

# COMPANY PROFILE

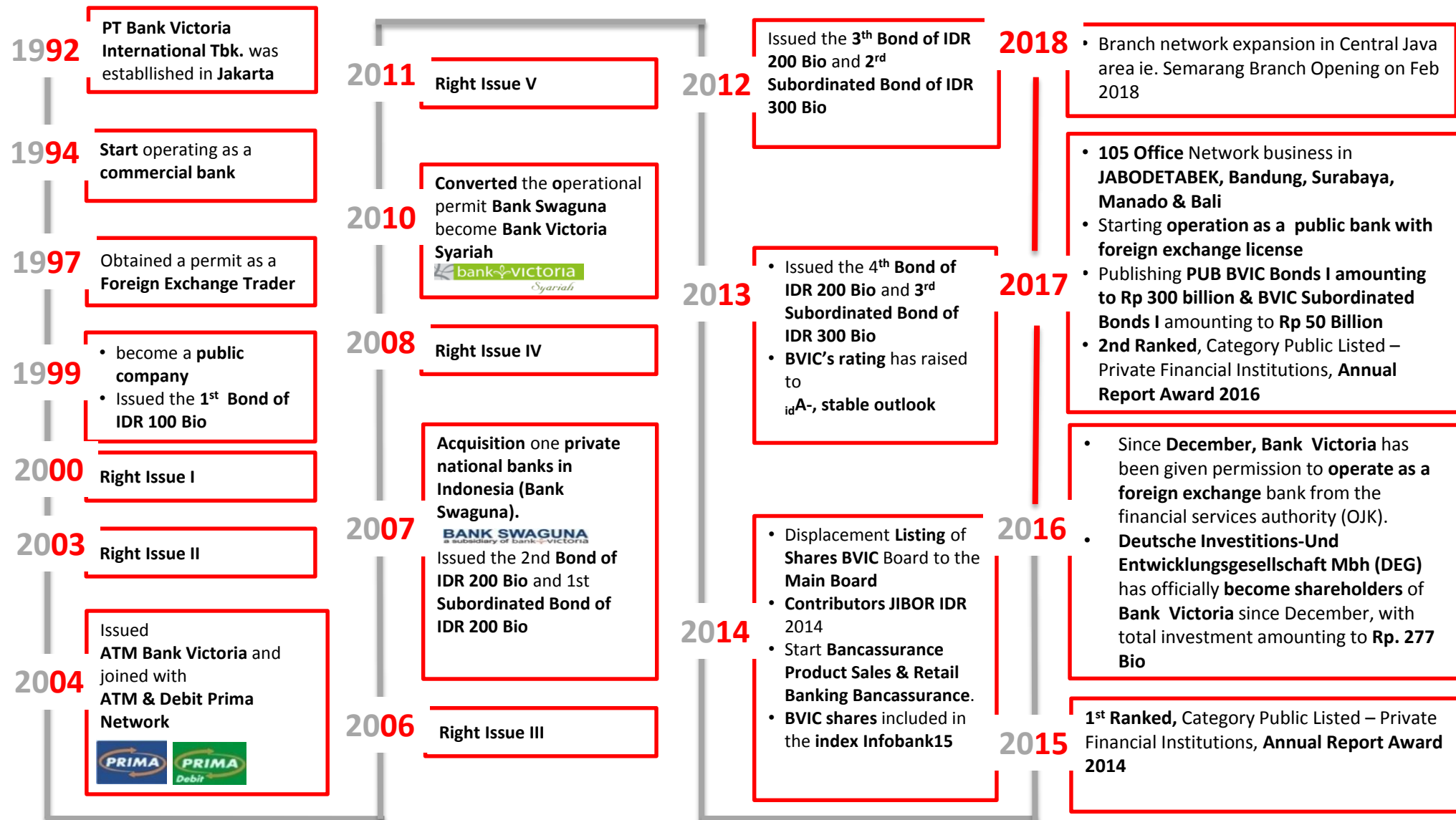
## Bank Victoria

**Highlights of March 31, 2018  
and  
Financial Performance**

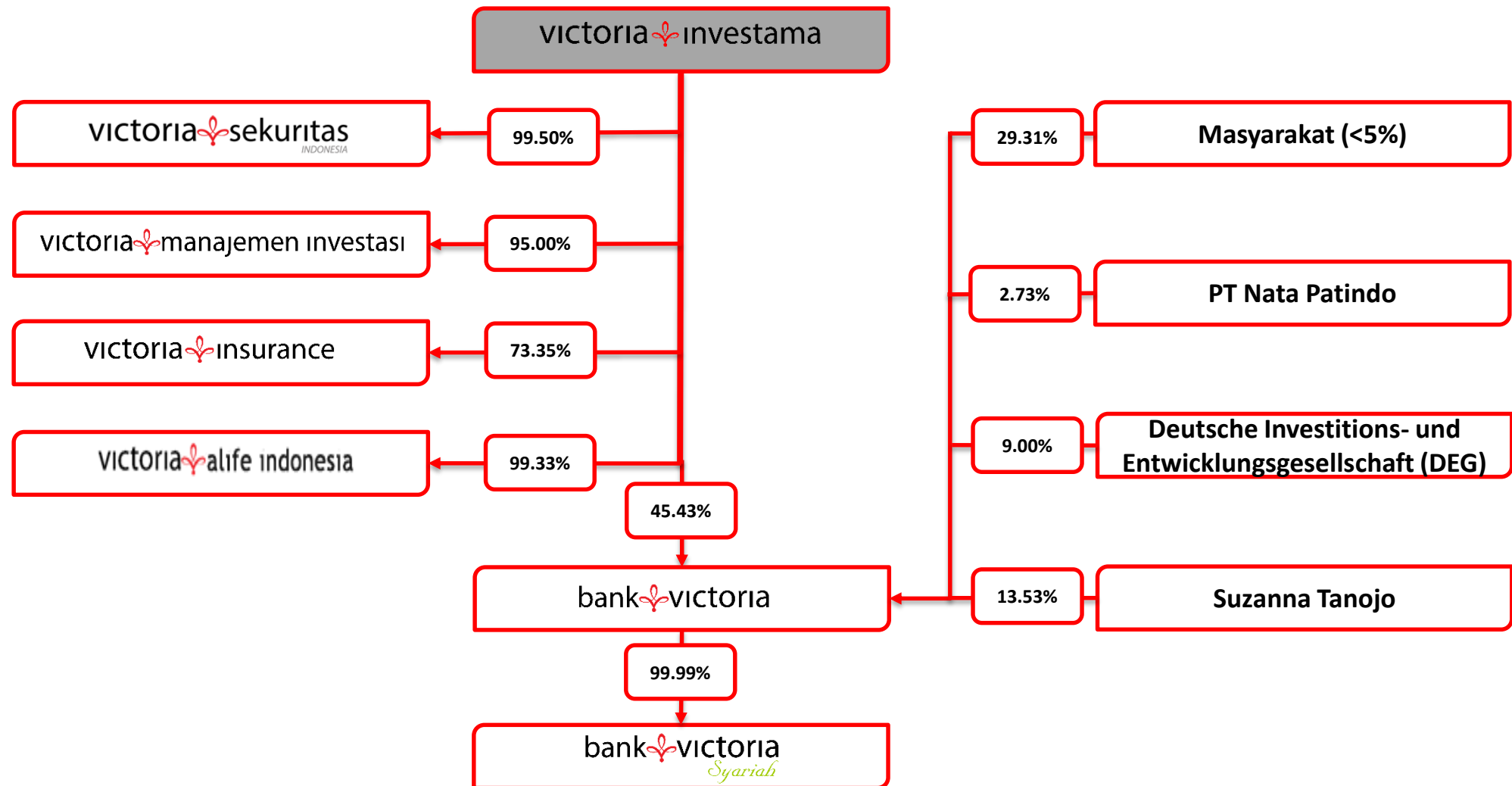
**Continuous  
Improvement**  
towards  
Sustainable Growth



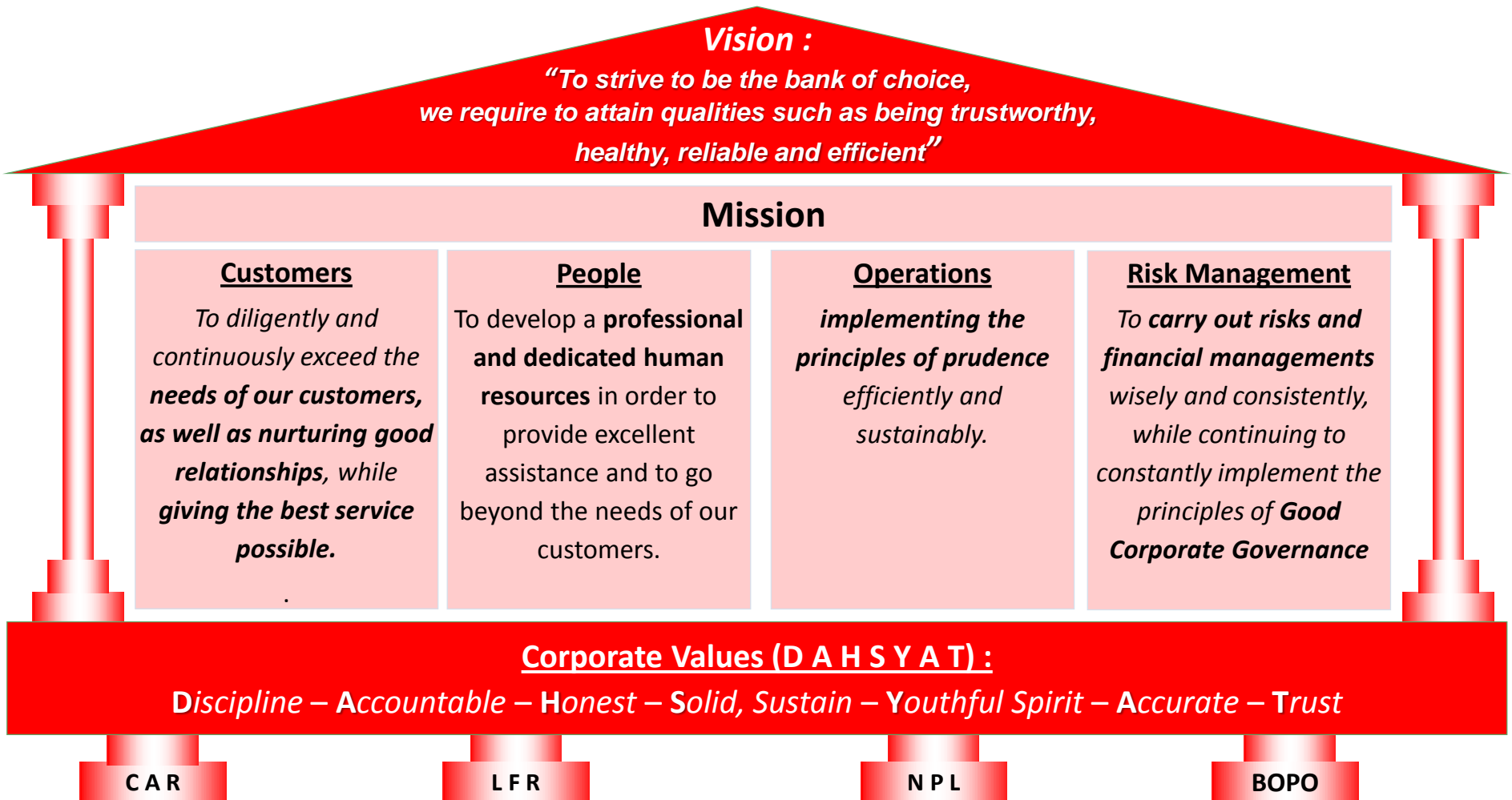
Since its establishment in 1992, PT Bank Victoria International Tbk has been growing significantly and has been actively carrying out corporate actions to increase its added value to the Company...



Bank Victoria is a publicly listed company at Indonesia Stock Exchange (BVIC.JK) since 1999. To support the Bank's business expansion, Bank Victoria has a Subsidiary (Bank Victoria Syariah) focusing on the market penetration of Islamic Banking in Indonesia and Bank Victoria is a subsidiary of PT Victoria Investama, Tbk a group specializing in financial sector...



*The Bank has a profound Vision, Mission, Corporate Culture Values and Financial Platform to promote excellent services to all customers...*





*The entire Board of Commissioners (Board of Commissioners and Directors) of Bank Victoria are experienced professionals in the national banking industry ...*



**Oliver Simorangkir**  
Komisaris Utama



**Gunawan  
Tenggarahardja**  
Komisaris Independen



**Zaenal Abidin**  
Komisaris Independen



**Debora Wahjutirto  
Tanoyo**  
Komisaris



**Daniel Budirahayu**  
Direktur Utama



**Rusli**  
Wakil Direktur Utama



**Rita Gosal\***  
Direktur Bisnis



**Ramon Marlon Runtu**  
Direktur Kredit

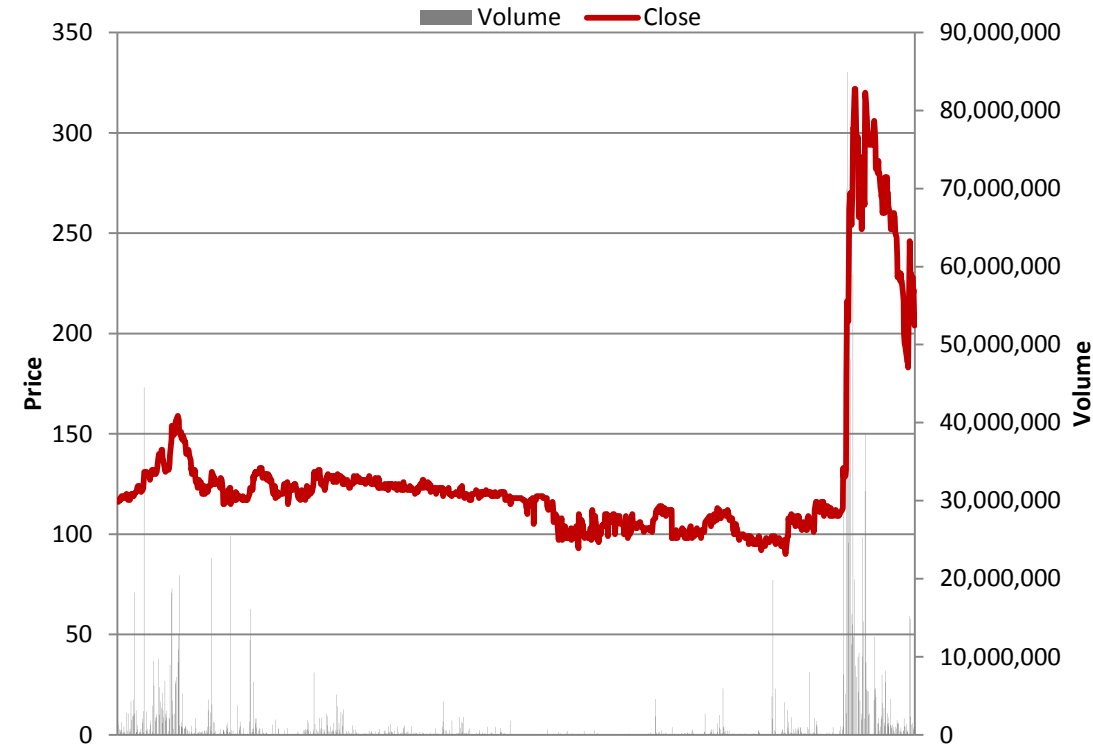


**Tamunan**  
Direktur Kepatuhan

*\*Effectively Resigned on end of February, 2018*

The history of Bank Victoria corporate shares and corporate rating ...

Ket	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	CAGR
Price (Rp)	127	120	110	113	204	12,58%



Rating Agency/ Year	Corporate Rating/Outlook
Pefindo April 2018	id A- Stable Outlook
Pefindo April 2017	id A- Stable Outlook
Pefindo April 2016	id A- Negative Outlook
Pefindo April 2015	id A- Negative Outlook
Pefindo April 2014	id A- Stable Outlook
Pefindo Juni 2013	id A- Stable Outlook

## Branch Office Bank Victoria

At this moment Bank Victoria have 102 office branch networking with consists of 1 KPO, 10 KC, 70 KCP & 21 KK spread around **Jabodetabek, West Java, Central java, East Java, North Sulawesi and Bali.**



*Bank Victoria always innovate in products Bank and Non Bank to satisfy and meet the needs of customers.*

**V - 88**

Enjoy Special  
Rate Until

**8,88%**



**V-PLAN**

Realize your personal and  
family plans with Victoria Plan  
savings account.



**VIP Giro**

Current Account with 3 excellence benefits:

- Free Administration Fee
- Attractive Interest Rate
- Free checkbook\*

\* Terms & Conditions Applied



**VIP SAFE**

Free of charge savings  
account with

**Attractive Interest !**





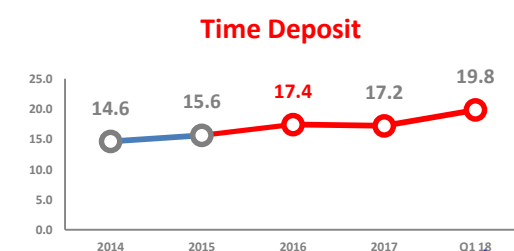
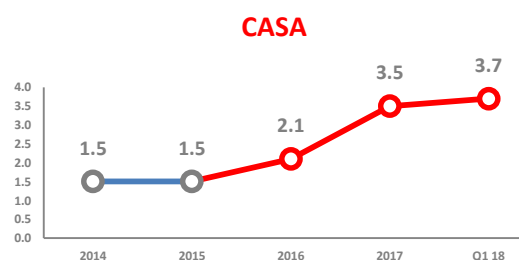
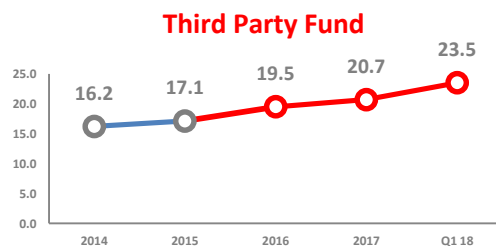
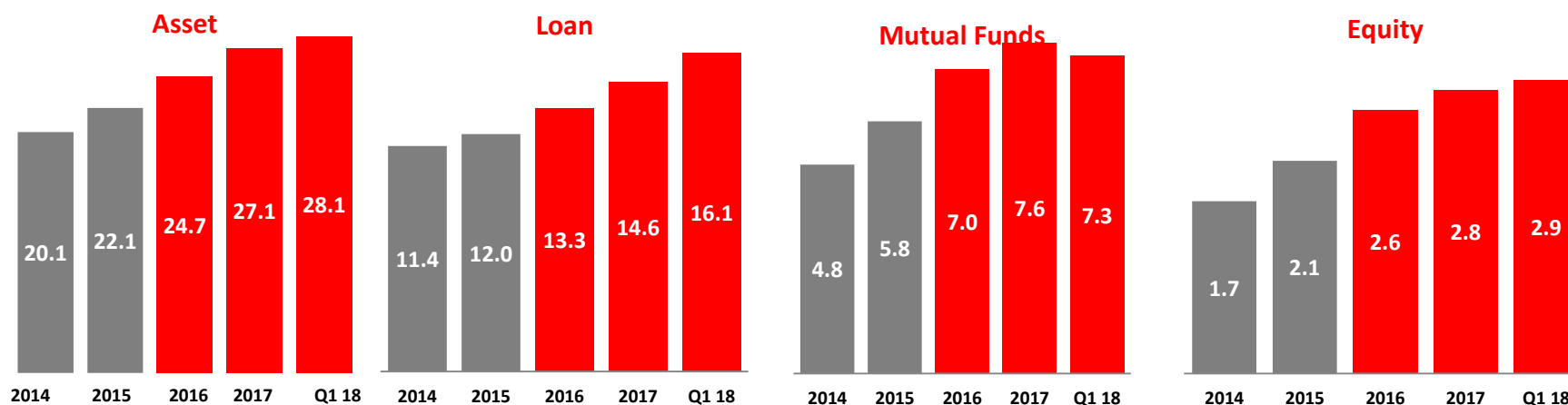
Since 2004, Bank Victoria has issued **ATM Card** to support the customers transactional needs. In the same year, Bank Victoria has also officially joined the ATM and EDC Debit PRIMA network. Currently, Bank Victoria ATM Card can be used in more than **110 thousands of ATM Prima participants network and more than 450 thousand of EDCs Logo Prima Debit or BCA Debit network for debit transactions throughout Indonesia** and to increase the level of service and comforts of customers in conducting transaction, Bank Victoria have launched **Internet Banking and Mobile banking...**

## Our Internet Banking and Mobile Banking is Free of Charge

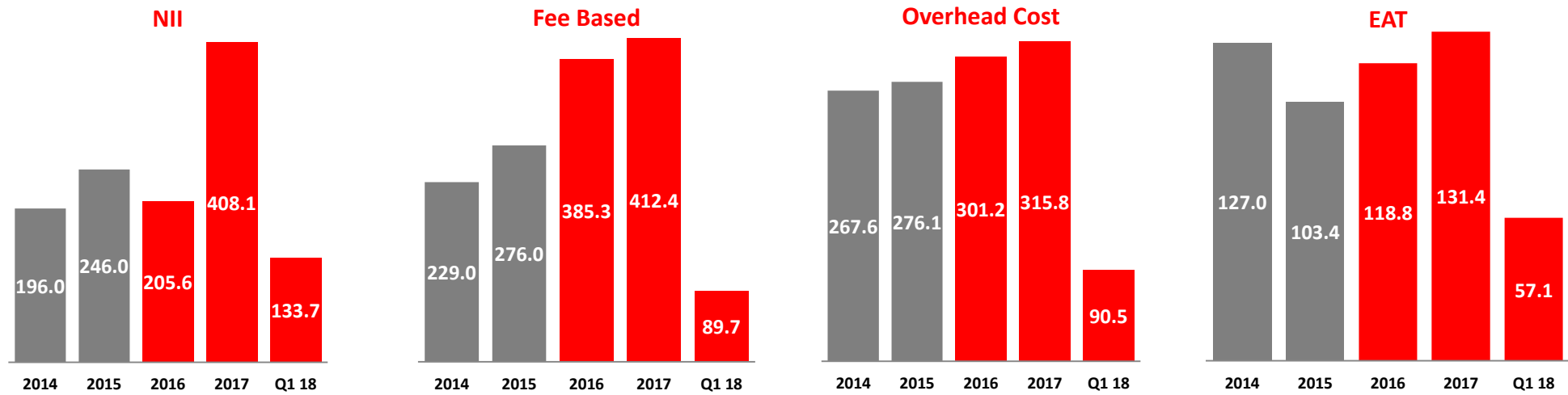


## ATM Card with Chip Technology

in Trillion Rp.	Actual					CAGR
	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q1 18	
Asset	20.1	22.1	24.7	27.1	28.1	8.7%
Loan	11.4	12.0	13.3	14.6	16.1	9.0%
Mutual Funds	4.8	5.8	7.0	7.6	7.3	11.1%
Third party Fund	16.2	17.1	19.5	20.7	23.5	9.7%
CASA	1.5	1.5	2.1	3.5	3.7	25.3%
Time Deposit	14.6	15.6	17.4	17.2	19.8	7.9%
Equity	1.7	2.1	2.6	2.8	2.9	14.3%

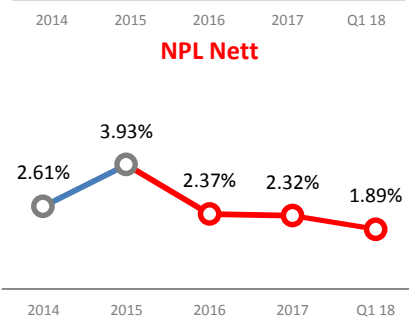
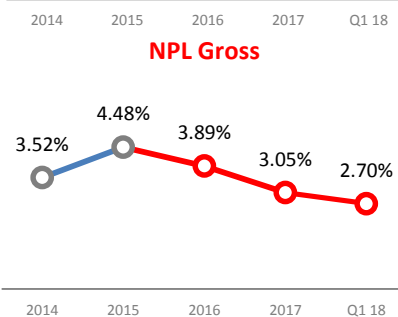
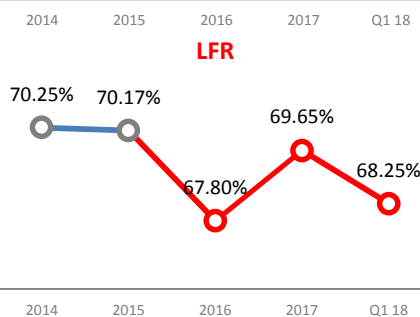
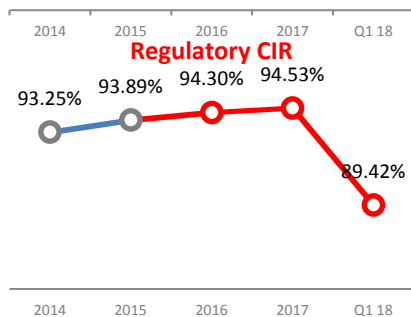
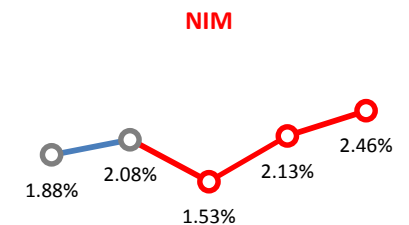
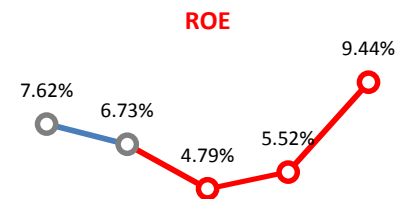
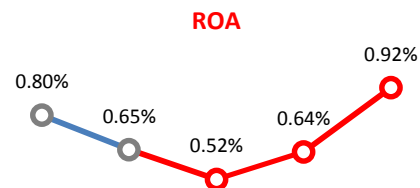
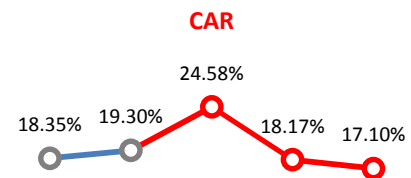


in Billion Rp.	Actual					CAGR
	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q1 2018	
Net Interest Income	196.0	246.0	205.6	408.1	133.7	46.6%
Feebased	229.0	276.0	385.3	412.4	89.7	-0.6%
Overhead Cost	267.6	276.1	301.2	315.8	90.5	15.1%
Impairment Losses	21.8	124.7	154.9	364.9	63.5	23.0%
PBT	149.1	111.4	120.7	169.9	67.4	38.1%
EAT	127.0	103.4	118.8	131.4	57.1	30.7%



in %	Actual				
	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q1 2018
CAR	18.35%	19.30%	24.58%	18.17%	17.10%
ROA	0.80%	0.65%	0.52%	0.64%	0.92%
ROE	7.62%	6.73%	4.79%	5.52%	9.44%
NIM	1.88%	2.08%	1.53%	2.13%	2.46%
NIM Normalised			2.27%	2.91%	2.75%
Regulatory CIR	93.25%	93.89%	94.30%	94.53%	89.42%
LFR	70.25%	70.17%	67.80%	69.65%	68.25%
NPL Gross	3.52%	4.48%	3.89%	3.05%	2.70%
NPL Nett	2.61%	3.93%	2.37%	2.32%	1.89%

Coverage CKPN provisioning to NPL			45.28%	53.68%	30.65%
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## Received during 2016 - 2017



**THE WINNER OF BEST BANKING BRAND 2016  
BEST REPUTATION, BEST DIGITAL, BEST SERVICE,  
AND BEST PERFORMANCE TITLE**  
Warta Ekonomi



**ANUGRAH PERBANKAN INDONESIA 2016  
JUARA KATEGORI CORPORATE SOCIAL  
RESPONSIBILITY - BANK BUKU DUA**  
Economic Review



**JUARA II ARA 2016  
KATEGORI  
PRIVATE KEUANGAN - LISTED**



**INDONESIA BANKING AWARD 2017  
BEST BANK IN PRODUCTIVITY**  
Tempo Media Group

## Received before 2016





*In the past 10 years, Bank Victoria has consistently received numerous awards in various aspects related to financial as well as non financial ...*

- Year 2017** : - 2<sup>nd</sup> ranked Category Public Listed – Private Financial Institutions Annual Report Award 2016.  
- Indonesia Banking Award 2017, Best Bank in Productivity from Tempo Media Group
- Year 2016** : - The Winner of Best Banking Brand 2016 - For Best Reputation, Best Digital, Best Service and Best Performance Title from Warta Ekonomi  
- 2<sup>nd</sup> ranked Category Best Performance Bank Buku II (Asset Rp. 10 T – Rp. 25 T) from Economic Review & Perbanas Institute.  
- 3<sup>rd</sup> ranked Category Corporate Social Responsibility (CSR), Bank Buku II from Economic Review & Perbanas Institute.  
- 4<sup>th</sup> ranked Category Public Listed – Private Financial Institutions Annual Report Award 2015.
- Year 2015** : - 1st ranked category public listed – Private Financial Institutions Annual Report Award 2014.
- Year 2014** : - Indonesia Banking Award Best Performance Banking 2014 Category Bank BUKU 2 Commercial Bank.  
- Gold Champion Category Mortgage (BUKU I+II)  
- Economic Review " Bank with the Most Expansive Business Growth".  
- Predicate of "Very Good" from Infobank Award for 2013 financial performance.  
- Indonesia Banking Award 2014 : Ranked 5 BUKU II Public Company, Core Capital Rp1T - Rp5T.  
- BVIC shares included as one of the component in Infobank15 Index (period 2014 - 2015).
- Year 2013** : - BVIC shares included as one of the component in Infobank15 Index (period Dec 2013 - May 2014).  
- Raised in Company rating to idA- from idBBB+ ; with stable outlook.  
- Raised in the rating of Bank Victoria Bond III Year 2012 to idA- from idBBB+.  
- Raised in the rating of Bank Victoria Subordinated Bond II Year 2012 to idBBB+ from idBBB.  
- Predicate of "Very Good" from Infobank Award for 2012 financial performance.  
- 1st Rank of The Best Bank 2013 in "Good Corporate Governance" for the Commercial Bank category with Core Capital IDR 1T – 5T.  
- Indonesia Banking Award Best Performance Banking 2013 for the BUKU 2 Private Bank category.
- Year 2012** : - Predicate of "Very Good" from Infobank Award for 2011 financial performance.  
- Banking Efficiency Award Bisnis Indonesia 2012 for the Non Foreign Exchange Bank category.  
- Finalist The Best Small Bank < IDR 1T from Indonesia Enterprise Risk Management Award 2012.  
- Tempo Newspaper in Indonesia Banking Award Best Performance Banking 2012 for the National Private Bank category with Assets between IDR 5T - 50T.  
- 1st Rank of The Best Bank 2012 in "Compliance" for the Commercial Bank category with Assets > IDR 1T - 10T at the Anugerah Perbankan Indonesia 2012.  
- 1st Rank of The Best Bank 2012 in "Financial Aspects" for the Commercial Bank category with Assets > IDR 10T - 25T at the Anugerah Perbankan Indonesia 2012.  
- 1st Rank of the The Best Bank 2012 in "Good Corporate Governance" for the Commercial Bank category with Assets > IDR 1T - 10T at the Anugerah Perbankan Indonesia 2012.
- Year 2008** : - Predicate of "Very Good" for the category of Bank with Business Activity Focusing on Particular Business Segment (with a capital between IDR 100B to < IDR 1T) out of 125 bank ratings in Indonesia by Infobank Magazine, June 2008 Edition.  
- "Banking Efficiency Award 2008" from Bisnis Indonesia Daily.

## PUBLIC ACCOUNTANT

### **TANUDIREDJA, WIBISANA, RINTIS & REKAN(PRICEWATERHOUSE COOPERS)**

Plaza 89  
Jl. H.R. Rasuna Said  
Kav. X7 No. 6  
Kuningan, Jakarta 12940  
Tel. 62-21 5212 901  
Fax. 62-21 5290 5555/5290 5050

## NOTARY

### **FATHIAH HELMI S.H.**

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Lantai 6, Ruang 6C  
Jl. H.R. Rasuna Said X-1  
Kav. 1 & 2  
Kuningan, Jakarta 12950  
Tel. 62-21 52907 304-06  
Fax. 62-21 526 1136

## LEGAL CONSULTANT

### **DA SILVA & SUHARDADI**

One Pacific Place, level 11  
Sudirman Central Business District  
Jl. Jendral Sudirman Kav. 52-53  
Jakarta 12190  
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## SECURITIES ADMINISTRATION BUREAU

### **PT ADIMITRA JASA KORPORA**

Plaza Property Lantai 2  
Komplek Pertokoan Pulomas  
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Jl. Perintis Kemerdekaan  
Jakarta Timur  
Tel. 62-21 4788 1515  
Fax. 62-21 470 9697

## RATING AGENCY

### **PT PEMERINGKAT EFEK INDONESIA**

Panin Tower Senayan City, 17th Floor  
Jl. Asia Afrika Lot.19  
Jakarta 10270, Indonesia  
Phone: 62-21-7278-2380  
Fax: 62-21-7278-2370

## TRUSTEE

### **PT BANK MEGA TBK**

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Jl. Kapten Tendean Kav. 12-14A  
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Tel : +62 21 7917 5000  
Fax : +62 21 7918 7100

bank  victoria

# THANK YOU

Continuous  
Improvement  
towards  
Sustainable Growth

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**PT Bank Victoria International Tbk**  
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**Asia Afrika Lot. 19, Jakarta 10270**  
**Telp. : (021) 7278 1800**  
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**Email : [corsec@victoriabank.co.id](mailto:corsec@victoriabank.co.id)**  
**Website: [www.victoriabank.co.id](http://www.victoriabank.co.id)**

