prudential principles.

The Bank implements early detection and management of compliance risks by providing assistance to business and operational units and new product and new activity and also evaluated the Bank's Guidelines and Procedures to ensure that all external regulations have been accommodated and implemented correctly.

48. FAIR VALUE OF FINANCIAL INSTRUMENTS

The financial assets and liabilities measured at fair value use the following fair value hierarchy:

- i. Level 1: inputs that are quoted prices (unadjusted) in active markets for identical instruments that the Bank can access at the measurement date.
- ii. Level 2: inputs other than quoted prices included within level 1 that are observable either directly or indirectly. This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are not active; or other valuation techniques in which all significant inputs are directly or indirectly observable from market data.
- iii. Level 3: inputs that are unobservable. This category includes all instruments for which the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

48. NILAI WAJAR INSTRUMEN KEUANGAN
(lanjutan)

Tabel berikut menyajikan instrumen keuangan Bank yang diukur sebesar nilai wajar:

31 Desember/ December 31, 2022				
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Aset keuangan				
Efek-efek	593.209.954	1.565.738.441	-	2.158.948.395
Penyertaan saham	-	-	31.877.279	31.877.279
Jumlah	593.209.954	1.565.738.441	31.877.279	2.190.825.674
31 Desember/ December 31, 2021				
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Aset keuangan				
Efek-efek	398.602.275	3.683.520.011	-	4.082.122.286
Penyertaan saham	-	-	34.886.943	34.886.943
Jumlah	398.602.275	3.683.520.011	34.886.943	4.117.009.229

Tidak terdapat perpindahan antara tingkat 1 dan tingkat 2 hierarki nilai wajar.

Tabel berikut ini menyajikan perubahan pada instrumen keuangan Bank yang diukur dengan tingkat 3 - hierarki nilai wajar untuk tahun yang berakhir pada 31 Desember 2022 dan 2021.

The following table presents the Bank's financial instruments that are measured at fair value:

There is no transfer between level 1 and level 2 of fair value hierarchy.

The following table presents the changes in Bank's financial instruments measured at level 3 - fair value hierarchy for the year ended December 31, 2022 and 2021.

31 Desember/December 31, 2022				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Kerugian yang diakui pada laba rugi/ Loss recognised in profit or loss	Jumlah/ Total
Aset keuangan				
Penyertaan saham	34.886.943	-	(3.009.664)	31.877.279
31 Desember/December 31, 2021				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Kerugian yang diakui pada laba rugi/ Loss recognised in profit or loss	Jumlah/ Total
Aset keuangan				
Penyertaan saham	57.367.735	-	(22.480.792)	34.886.943

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

48. NILAI WAJAR INSTRUMEN KEUANGAN
(lanjutan)

Pada tanggal 31 Desember 2022 dan 2021 nilai wajar dari penyertaan saham sementara di PT Bima Multi Finance ditentukan dengan menggunakan model arus kas yang didiskontokan dengan tingkat diskonto sebesar 11,15% dan 7,65% yang dihasilkan melalui analisa atas kinerja historis pada periode tahun 2014 - 2021 serta proyeksi kinerja yang dibuat oleh Manajemen PT Bima Multi Finance untuk periode tahun 2022 - 2027 berdasarkan rencana bisnis untuk masa yang akan datang yang telah disesuaikan untuk menghasilkan arus kas bersih untuk periode tahun 2022 - 2027.

Tabel berikut merangkum informasi kuantitatif mengenai asumsi signifikan yang tidak dapat diobservasi (tingkat 3) yang digunakan dalam pengukuran nilai wajar penyertaan saham sementara pada PT Bima Multi Finance.

	Rentang Input/Range of Input		
	2022	2021	
Tingkat diskonto	11,15%	7,65%	Discount rate
Tingkat diskon likuiditas pasar	0,00%	30,00%	Discount for lack of marketability
Suku Bunga kontraktual	40,00%	41,00%-43,00%	Contractual interest rate
Rata-rata pembiayaan per unit	Rp10.443	Rp5.500	Average financing per unit
Rata-rata tertimbang kenaikan Penjualan per tahun	17,70%	31,00%	Weighted average of increment in sales per year
Tingkat kolektibilitas angsuran	72,00%-91,00%	99,00%-91,00%	Collection rate for installment

Input utama tingkat 3 yang digunakan oleh Bank didapatkan dan dievaluasi sebagai berikut:

- Tingkat diskonto ditentukan menggunakan biaya ekuitas. Semakin tinggi nilai diskonto, semakin rendah nilai wajar.
- Tingkat diskon likuiditas pasar adalah suatu jumlah atau persentase tertentu yang merupakan pengurang dari nilai suatu ekuitas sebagai cerminan dari kurangnya likuiditas objek penilaian. Semakin tinggi nilai diskon likuiditas pasar, semakin rendah nilai wajar.
- Suku bunga kontraktual adalah suku bunga yang tercatat pada kontrak pembiayaan PT Bima Multi Finance. Semakin tinggi nilai suku bunga kontraktual, semakin tinggi nilai wajar.
- Rata-rata pembiayaan per unit adalah rata-rata nilai kontrak pembiayaan di PT Bima Multi Finance. Semakin tinggi nilai rata-rata pembiayaan per unit, semakin tinggi nilai wajar.

48. FAIR VALUE OF FINANCIAL INSTRUMENTS
(continued)

As of December 31, 2022 and 2021 the fair value of of temporary investment in shares in PT Bima Multi Finance is determined using a discounted cash flow model with a discount rate of 11.15% and 7.65% generated through analysis of historical performance in the period of 2014 - 2021 and the performance projections made by the Management of PT Bima Multi Finance for the period 2022 - 2027 based on adjusted future business plans to generate net cash flow for the period 2022 - 2027.

The following table summarises the quantitative information about the significant unobservable assumptions (level 3) used in the fair value measurements of temporary investment in shares in PT Bima Multi Finance.

The main level 3 inputs used by the Bank are derived and evaluated as follows:

- Discount rate is determined using cost of equity. The higher the discount rate, the lower the fair value.
- The discount for lack of marketability is a certain amount or percentage which is a deduction from the value of an equity as a reflection of the lack of liquidity of the valued object. The higher the discount for lack of marketability, the lower the fair value.
- Contractual interest rate is the interest rate recorded in the financing contract of PT Bima Multi Finance. The higher the contractual interest rate, the higher the fair value.
- Average financing per unit is the average value of the financing contract at PT Bima Multi Finance. The higher the average value of financing per unit, the higher the fair value.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

48. NILAI WAJAR INSTRUMEN KEUANGAN
(lanjutan)

Input utama tingkat 3 yang digunakan oleh Bank didapatkan dan dievaluasi sebagai berikut: (lanjutan)

- Rata-rata tertimbang kenaikan penjualan per tahun ditentukan berdasarkan kinerja historis pada periode tahun 2014 - 2021 serta proyeksi kinerja yang dibuat oleh Manajemen PT Bima Multi Finance untuk periode tahun 2022 - 2027 berdasarkan rencana bisnis untuk masa yang akan datang. Semakin tinggi nilai rata-rata tertimbang kenaikan penjualan per tahun, semakin tinggi nilai wajar.
- Tingkat kolektibilitas angsuran ditentukan berdasarkan kinerja historis pada periode tahun 2014 - 2021 serta proyeksi kinerja yang dibuat oleh Manajemen PT Bima Multi Finance untuk periode tahun 2022 - 2027 berdasarkan rencana bisnis untuk masa yang akan datang. Semakin tinggi tingkat kolektibilitas angsuran, semakin tinggi nilai wajar.

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan yang tidak diukur pada nilai wajar. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2022 dan 2021, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

48. FAIR VALUE OF FINANCIAL INSTRUMENTS
(continued)

The main level 3 inputs used by the Bank are derived and evaluated as follows: (continued)

- The weighted average sales increase per year is determined based on historical performance in the period 2014 - 2021 and the performance projections made by the Management of PT Bima Multi Finance for the period 2022 - 2027 based on future business plans. The higher the weighted average value of sales increases per year, the higher the fair value.
- The installment collectibility level is determined based on historical performance in the period 2014 - 2021 and performance projections made by the Management of PT Bima Multi Finance for the period 2022 - 2027 based on future business plans. The higher the installment rate, the higher the fair value.

The table below summarises the comparison between the carrying amounts and fair values of all financial assets and liabilities except those measured at fair value. The fair values disclosed are based on relevant information available as of December 31, 2022 and 2021, and are not updated to reflect changes in market conditions which have occurred after these dates.

	31 Desember/ December 31, 2022		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
<u>Aset Keuangan</u>			<u>Financial Assets</u>
Kas	51.897.124	51.897.124	Cash
Giro pada Bank Indonesia	1.506.565.848	1.506.565.848	Current accounts with Bank Indonesia
Giro pada bank lain	228.384.427	228.384.427	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - bersih	858.327.515	858.327.515	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	2.650.742.054	2.349.677.241	Marketable securities - net
Efek-efek yang dibeli dengan janji dijual kembali - bersih	839.432.375	831.423.125	Securities purchased under resale agreements
Pendapatan bunga yang masih akan diterima	391.679.779	391.679.779	Interest receivables
Pinjaman yang diberikan, pembiayaan dan piutang kembali - bersih	15.286.492.840	15.241.740.231	Loans, sharia financing and receivables - net
Tagihan akseptasi	7.754.446	7.754.446	Acceptance receivables
Aset lain-lain	29.246.923	29.246.923	Other assets
Jumlah aset keuangan	21.850.523.331	21.496.696.659	Total financial assets
<u>Liabilitas Keuangan</u>			<u>Financial Liabilities</u>
Simpanan nasabah	19.371.837.637	19.371.837.637	Deposits from customers
Simpanan dari bank lain	1.334.952.620	1.334.952.620	Deposits from other banks
Efek-efek yang diterbitkan	1.051.903.552	1.072.026.260	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali	240.865.160	240.865.160	Securities sold under repurchase agreement
Akrual dan liabilitas lain-lain	127.766.009	127.766.009	Accruals and other liabilities
Jumlah liabilitas keuangan	22.127.324.978	22.147.447.686	Total financial liabilities

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

48. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)	31 Desember/ December 31, 2021		48. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
<u>Aset Keuangan</u>			<u>Financial Assets</u>
Kas	53.929.444	53.929.444	Cash
Giro pada Bank Indonesia	663.113.716	663.113.716	Current accounts with Bank Indonesia
Giro pada bank lain	405.666.998	405.666.998	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - bersih	762.366.332	762.366.332	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	1.093.364.366	1.113.455.670	Marketable securities - net
Efek-efek yang dibeli dengan janji dijual kembali - bersih	690.714.570	721.480.516	Securities purchased under resale agreements
Pendapatan bunga yang masih akan diterima	342.863.635	342.863.635	Interest receivables
Pinjaman yang diberikan, pembiayaan dan piutang kembali - bersih	14.786.800.658	15.298.892.707	Loans, sharia financing and receivables - net
Aset lain-lain	19.547.810	19.547.810	Other assets
Jumlah aset keuangan	18.818.367.529	19.381.316.828	Total financial assets
<u>Liabilitas Keuangan</u>			<u>Financial Liabilities</u>
Liabilitas segera	335.926	335.926	Obligations due immediately
Simpanan nasabah	18.084.871.983	18.084.871.983	Deposits from customers
Simpanan dari bank lain	1.037.173.068	1.037.173.068	Deposits from other banks
Pinjaman yang diterima	50.000.000	50.000.000	Borrowings
Efek-efek yang diterbitkan	1.348.520.029	1.371.920.780	Securities issued
Akrual dan liabilitas lain-lain	113.144.197	113.144.197	Accruals and other liabilities
Jumlah liabilitas keuangan	20.634.045.203	20.657.445.954	Total financial liabilities

Metode dan asumsi yang digunakan untuk estimasi nilai wajar adalah sebagai berikut:

The methods and assumptions used to estimate fair value are as follows:

a. Efek-efek

Nilai wajar untuk efek-efek yang diukur pada biaya perolehan diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*) (tingkat 1 - hierarki nilai wajar). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa (tingkat 2 - hierarki nilai wajar).

a. Marketable securities

The fair value for securities measured at amortised cost is based on market prices or broker/dealer price quotations (level 1 - fair value hierarchy). Where this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics (level 2 - fair value hierarchy).

b. Pinjaman yang diberikan

Pinjaman yang diberikan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh beban penurunan nilai. Estimasi nilai wajar dari pinjaman yang diberikan mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar (tingkat 3 - hierarki nilai wajar).

b. Loans

Loans are recorded at carrying amount net of charges for impairment. The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received. Estimated cash flows are discounted at current market rates to determine fair value (level 3 - fair value hierarchy).

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

48. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

Metode dan asumsi yang digunakan untuk estimasi nilai wajar adalah sebagai berikut: (lanjutan)

c. Efek-efek yang diterbitkan

Nilai wajar untuk efek-efek yang diukur pada biaya perolehan diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*) (tingkat 1 - hierarki nilai wajar). Nilai wajar agregat dihitung berdasarkan harga pasar kuotasi. Jika informasi ini tidak tersedia, model diskonto arus kas digunakan berdasarkan kurva *yield* terkini yang sesuai dengan sisa periode jatuh temponya (tingkat 2 - hierarki nilai wajar).

- d. Sebagian besar dari instrumen keuangan yang tidak diukur pada nilai wajar, diukur pada biaya perolehan diamortisasi. Berikut daftar instrumen keuangan yang nilai tercatatnya mendekati nilai wajarnya, contohnya, instrumen keuangan jangka pendek atau yang ditinjau ulang menggunakan harga pasar secara berkala.

Aset Keuangan:

- Kas
- Giro pada Bank Indonesia
- Giro pada bank lain
- Penempatan pada Bank Indonesia dan bank lain
- Pendapatan bunga yang masih akan diterima
- Tagihan akseptasi
- Aset lain-lain

Liabilitas Keuangan:

- Liabilitas segera
- Simpanan nasabah
- Simpanan dari bank lain
- Pinjaman yang diterima
- Efek-efek yang dijual dengan janji dibeli kembali
- Akrua dan liabilitas lain-lain

49. MANAJEMEN MODAL

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang, dan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

48. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The methods and assumptions used to estimate fair value are as follows: (continued)

c. Securities issued

The fair value for securities issued measured at amortised cost based on market prices or broker/dealer price quotations (level 1 - fair value hierarchy). The aggregate fair values are calculated based on quoted market prices. For those notes where quoted market prices are not available, a discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity (level 2 - fair value hierarchy).

- d. Majority of the financial instrument not measured at fair value are measured at amortised cost. The following are financial instruments for which their carrying amount are reasonable approximation of fair value because, for example, they are short term in nature or re-price to current market rates frequently.

Financial Assets:

- Cash
- Current accounts with Bank Indonesia
- Current accounts with other banks
- Placement with Bank Indonesia and other banks
- Interest receivables
- Acceptance receivables
- Other assets

Financial Liabilities:

- Obligations due immediately
- Deposits from customers
- Deposits from other banks
- Borrowings
- Securities sold under repurchase agreements
- Accrued and other liabilities

49. CAPITAL MANAGEMENT

The primary objectives of the Bank's capital management policy are to ensure that the Bank has a strong capital to support the Bank's business expansion strategy currently to sustain future development of the business, to meet regulator capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

49. MANAJEMEN MODAL (lanjutan)

Bank menyusun Rencana Permodalan berdasarkan penilaian dari penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal, begitu pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis.

Permodalan disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal untuk mendukung strategi Bank.

Bank telah melakukan perhitungan kecukupan modal berdasarkan ketentuan Bank Indonesia yang berlaku, dimana modal yang dimiliki diklasifikasikan dalam 2 Tier yaitu Modal Tier I dan Modal Tier II.

Bank mematuhi semua persyaratan modal yang ditetapkan oleh pihak eksternal sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

Kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar:

49. CAPITAL MANAGEMENT (continued)

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks. The Bank will continue to link financial and capital adequacy goals to risk appetite through the capital planning process as well as assess the businesses based on the Bank's capital and liquidity requirements.

The capital needs of the Bank are also discussed and planned on a routine basis as supported by data analysis.

Capital Planning is prepared by Directors as part of the Bank's business plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and an optimum mix of the different components of capital are maintained to support the Bank's strategy.

The Bank calculated its capital adequacy requirements using the prevailing Bank Indonesia regulation, where the regulatory capital is classified into 2 Tiers, mainly Tier I Capital and Tier II Capital.

The Bank has complied with all externally imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio (CAR) and calculation of Risk Weighted Assets (RWA).

The Bank's capital adequacy ratio with consideration for credit, operational and market risks:

	31 Desember/December 31,		
	2022	2021	
Konsolidasi			Consolidated
Modal			Capital
Tier I	-	2.339.061.218	Tier I
Tier II	-	836.085.894	Tier II
Jumlah Modal	-	3.175.147.112	Total Capital
Aset Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Kredit	-	16.369.736.354	Credit Risk
Aset Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Operasional	-	1.039.636.918	Operational Risk
Aset Tertimbang Menurut Risiko			Risk Weighted Assets
untuk Risiko Pasar	-	439.169.614	for Market Risk
Rasio Kewajiban Penyediaan			Capital Adequacy Ratio
Modal Minimum untuk risiko			(CAR) with credit and
kredit dan risiko operasional	-	18,24%	operational risks
Rasio Kewajiban Penyediaan			Capital Adequacy Ratio
Modal Minimum untuk risiko kredit,			(CAR) with credit,
risiko operasional dan risiko pasar	-	17,79%	operational and market risks
Rasio Kewajiban Penyediaan			Minimum Capital Adequacy
Modal Minimum yang diwajibkan	-	8,00%	Ratio required

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

49. MANAJEMEN MODAL (lanjutan)

49. CAPITAL MANAGEMENT (continued)

	31 Desember/December 31,		
	2022	2021	
Bank			Bank
Modal			Capital
Tier I	3.201.440.267	2.078.799.243	Tier I
Tier II	674.675.196	828.718.865	Tier II
Jumlah Modal	3.876.115.463	2.907.518.108	Total Capital
Aset Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Kredit	16.177.645.218	15.296.537.412	Credit Risk
Aset Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Operasional	984.238.535	932.424.247	Operational Risk
Aset Tertimbang Menurut Risiko			Risk Weighted Assets for
untuk Risiko Pasar	478.131.085	396.881.734	Market Risk
Rasio Kewajiban Penyediaan			Capital Adequacy Ratio
Modal Minimum untuk risiko			(CAR) with credit and
kredit dan risiko operasional	22,59%	17,92%	operational risks
Rasio Kewajiban Penyediaan			Capital Adequacy Ratio
Modal Minimum untuk risiko kredit,			(CAR) with credit, operational
risiko operasional dan risiko pasar	21,97%	17,49%	and market risks
Rasio Kewajiban Penyediaan			Minimum Capital Adequacy
Modal Minimum yang diwajibkan	8,00%	8,00%	Ratio required

50. DIVESTASI ANAK PERUSAHAAN

50. DIVESTMENT OF SUBSIDIARY

Di bulan Desember 2022, Bank telah melakukan divestasi atas 80% kepemilikan di entitas anak, PT Bank Victoria Syariah atau sebanyak 288.000.000 lembar saham kepada PT Victoria Investama Tbk (pemegang saham utama) dengan harga jual sebesar nilai nominal saham dari entitas anak tersebut yaitu sebesar Rp288.000.000.

In December 2022, Bank has divested 80% ownership in subsidiary, PT Bank Victoria Syariah which was equivalent to 288,000,000 shares to PT Victoria Investama Tbk (majority shareholder) with selling price equivalent to the nominal value of investment in the subsidiary amounted to Rp288,000,000.

Nilai tercatat investasi pada entitas anak adalah sebesar Rp288.968.382 dan rugi dari divestasi sebesar Rp968.382 dicatat di akun tambahan modal disetor. Transaksi divestasi ini merupakan transaksi kombinasi bisnis entitas sepengendali, oleh karena itu dicatat sesuai dengan PSAK 38 "Kombinasi Bisnis Entitas Sepengendali". Setelah divestasi, kepemilikan Bank di PT Bank Victoria Syariah adalah 19,81% dan Bank memiliki pengaruh signifikan, oleh karena itu investasi di PT Bank Victoria Syariah dicatat dengan metode ekuitas.

Carrying amount of investment in subsidiary amounted to Rp288,968,382 and loss from divestment of Rp968,382 was recorded in additional paid-in capital account. This divestment was business combination transaction between entities under common control, therefore it was recorded in accordance with PSAK 38 "Business Combination Under Common Control Entities". After divestment, Bank's ownership in PT Bank Victoria Syariah is 19,81% and Bank has significant influence, therefore the investment in PT Bank Victoria Syariah is recognized using equity method.

Pada tanggal 22 Desember 2022, Bank telah mendapatkan persetujuan dari OJK atas divestasi tersebut melalui surat No. S-301/PB.101/2022 tertanggal 22 Desember 2022. Sejak tanggal 23 Desember 2022, PT Bank Victoria Syariah tidak lagi dikonsolidasikan ke dalam Laporan Keuangan Bank.

On December 22, 2022, the Bank has received approval from Financial Service Authority (OJK) for the divestment through letter No. S-301/PB.101/2022 dated December 22, 2022. Since December 23, 2022, PT Bank Victoria Syariah is no longer consolidated into Bank's Financial Statements.

PT BANK VICTORIA INTERNATIONAL Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK VICTORIA INTERNATIONAL Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

51. PERISTIWA SETELAH TANGGAL NERACA

Pada tanggal 10 Maret 2023, Bank menerbitkan Obligasi Berkelanjutan III Bank Victoria Tahap I Tahun 2023 yang dicatat pada Bursa Efek Indonesia dengan nilai nominal seluruhnya sebesar Rp500.000.000.

Obligasi Berkelanjutan III Bank Victoria Tahap I Tahun 2023 terdiri dari 2 (dua) seri Obligasi, yaitu sebagai berikut:

- Seri A dengan jumlah Pokok Obligasi sebesar Rp300.000.000 dengan tingkat suku bunga sebesar 9,25%, berjangka waktu 3 (tiga) tahun sejak tanggal emisi.
- Seri B dengan jumlah Pokok Obligasi sebesar Rp200.000.000 dengan tingkat suku bunga sebesar 10,25%, berjangka waktu 5 (lima) tahun sejak tanggal emisi.

52. STANDAR AKUNTANSI BARU

Berlaku efektif 1 Januari 2023:

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang.
- Amendemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi.
- Amendemen PSAK 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan.
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi.
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal.

Berlaku efektif 1 Januari 2024:

- Amendemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan.
- Amendemen PSAK 73: Liabilitas Sewa dalam Jual Beli dan Sewa-balik.

Berlaku efektif 1 Januari 2025:

- PSAK 74: Kontrak Asuransi

Dampak dari penerapan standar, amendemen/penyesuaian, dan interpretasi tersebut terhadap laporan keuangan masih dalam proses evaluasi dan belum dapat ditentukan oleh manajemen.

51. SUBSEQUENT EVENTS

On March 10, 2023, the Bank issued Bank Victoria Continuing Bonds III Phase I Year 2023 which were listed on the Indonesia Stock Exchange with a total nominal value amounted to Rp500,000,000.

Bank Victoria Continuing Bonds III Phase I Year 2023 consists of 2 (two) series of Bonds:

- Series A amounted to Rp300,000,000 with interest of 9.25%, tenor 3 (three) years from the emission date.
- Series B amounted to Rp200,000,000 with interest of 10.25%, tenor 5 (five) years from the emission date.

52. NEW ACCOUNTING STANDARD

Effective on January 1, 2023:

- Amendments of PSAK 1: Classification of Liabilities as Current and Non Current.
- Amendment of PSAK 1: Presentation of financial statement - Disclosure of accounting policies.
- Amendments of PSAK 16: Fixed Assets - Proceeds before Intended Use.
- Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates.
- Amendment of PSAK 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction.

Effective on January 1, 2024:

- Amendment of PSAK 1: Non-current Liabilities with Covenants.
- Amendment of PSAK 73: Lease Liability in a Sale and Leaseback.

Effective on January 1, 2025:

- SFAS 74: Insurance Contract

The Company's management is currently evaluating and has not determined the effect of these SFAS amendments and improvements and ISAK to the financial statements.



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