



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 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.



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.

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.



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.

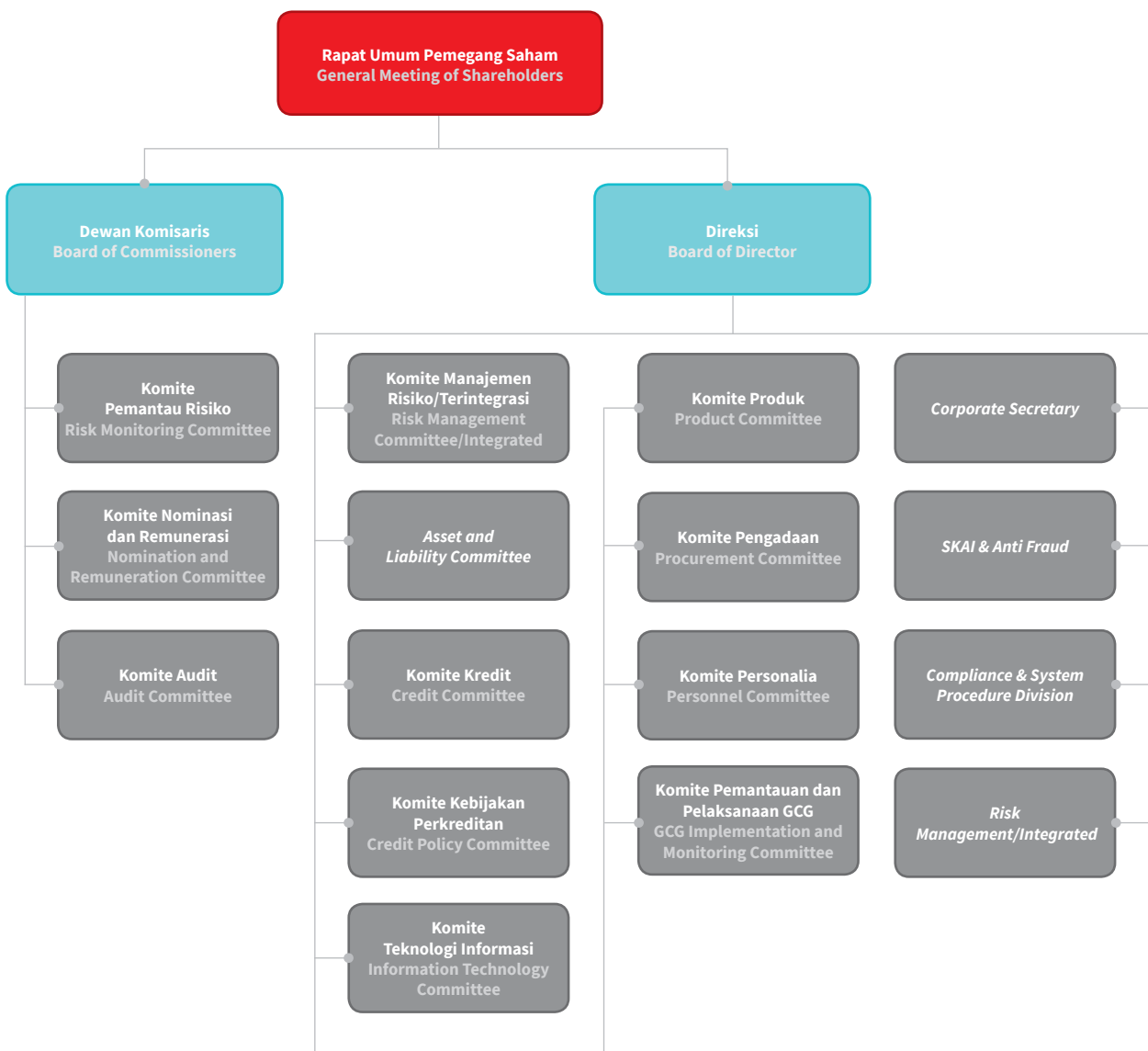
The Bank gives equal opportunity to stakeholders to provide input and express opinion for the Bank's progress that is aligned with stakeholder's respective capacity.

STRUKTUR DAN PEDOMAN GCG

GCG Structures and Guidelines

Struktur tata kelola Bank Victoria secara garis besar tergambar 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.

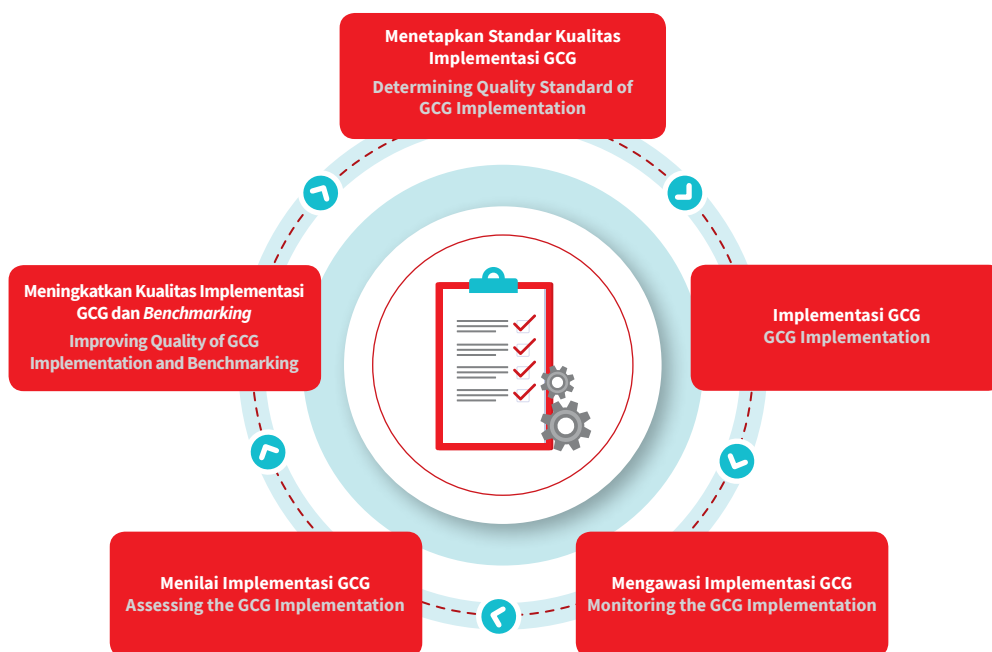


MEKANISME IMPLEMENTASI GCG

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/pencaapaian 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 1 : 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;

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| <ul style="list-style-type: none"> 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 (<i>related party</i>) dan penyediaan dana besar (<i>large exposure</i>); 10. Transparansi kondisi keuangan dan non-keuangan Bank, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan 11. Rencana strategis Bank. | <ul style="list-style-type: none"> 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. |
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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 criteria, 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	<p>Governance Structure:</p> <ul style="list-style-type: none"> 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. <p>Direktur Utama : Achmad Friscantono Wakil Direktur Utama : Rusli Direktur : Debora Wahjutirto Tanoyo Direktur : Lembing Direktur Kepatuhan dan Manajemen Risiko : Tamunan</p> <ul style="list-style-type: none"> 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.
	<p>Governance Process:</p> <ul style="list-style-type: none"> 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.
	<p>Governance Outcome:</p> <p>Bank dapat memenuhi kewajiban yang ditetapkan regulator.</p>
	<p>Governance Structure:</p> <ul style="list-style-type: none"> 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. <p>President Director : Achmad Friscantono Deputy President Director : Rusli Director : Debora Wahjutirto Tanoyo Director : Lembing Director of Compliance and Risk Management : Tamunan</p> <ul style="list-style-type: none"> 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. <p>Governance Process:</p> <ul style="list-style-type: none"> 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. <p>Governance Outcome:</p> <p>The Bank was able to meet all obligations set out by the regulator.</p>

Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris
Implementation of Duties and Responsibilities of the Board of Commissioners

Nilai Score	1	
Analisis Analysis	<p>Governance Structure:</p> <ul style="list-style-type: none"> Berdasarkan Akta Pernyataan Rapat PT Bank International Tbk No. 44 tanggal 28 Oktober 2022, jumlah anggota Dewan Komisaris telah memenuhi ketentuan, yaitu terdiri dari 3 (tiga) orang dan tidak melampaui jumlah Direksi yaitu 5 (lima) orang, terdiri dari: <ul style="list-style-type: none"> Komisaris Utama Independen : Zaenal Abidin Komisaris/Komisaris Independen : Gunawan Tenggarahardja Komisaris : Sia Leng Ho Anggota Dewan Komisaris telah memenuhi jumlah, komposisi, kriteria dan independensi serta kompetensi sesuai ketentuan Otoritas Jasa Keuangan; Anggota Dewan Komisaris adalah independen, telah memenuhi kriteria independensi dari Peraturan Otoritas Jasa Keuangan dan seluruh anggota Dewan Komisaris telah lulus penilaian kemampuan dan kepatutan serta telah memperoleh surat persetujuan dari Otoritas Jasa Keuangan; Anggota Dewan Komisaris tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat memengaruhi kemampuan untuk bertindak independen; dan Terdapat rangkap jabatan Dewan Komisaris namun rangkap jabatan tersebut tidak melanggar ketentuan sebagaimana ditetapkan dalam Peraturan Otoritas Jasa Keuangan Tata Kelola Bank Umum. Adapun rangkap jabatan Komisaris adalah Gunawan Tenggarahardja merangkap sebagai Komisaris Independen di PT Jakarta Setiabudi International. <p>Governance Process:</p> <ul style="list-style-type: none"> Dewan Komisaris telah melakukan pengawasan terhadap kinerja Direksi, dengan mekanisme melalui rapat-rapat; Selama tahun 2022 telah dilakukan rapat Dewan Komisaris sebanyak 6 (enam) kali dan 12 (dua belas) kali rapat gabungan Dewan Komisaris dengan Direksi, seluruhnya telah dituangkan dalam risalah rapat dan didokumentasikan dengan baik; Dalam melaksanakan tugasnya Dewan Komisaris berdasarkan pada Pedoman yang telah ditetapkan serta sangat memperhatikan prinsip-prinsip GCG dan ketentuan yang berlaku; Dewan Komisaris telah memberikan arahan dan nasehat kepada Direksi dalam proses pencapaian target yang telah ditetapkan dalam Rencana Bisnis Bank; dan Dalam melakukan tugasnya Dewan Komisaris dibantu oleh Komite-Komite yang berada dibawah Dewan Komisaris. <p>Governance Outcome:</p> <ul style="list-style-type: none"> Pengarahan atau nasehat dari Dewan Komisaris telah dibahas dalam rapat dan dituangkan dalam risalah rapat; Hasil rapat menjadi salah satu acuan Direksi dalam melaksanakan tugas dan tanggung jawabnya, dengan tetap berpedoman pada GCG dan target dan pencapaian yang telah ditetapkan dalam Rencana Bisnis Bank; dan Menindaklanjuti rekomendasi yang disampaikan atau dituangkan dalam risalah rapat dan dimonitor secara berkesinambungan. 	<p>Governance Structure:</p> <ul style="list-style-type: none"> Based on Deed of Meeting Statements of PT Bank Victoria International Tbk No. 44 dated 28 October 2022, the number of Board of Commissioners members has complied with the requirements, which is 3 (three) members and not exceeding the total number of Board of Directors members, which is 5 (five) members, consisting of: <ul style="list-style-type: none"> Independent President Commissioner : Zaenal Abidin Commissioner/Independent Commissioner : Gunawan Tenggarahardja Commissioner : Sia Leng Ho Members of Board of Commissioners have met the number, composition, criteria, independence, and competence in accordance with the provisions of the Financial Services Authority; Members of Board of Commissioners are independent, have fulfilled the independence criteria of the Financial Services Authority Regulations and all members of Board of Commissioners have passed the fit and proper test and have obtained an approval letter from the Financial Services Authority; Members of Board of Commissioners have no financial, management, ownership, and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders, as well as relationship with the Bank that may influence their ability to act independently; and There are concurrent positions of the Board of Commissioners but these concurrent positions do not violate the provisions as stipulated in the Financial Services Authority Regulations for Governance of Commercial Banks. Member of the Board of Commissioners who has concurrent position is Gunawan Tenggarahardja, serving as the Independent Commissioner at PT Jakarta Setiabudi International. <p>Governance Process:</p> <ul style="list-style-type: none"> The Board of Commissioners has supervised the Board of Directors' performance through meetings mechanism; In 2022, the Board of Commissioners held 6 (six) meetings and 12 (twelve) joint meetings of the Board of Commissioners with the Board of Directors, all meetings were set out in the minutes of meetings and they were appropriately documented; In implementing duties, the Board of Commissioners refers to the established guidelines and highly observes the GCG principles and the applicable regulations; The Board of Commissioners has provided direction or advice to the Board of Directors in the process of achieving targets defined in the Bank's Business Plan; and In performing duties, the Board of Commissioners is assisted by the Board of Commissioners' Subordinate Committees. <p>Governance Outcome:</p> <ul style="list-style-type: none"> Direction or advice from the Board of Commissioners was discussed in meetings and set forth in the minutes of meeting; The meeting results become one of the references for the Board of Directors in performing its duties and responsibilities, while still refers to the GCG and the targets and achievements set in the Bank's Business Plan; and Follow up on recommendations submitted or outlined in the minutes of meetings and monitored on an ongoing basis.

**Kelengkapan dan Pelaksanaan Tugas Komite
Completeness and Implementation of the Committee's Duties**

Nilai Score	1	
Analisis Analisis	Governance Structure: <ul style="list-style-type: none"> 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. 	Governance Structure: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	Governance Process: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	Governance Outcome: <ul style="list-style-type: none"> 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 Analisis	Governance Structure: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <p>Mengutamakan tindakan pencegahan dan selalu meningkatkan budaya pembelajaran dan budaya kepatuhan dalam pelaksanaan tugas dan tanggung jawab, dengan tetap menjunjung tinggi profesionalisme.</p>	Governance Process: <p>Prioritizing prevention measures and consistently improving learning culture and compliance culture in performing duties and responsibilities, by upholding professionalism.</p>
	Governance Outcome: <p>Tidak terdapat benturan kepentingan yang dapat merugikan atau mengurangi keuntungan bagi Bank.</p>	Governance Outcome: <p>There was no conflict of interest that was harmful or reducing the Bank's profit.</p>

Penerapan Fungsi Kepatuhan Implementation of Compliance Function

Nilai Score	2	
Analisis Analysis	Governance Structure: <ul style="list-style-type: none"> 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. 	Governance Structure: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	Governance Process: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	Governance Outcome: <ul style="list-style-type: none"> 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 Analysis	Governance Structure: <ul style="list-style-type: none"> 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. 	Governance Structure: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 	Governance Process: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Laporan telah disampaikan kepada pihak terkait dan dimonitor secara berkala tindaklanjutnya; dan Hasil pemeriksaan dilakukan berdasarkan <i>Risk Based Audit</i>. 	Governance Outcome: <ul style="list-style-type: none"> 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 Analisis	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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 Analisis	Governance Structure: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 Analisis	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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.
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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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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
<p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p>
<p>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.</p> <p>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.</p>	<p>Bank telah melakukan penilaian efektivitas pelaksanaan fungsi <i>internal control</i> pada tanggal 1 Desember 2022.</p> <p>The Bank assessed the effectiveness of the internal control function implementation on 1 December 2022.</p>
<p>Melakukan tinjauan kembali atas standar operasional prosedur dan implementasi indikator keberhasilan dalam laporan hasil pemeriksaan yang dilakukan secara bulanan.</p> <p>Reviewing the standard operating procedures and implementation of success indicators in the monthly inspection reports.</p>	<p>Bank telah mengkinikan standar operasional prosedur <i>internal control</i> pada tanggal 29 Desember 2022.</p> <p>The Bank updated the standard operating procedures for internal control on 29 December 2022.</p>
<p>Melakukan tinjauan kembali penetapan koordinator Tim <i>Business Command Center</i> serta anggotanya dengan mempertimbangkan kompleksitas dan proses bisnis di Bank.</p> <p>Reviewing the determination of the Business Command Center Team coordinator and its members by considering the complexity and business processes at the Bank.</p>	<p>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.</p> <p>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.</p>
<p>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.</p> <p>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.</p>	<p>Bank telah mengkinikan standar operasional prosedur penanganan kredit bermasalah pada tanggal 30 November 2022.</p> <p>The Bank updated the standard operating procedure for handling problem loans on 30 November 2022.</p>
<p>Menambah atau menyusun kebijakan atau standar operasional prosedur yang mengatur hal-hal terkait dengan aktivitas penanganan kredit bermasalah (Anggungan yang Diambil Alih, <i>Cessie</i>), selengkapnyanya sebagaimana masing-masing temuan terkait.</p> <p>Adding or compiling policies or standard operating procedures governing matters related to non-performing loan handling activities (Foreclosed Collateral, <i>Cessie</i>), in full as each of the related findings.</p>	<p>Bank telah mengkinikan standar operasional prosedur penanganan kredit bermasalah pada tanggal 30 November 2022.</p> <p>The Bank updated the standard operating procedure for handling problem loans on 30 November 2022.</p>
<p>Merevisi uraian tugas Kepala Divisi Satuan Kerja Audit Internal sesuai dengan ketentuan.</p> <p>Revising the job description of the Head of the Internal Audit Work Unit Division in accordance with the provisions.</p>	<p>Bank telah merevisi uraian tugas Kepala Divisi Satuan Kerja Audit Internal.</p> <p>The Bank has revised the job description of the Head of the Internal Audit Work Unit Division.</p>
<p>Pemenuhan posisi <i>vacant</i> pada unit kerja, antara lain <i>Compliance Officer</i> (Divisi Kepatuhan), <i>Risk Management Enterprise Department Head</i> (SKMR), selengkapnyanya sebagaimana masing-masing temuan terkait.</p> <p>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.</p>	<p>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.</p> <p>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.</p>

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.

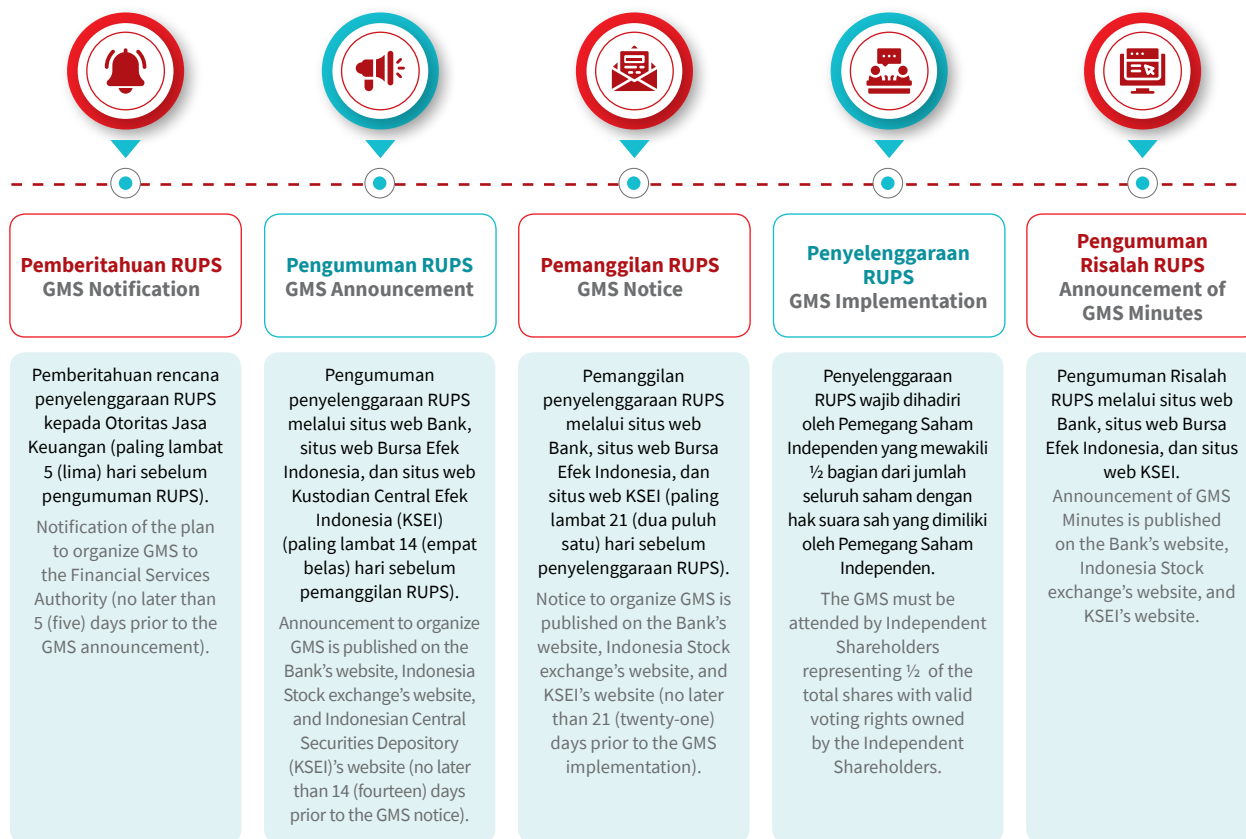
The General Meeting of Shareholders (GMS) is the Bank's main organ holding the highest authority and has all authorities that cannot be delegated or handed over to the Board of Directors and Board of Commissioners. In addition, the GMS functions as a forum for accountability for the management of the 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.

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.

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 Jl. Jenderal 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.
Penunjukkan 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.

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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 1. Approved the Company's Annual Report for the fiscal year ended 31 December 2021, including the Board of Directors' Report and the Board of Commissioners' Supervisory Report; and 2. Approved and validated the Financial Statements for the fiscal year ended 31 December 2021, which was audited by Public Accounting Firm Purwantono, Sungkoro & Surja with the partner in charge Yovita, with audit opinion of fair in all material respects according to the Independent Auditor Report No. 00575/2.1032/au.1/07/0242-1/1/III/2022 dated 31 March 2022, which thereby, giving the members of the Board of Commissioners and Board of Directors a full release and discharge (<i>acquit et discharge</i>) 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 2021 fiscal year, provided that their actions are set out in the Company's Balance Sheet and Profit and Loss Statement the 2021 fiscal year.
Realisasi Realization	Telah direalisasikan sepenuhnya. Fully realized.
Pengambilan Suara Voting	Musyawahar 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 1. Approved to grant power and authority to PT Victoria Investama Tbk, as the Company's Shareholders of 39.37% shares in the Company to determine the honorarium amount for members of the Board of Commissioners for 2022; and 2. Approved the transfer of authority to the Board of Commissioners to determine the amount of salary and allowances for members of the Board of Directors for 2022.
Realisasi Realization	Telah direalisasikan sepenuhnya. Has been fully realized.
Pengambilan Suara Voting	Musyawahar mufakat. Amicable resolution.

Mata Acara 3 / Agenda - Item 3:

Penunjukkan 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	<p>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:</p> <ol style="list-style-type: none"> 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. <p>Melimpahkan kewenangan kepada Dewan Komisaris untuk menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan kantor akuntan publik dimaksud.</p>
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	<p>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:</p> <ol style="list-style-type: none"> 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. <p>Granted authority to the Board of Commissioners to determine the honorarium amount and other requirements in relation to appointment of such public accounting firm.</p>
Realisasi Realization	<p>Telah direalisasikan sepenuhnya dengan menunjuk Kantor Akuntan Publik Purwantono, Sungkoro & Surja (<i>member of Ernst & Young</i>) dengan honorarium sebesar Rp2.320.000.000,-.</p> <p>Fully realized by appointing Public Accounting Firm Purwantono, Sungkoro & Surja (member of Ernst & Young) with a honorarium of Rp2,320,000,000.</p>
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	<ol style="list-style-type: none"> 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. <p>Dewan Komisaris</p> <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> <p>Direksi</p> <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. <ol style="list-style-type: none"> 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. <p>Board of Commissioners</p> <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> <p>Board of Directors</p> <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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Direktur Utama	: Achmad Friscantono																																
Wakil Direktur Utama	: Rusli																																
Direktur	: Lembing																																
Direktur	: Debora Wahjutirto Tanoyo																																
Direktur Kepatuhan dan Manajemen Risiko	: Tamunan																																
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Commissioner/Independent Commissioner	: Gunawan Tenggarahardja																																
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Director	: Debora Wahjutirto Tanoyo																																
Director of Compliance and Risk Management	: Tamunan																																
Realisasi Realization	<p>Telah direalisasikan sepenuhnya.</p> <p>Fully realized.</p>																																
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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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, 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	Musyawahar 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	<ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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	Musyawahar 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 Jl. Jenderal 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.
Penunjuk 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	<ol style="list-style-type: none"> 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 <i>slide</i> 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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	<p>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.</p> <p>Dewan Komisaris</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Komisaris Utama/Komisaris Independen</td> <td style="width: 50%;">: 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> <p>Sedangkan susunan Direksi tidak mengalami perubahan sebagai berikut.</p> <p>Direksi</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Direktur Utama</td> <td style="width: 50%;">: 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> <p>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.</p> <p>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.</p> <p>Board of Commissioners</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">President Commissioner/Independent Commissioner</td> <td style="width: 50%;">: 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> <p>While the composition of the Board of Directors has not changed as follows.</p> <p>Board of Directors</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">President Director</td> <td style="width: 50%;">: 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> <p>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.</p>	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 Jl. Jenderal 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	<ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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	Musyawaharah 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	<p>1. Menyetujui untuk memberhentikan dengan hormat Oliver Simorangkir dari jabatannya sebagai Komisaris Utama terhitung sejak ditutupnya rapat ini; dan</p> <p>2. Menyetujui penetapan Direksi dan Dewan Komisaris Perseroan untuk masa jabatan sampai dengan penutupan RUPS Tahunan yang akan diselenggarakan pada tahun 2025, sebagai berikut.</p> <p>Dewan Komisaris</p> <p>Komisaris Utama Independen : Zaenal Abidin, Phd Komisaris Independen : Gunawan Tenggarahardja Komisaris : Sia Leng Ho*</p> <p>Direksi</p> <p>Direktur Utama : Achmad Friscantono Wakil Direktur Utama : Rusli Direktur : Lembing Direktur : Debora Wahjutirto Tanoyo Direktur Kepatuhan dan Manajemen Risiko : Tamunan</p> <p>1. Approved to honorably dismiss Oliver Simorangkir from his position as President Commissioner as of the closing of this meeting; and</p> <p>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.</p> <p>Board of Commissioners</p> <p>Independent President Commissioner : Zaenal Abidin, Phd Independent Commissioner : Gunawan Tenggarahardja Commissioner : Sia Leng Ho*</p> <p>Board of Directors</p> <p>President Director : Achmad Friscantono Deputy President Director : Rusli Director : Lembing Director : Debora Wahjutirto Tanoyo Director of Compliance and Risk Management : Tamunan</p>
Realisasi Realization	<p>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.</p> <p>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.</p>
Pengambilan Suara Voting	<p>Musyawarah mufakat. Amicable resolution.</p>

* 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. Jenderal 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. Jenderal 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.
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.

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.

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 perihal 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 Dewan Komisaris 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; 2. Mengoordinasikan pengawasan yang dilakukan oleh anggota Dewan Komisaris sesuai dengan bidangnya masing-masing; 3. Bertanggung jawab untuk sewaktu-waktu diperlukan, menyelenggarakan, dan memimpin: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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; 6. Memberikan tugas lain kepada anggota Dewan Komisaris; 7. Membuat konsep memorandum kepada Direksi berkaitan dengan pengawasan dan pembinaan bidangnya; 8. Mengambil alih tugas Komisaris lainnya apabila yang bersangkutan berhalangan; serta 9. Memimpin rapat gabungan antara Direksi dan Dewan Komisaris.
Oliver Simorangkir**	Komisaris Utama President Commissioner	

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		<ol style="list-style-type: none"> 3. Being responsible at any time needed, organizing, and leading: <ol style="list-style-type: none"> a. Board of Commissioners internal meeting; and b. Joint meetings of the Board of Commissioners and Board of Directors to discuss and evaluate the progress of the Board of Directors' performance reports; 4. Responsible for supervising activities in the following areas: <ol style="list-style-type: none"> a. Good Corporate Governance; b. Compliance & System Procedures; c. Risk Management/Integrated; d. Integrated Corporate Governance; and e. SKAI & Anti Fraud; 5. Responsible for supervising activities in Internal Audit areas; 6. Giving other duties to the Board of Commissioners' members; 7. Creating a draft of memorandum to the Board of Directors relating to the field supervision and development; 8. Taking over the duties of other Commissioners in the event the person concerned is absent; and 9. Leading joint meetings between the Board of Directors and Board of Commissioners.
Gunawan Tenggarahardja	Komisaris/Komisaris Independen Commissioner/Independent Commissioner	<ol style="list-style-type: none"> 1. Bertanggung jawab untuk melakukan pengawasan kegiatan bidang-bidang: <ol style="list-style-type: none"> a. Perkreditan; b. <i>Information Technology</i> (IT); c. <i>Human Capital Management & General Affair</i>; d. <i>Corporate Legal</i>; dan e. <i>Credit Legal</i>; 2. Bersama dengan Komisaris Utama dan Komisaris lainnya membahas permasalahan-permasalahan bidang yang berada di bawah pengawasannya; 3. Membantu mempersiapkan penyusunan laporan bagi Otoritas Jasa Keuangan pada setiap akhir semester, khususnya mengenai bidang-bidang yang berada di bawah pengawasannya; 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. <ol style="list-style-type: none"> 1. Responsible for supervising activities in the following areas: <ol style="list-style-type: none"> a. Credit; b. Information Technology (IT); c. Human Capital Management & General Affair; d. Corporate Legal; and e. Credit Legal; 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.
Sia Leng Ho*	Komisaris Commissioner	<ol style="list-style-type: none"> 1. Bertanggung jawab untuk melakukan pengawasan kegiatan bidang-bidang: <ol style="list-style-type: none"> a. <i>Retail Banking, Branch Banking Network & Performance</i>; b. <i>Finance & Accounting</i>; c. <i>Operations</i>; d. <i>Loan Operations</i>; dan e. <i>Treasury & International Banking</i>; 2. Bersama dengan Komisaris Utama dan Komisaris lainnya, membahas permasalahan-permasalahan bidang yang berada di bawah pengawasannya; 3. 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 penunjukkan 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 penunjukkan 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
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 penunjukkan 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
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 penunjukkan 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:

1. Persyaratan Formal
 - a. Capak melakukan perbuatan hukum;
 - b. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - 1) Tidak pernah dinyatakan pailit;
 - 2) Tidak pernah menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu bank dinyatakan pailit;
 - 3) Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; serta
 - 4) 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.
2. Persyaratan Material
 - a. Mempunyai akhlak, moral, dan integritas yang baik;
 - b. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 - c. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan untuk menjalankan tugasnya.
3. Persyaratan lainnya
 - a. 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:

1. Formal Requirements
 - a. Capable in performing legal actions;
 - b. Within 5 (five) years before appointment and during the term of office:
 - 1) Never been declared bankrupt;
 - 2) Never become a member of Board of Commissioners who is found guilty of causing a bank to be declared bankrupt;
 - 3) Never been punished for committing a criminal act that is detrimental to state finances and/or related to the financial sector; and
 - 4) 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.
2. Material Requirements
 - a. Have good character, morals, and integrity;
 - b. Has a commitment to comply with the laws and regulations; and
 - c. Has knowledge and/or expertise in the field required to perform the duties.
3. Other requirements
 - a. 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.

- 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.

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.

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.

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.

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	Penyelenggara 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 Assessor 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,

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

anggota 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

 <p>Kebijakan dan Pelaksanaan Rapat Dewan Komisaris Diatur dalam BOC Charter Board of Commissioners' Meetings Policy and Implementation Regulated in the BOC Charter</p>	 <p>Rapat Internal Dewan Komisaris Internal Meeting of Board of Commissioners</p>
	<p>Diadakan secara berkala minimal 4 (empat) kali dalam 1 (satu) tahun. Held regularly at least 4 (four) times in 1 (one) year.</p>
	 <p>Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors</p>
	<p>Diadakan minimal 1 (satu) kali dalam 2 (dua) bulan. Held at least 1 (one) time in 2 (two) months.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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>.</p> <p>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.</p>

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 <i>booking</i> 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 Frischantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
19 Januari 2022 19 January 2022	<ol style="list-style-type: none"> 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. 	√	√	√	-	-	√	√	√	√	√
16 Februari 2022 16 February 2022	<ol style="list-style-type: none"> 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 Wahjutirto Tanoyo
	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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. 	√	√	√	-	-	√	√	√	√
	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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 deferred interest</i> Maret 2022 dibandingkan 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					
		Zaena Abidin, PhD*	Oliver Simorangkir**	Gumawan Tenggarahardja	Sia Leng Ho*	Achmad Frischantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjutiarto Tanoyo	Tamunan
	<p>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</p> <p>7. Pembaruan tingkat kesehatan bank.</p> <p>1. Financial performance in March 2022;</p> <p>2. March 2022 outstanding loans trend compared to February 2022 loans and March 2022 RBB;</p> <p>3. Realization of targets (pipeline given to branches);</p> <p>4. Trend of outstanding deferred interest in March 2022 compared to the March 2022 RBB and March 2022 CASA target along with strategies to achieve CASA;</p> <p>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);</p> <p>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</p> <p>7. Updates on bank's soundness level.</p>										
18 Mei 2022 18 May 2022	<p>1. Kinerja keuangan April 2022;</p> <p>2. <i>Trend outstanding</i> kredit april 2022 dibandingkan dengan kredit Maret 2022 dan RBB April 2022;</p> <p>3. <i>Trend outstanding</i> DPK dan CASA April 2022 dibandingkan dengan DPK Maret 2022 dan RBB April 2022;</p> <p>4. <i>Trend outstanding</i> restrukturisasi kredit april 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi Maret 2022 (dikelompokan menurut kemampuan membayar debitur, prospek usaha, dan kondisi keuangan debitur);</p> <p>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;</p> <p>6. Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan.</p> <p>1. Financial performance in April 2022;</p> <p>2. April 2022 outstanding loans trend compared to March 2022 loans April 2022 RBB;</p> <p>3. April 2022 DPK and CASA outstanding trend compared to March 2022 DPK and April 2022 RBB;</p> <p>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);</p> <p>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;</p> <p>6. Progress (settlement status) of commitment to the findings of the Financial Services Authority audit results.</p>	√	√	√	-	-	√	√	√	√	√

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 Wahjutirto Tanoyo	Tamunan
22 Juni 2022 22 June 2022	<ol style="list-style-type: none"> Kinerja keuangan Mei 2022; <i>Trend outstanding</i> kredit Mei 2022 dibandingkan dengan RBB Mei 2022; <i>Trend outstanding</i> DPK dan CASA Mei 2022 dibandingkan RBB Mei 2022; <i>Trend</i> penyesuaian <i>outstanding</i> restrukturisasi kredit Mei 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi April 2022; <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 Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan. 	√	√	√	-	-	-	√	√	√	√
20 Juli 2022 20 July 2022	<ol style="list-style-type: none"> Kinerja keuangan Juni 2022; <i>Trend outstanding</i> kredit Juni 2022 dibandingkan dengan RBB Juni 2022; <i>Trend outstanding</i> DPK dan CASA Juni 2022 dibandingkan RBB Juni 2022; <i>Trend</i> penyelesaian <i>outstanding</i> restrukturisasi kredit Juni 2022 dibandingkan dengan <i>outstanding</i> restrukturisasi Mei 2022; <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; Progres (status penyelesaian) komitmen temuan hasil pemeriksaan Otoritas Jasa Keuangan. 	√	√	√	-	-	-	√	√	√	√
	<ol style="list-style-type: none"> 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. 										
	<ol style="list-style-type: none"> 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					
		Zaena Abidin, PhD*	Oliver Simorangkir**	Gumawan Tenggarahardja	Sia Leng Ho*	Achmad Friscantono***	Ahmad Fajar****	Rusli	Lembing	Debora Wahjurtito Tanoyo	Tamunan
9 September 2022	<ol style="list-style-type: none"> Kinerja keuangan dan pertumbuhan DPK; <i>Trend outstanding</i> kredit, <i>monitoring</i> dan penyelesaian restrukturisasi; <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 Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT). <p>1. Financial performance and DPK growth;</p> <p>2. Trend on outstanding loans, restructuring monitoring and settlement;</p> <p>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</p> <p>4. Anti-Money Laundering and Prevention of Terrorism Funding (AML-CTF).</p>	√	√	√	-	-	-	√	√	√	√
16 September 2022	<ol style="list-style-type: none"> <i>Super Apps Banking</i>; dan <i>Deferred tax assets</i> pada perhitungan Kewajiban Penyediaan Modal Minimum (KPMM). <p>1. Super Apps Banking; and</p> <p>2. Deferred tax assets in the calculation of the Capital Adequacy Requirement (CAR).</p>	√	√	√	-	-	-	√	√	√	√
26 Oktober 2022 26 October 2022	<ol style="list-style-type: none"> Kinerja keuangan; <i>Asset recovery</i>; dan <i>Marketing plan</i>. <p>1. Financial performance;</p> <p>2. Asset recovery; and</p> <p>3. Marketing plan.</p>	√	-	-	√	√	-	√	√	√	√
23 November 2022	<ol style="list-style-type: none"> Rencana penyusunan RBB; dan Penelaahan Dewan Komisaris. <p>1. RBB drafting plan; and</p> <p>2. Review on the Board of Commissioners.</p>	√	-	√	√	√	-	√	√	√	√
28 Desember 2022 28 December 2022	<p>Kinerja keuangan November 2022 dan proyeksi Desember 2022.</p> <p>November 2022 financial performance and December 2022 projections.</p>	√	-	√	√	√	-	√	√	√	√
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 Makassar – 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	<p>Penilaian sendiri Dewan Komisaris dikoordinir oleh Divisi <i>Compliance & System Procedure</i> dan dilaporkan kepada Dewan Komisaris melalui Komite Nominasi dan Remunerasi.</p> <p>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.</p>
Peer Evaluation	<p>Pelaksanaan penilaian <i>peer evaluation</i> dilakukan oleh setiap anggota Dewan Komisaris terhadap anggota Dewan Komisaris lainnya.</p> <p>The peer evaluation assessment is conducted by each member of the Board of Commissioners against other members of the Board of Commissioners.</p>

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) <i>governance structure</i> indicators, 17 (seventeen) <i>governance process</i> indicators, and 6 (six) <i>governance outcome</i> 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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	
	<p>6. Terlaksananya pemantauan dan evaluasi, baik secara berkala maupun tahunan, atas hal-hal yang menjadi bidang tugas dan tanggung jawab masing-masing komite;</p> <p>7. Pemantauan dan koreksi penyimpangan; serta</p> <p>8. Terlaksananya pemantauan dan evaluasi terhadap divisi/unit yang terkait dengan bidang tugas dan tanggung jawab masing-masing komite.</p> <p>Assessment criteria are made in general and are described with qualitative explanation (ratings are not in numbers/scales) which include:</p> <ol style="list-style-type: none"> 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 Komite Pendukung Komisaris Performance Assessment Results of the Board of Commissioners' Supporting Committees	
Penilaian Sendiri Self-Assessment	<p>Pada tahun 2022, hasil penilaian sendiri pelaksanaan tugas dan tanggung jawab Komite pendukung Dewan Komisaris berada pada kategori "Baik".</p> <p>In 2022, the self-assessment results of the implementation of duties and responsibilities of the Board of Commissioners' supporting committees were under the category of "Good".</p>
Penilaian oleh Dewan Komisaris Assessment by the Board of Commissioners	<p>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 memantau tindak lanjut yang dilakukan Direksi atas pemenuhan komitmen hasil temuan pemeriksaan internal maupun eksternal.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

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: <ul style="list-style-type: none"> • <i>SEVP of Change Management Office</i>; • <i>SKAI & Anti Fraud</i>; • <i>Corporate Legal</i>; • <i>Treasury</i>; dan • <i>Information Technology</i>.
Rusli	Wakil Direktur Utama Deputy President Director	Wakil Direktur Utama yang membawahi Divisi: <ul style="list-style-type: none"> • <i>SEVP of Operations & International Banking</i>; • <i>Operations & Internal Control Division</i>; • <i>International Banking Division</i>; • <i>Special Asset Management Division</i>; • <i>Credit Risk Review Division</i>; • <i>Human Capital Management & General Affair Division</i>; dan • <i>Credit Monitoring & Collection</i>.
Lembing	Direktur Director	Direktur Bisnis yang membawahi Divisi: <ul style="list-style-type: none"> • <i>SEVP of Corporate, Business Linkage & Consumer Banking</i>; • <i>Corporate Banking Division</i>; • <i>Commercial & SME Banking Division</i>; • <i>Business Linkage</i>; dan • <i>Consumer Banking</i>.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Debora Wahjutirto Tanoyo	Direktur Director	Direktur Keuangan dan <i>Loan Admin</i> yang membawahi Divisi: <ul style="list-style-type: none"> • SEVP of Finance, Accounting & Management Information System; • Accounting Division; • Loan & Trade Operation Division; • Credit Legal Division. • Financing & Tax; • MIS Unit; dan • Branch Banking Network & Performance.
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Direktur Kepatuhan dan Manajemen Risiko yang membawahi Divisi: <ul style="list-style-type: none"> • 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 Directors?

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 Pengangkatan 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:

1. Persyaratan Formal
 - a. Cakap melakukan perbuatan hukum;
 - b. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - 1) Tidak pernah dinyatakan pailit;
 - 2) Tidak pernah menjadi anggota Direksi yang dinyatakan bersalah menyebabkan suatu bank dinyatakan pailit;
 - 3) Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
 - 4) 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.
2. Persyaratan Material
 - a. Mempunyai akhlak, moral, dan integritas yang baik;
 - b. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; serta
 - c. 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:

1. Formal Requirements
 - a. Capable in performing legal actions;
 - b. Within 5 (five) years before appointment and during the term of office:
 - 1) Never been declared bankrupt;
 - 2) Never become a member of Board of Directors who is found guilty of causing a bank to be declared bankrupt;
 - 3) Never been punished for committing a criminal act that is detrimental to the state finances and/or related to the financial sector;
 - 4) 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.
2. Material Requirements
 - a. Has good character, morals, and integrity;
 - b. Has a commitment to comply with the laws and regulations; and
 - c. 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	Penyelenggara 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 Wahjutirto 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
		<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
Ahmad Fajar**	Direktur Utama President Director	<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	<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> 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
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	<i>Digital Transformation dan Penanganan Cyber Crime Perbankan</i> 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	<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>	<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
		<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 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	Soliditas Team: Kinerja dan Target Solid Team: Performance and Target	Internal Bank Bank's Internal	Juli 2022 July 2022
		<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	Internal Bank Bank's Internal	Desember 2022 December 2022
Debora Wahjutirto Tanoyo	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	<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>	<i>Enlightenment of Risk Management</i>	Efektifpro	Februari 2022 February 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>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 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	<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
Tamunan	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	<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 and Corporate Governance on The Performance of Financial Services Industry</i>	Otoritas Jasa Keuangan Institute	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	Memahami Risiko Hukum dan Kepatuhan pada Perusahaan Understanding Legal and Compliance Risks in the Company	Hukum Online dan Ivan Almada Baely & Firmansyah Law Firm (IABF) Group Online Law and Ivan Almada Baely & Firmansyah Law Firm (IABF) Group	Februari 2022 February 2022
		<i>Seminar Public</i> Public Seminar	<i>Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance</i>	Bursa Efek Indonesia Indonesia Stock Exchange	Februari 2022 February 2022
		<i>Seminar Public</i> Public Seminar	<i>Sustainable Development Goals 16 Business Framework - Inspiring Transformational Governance</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
<i>Seminar Public</i> Public Seminar	<i>Business and Human Rights, Women Rights, Child Rights</i>	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
		Seminar Publik Public Seminar	<i>Corruption, Bribery, Illicit Financial Flow, Transparency</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		Seminar Publik 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
		Seminar Publik Public Seminar	<i>Transformative Governance</i>	Otoritas Jasa Keuangan Financial Services Authority	Maret 2022 March 2022
		Seminar Publik 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
		Training Inhouse In-house Training	Strategi dan Tantangan <i>Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Seminar Public Public Seminar	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia	Juni 2022 June 2022
		Training Inhouse In-house Training	<i>Coaching and Evaluation Branch Performance Mid Year</i>	Internal Bank Bank's Internal	Juli 2022 July 2022
		Seminar Publik 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
		Seminar Publik 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
		Seminar Publik 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
		Seminar Publik Public Seminar	<i>Bara CRO Roundtable Business Prospect and Risk in 2023</i>	Banker Association for Risk Management	Agustus 2022 August 2022
		Seminar Publik 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
		Refreshment	Refreshment 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
		Seminar Publik 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
		Seminar Publik 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
		Seminar Publik 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

 <p>Kebijakan dan Pelaksanaan Rapat Direksi Diatur dalam BOD Charter Board of Directors' Meetings Policy and Implementation Regulated in the BOD Charter</p>	 <p>Rapat Internal Direksi Internal Meeting of Board of Directors</p>
	<p>Diadakan secara berkala minimal 1 (satu) kali dalam 1 (satu) bulan. Held regularly at least 1 (one) time in 1 (one) month.</p>
	 <p>Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners</p>
	<p>Diadakan minimal 1 (satu) kali dalam 2 (dua) bulan. Held at least 1 (one) time in 2 (two) months.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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.</p>

Board of Directors' Meetings

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 Wahjurtito Tanoyo	Tamunan
4 Januari 2022 4 January 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi <i>Non-Performing Loan</i> (NPL) 31 Desember 2021; Kinerja Keuangan 31 Desember 2021; dan Paparan Direktorat. 	-	√	-	√	-	√
	<ol style="list-style-type: none"> Movement, transfer, pipeline, and monitoring of loans; Projections of Non-Performing Loans (NPL) 31 December 2021; Financial Performance 31 December 2021; and Directorate presentation. 	-	√	-	√	-	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusti	Lembing	Debora Wahjurtiro Tanoyo	Tamunan
10 Januari 2022 10 January 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 31 Januari 2022; Kinerja Keuangan 7 Januari 2022; <i>Performance review</i>; dan Paparan Direktorat. 	-	✓	✓	✓	-	✓
	<ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 31 January 2022; Financial Performance 7 January 2022; Performance review; and Directorate presentation. 						
17 Januari 2022 17 January 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i>; Proyeksi NPL 31 Januari 2022; Kinerja Keuangan 14 Januari 2022; <i>Performance review</i>; dan Paparan Direktorat. 	-	✓	✓	✓	-	✓
	<ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring; Projections of NPL 31 January 2022; Financial Performance 14 January 2022; Performance review; and Directorate presentation. 						
24 Januari 2022 24 January 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 31 Januari 2022; Kinerja Keuangan 21 Januari 2022; <i>Deferred Restrukturisasi Covid-19</i>; <i>Performance review</i>; dan Paparan Direktorat. 	-	✓	✓	✓	✓	✓
	<ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 31 January 2022; Financial Performance 21 January 2022; Deferred Restructuring of Covid-19; Performance review; and Directorate presentation. 						
9 Februari 2022 9 February 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 31 Januari 2022; Kinerja Keuangan 7 Februari 2022; <i>Performance review</i>; dan Paparan Direktorat. 	-	✓	✓	✓	✓	✓
	<ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 31 January 2022; Financial Performance 7 February 2022; Performance review; and Directorate presentation. 						
14 Februari 2022 14 February 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 28 Februari 2022; Kinerja Keuangan 11 Februari 2022; <i>Performance review</i>; Pembahasan <i>peer group</i>; dan Paparan Direktorat. 	-	✓	✓	✓	✓	✓
	<ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 28 February 2022; Financial Performance 11 February 2022; Performance review; Peer group discussions; and 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	<ol style="list-style-type: none"> 1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 18 Februari 2022; 4. <i>Performance review</i>; 5. Validasi Cadangan Kerugian Penurunan Nilai (CKPN); dan 6. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 28 Februari 2022; 4. <i>Performance review</i>; 5. Persiapan pemotretan Laporan Tahunan 2021; dan 6. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 11 Maret 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 28 Februari 2022; 3. Kinerja Keuangan 18 Maret 2022; 4. <i>Performance review</i>; dan 5. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; 2. Proyeksi NPL 31 Maret 2022; 3. Kinerja Keuangan 25 Maret 2022; 4. <i>Performance review</i>; dan 5. Paparan Direktorat. <ol style="list-style-type: none"> 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 Wahjutirto Tanoyo	Tamunan
4 April 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 31 Maret 2022; Kinerja Keuangan 31 Maret 2022; <i>Performance review</i>; dan Paparan Direktorat. <ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 31 March 2022; Financial Performance 31 March 2022; Performance review; and Directorate presentation. 	-	√	√	√	√	√
11 April 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 31 Maret 2022; Kinerja Keuangan 8 April 2022; <i>Performance review</i>; dan Paparan Direktorat. <ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 31 March 2022; Financial Performance 8 April 2022; Performance review; and Directorate presentation. 	-	√	√	√	√	√
18 April 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 30 April 2022; Kinerja Keuangan 14 April 2022; <i>Performance review</i>; dan Paparan Direktorat. <ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 30 April 2022; Financial Performance 14 April 2022; Performance review; and Directorate presentation. 	-	√	√	√	√	√
25 April 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 30 April 2022; Kinerja Keuangan 22 April 2022; <i>Performance review</i>; dan Paparan Direktorat. <ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 30 April 2022; Financial Performance 22 April 2022; Performance review; and Directorate presentation. 	-	√	√	√	√	√
27 April 2022	<p>Pembahasan <i>treasury</i>. Treasury discussions.</p>	-	√	√	-	√	√
9 Mei 2022 9 May 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 30 April 2022; Kinerja Keuangan 30 April 2022; <i>Performance review</i>; dan Paparan Direktorat. <ol style="list-style-type: none"> Movement, transfer, pipeline & monitoring of loans; Projections of NPL 30 April 2022; Financial Performance 30 April 2022; Performance review; and Directorate presentation. 	-	√	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjutirto Tanoyo	Tamunan
17 Mei 2022 17 May 2022	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 April 2022; 3. Kinerja Keuangan 10 Juni 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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**	Rusli	Lembing	Debora Wahjurtirto Tanoyo	Tamunan
20 Juni 2022 20 June 2022	<ol style="list-style-type: none"> Pergerakan, mutasi, <i>pipeline & monitoring</i> kredit; Proyeksi NPL 30 April 2022; Kinerja Keuangan 17 Juni 2022; Pemantauan limit kredit; Penyelenggaraan RUPS Luar Biasa; dan Paparan Direktorat. <p>1. Movement, transfer, pipeline & monitoring of loans;</p> <p>2. Projections of NPL 30 April 2022;</p> <p>3. Financial Performance 17 June 2022;</p> <p>4. Credit limit monitoring;</p> <p>5. Holding of Extraordinary GMS; and</p> <p>6. Directorate presentation.</p>	-	-	√	√	√	√
27 Juni 2022 27 June 2022	<ol style="list-style-type: none"> Kinerja kredit; Proyeksi NPL 24 Juni 2022; Kinerja Keuangan 24 Juni 2022; dan Paparan Direktorat. <p>1. Credit performance;</p> <p>2. Projections of NPL 24 June 2022;</p> <p>3. Financial Performance 24 June 2022; and</p> <p>4. Directorate presentation.</p>	-	-	√	√	√	√
4 Juli 2022 4 July 2022	<ol style="list-style-type: none"> Kinerja keuangan; Proyeksi NPL 30 Juni 2022; Kinerja Keuangan 30 Juni 2022; dan Paparan Direktorat. <p>1. Financial performance;</p> <p>2. Projections of NPL 30 June 2022;</p> <p>3. Financial Performance 30 June 2022; and</p> <p>4. Directorate presentation.</p>	-	-	√	√	√	√
11 Juli 2022 11 July 2022	<ol style="list-style-type: none"> Kinerja kredit; Proyeksi NPL 30 Juni 2022; Kinerja Keuangan 8 Juli 2022; dan Paparan Direktorat. <p>1. Credit performance;</p> <p>2. Projections of NPL 30 June 2022;</p> <p>3. Financial Performance 8 July 2022; and</p> <p>4. Directorate presentation.</p>	-	-	√	√	√	√
18 Juli 2022 18 July 2022	<ol style="list-style-type: none"> Kinerja kredit; Proyeksi NPL 31 Juli 2022; Kinerja Keuangan 8 Juli 2022; dan Paparan Direktorat. <p>1. Credit performance;</p> <p>2. Projections of NPL 31 July 2022;</p> <p>3. Financial Performance 8 July 2022; and</p> <p>4. Directorate presentation.</p>	-	-	√	√	√	√
25 Juli 2022 25 July 2022	<ol style="list-style-type: none"> Kinerja kredit; Proyeksi NPL 31 Juli 2022; Kinerja Keuangan 22 Juli 2022; dan Paparan Direktorat. <p>1. Credit performance;</p> <p>2. Projections of NPL 31 July 2022;</p> <p>3. Financial Performance 22 July 2022; and</p> <p>4. Directorate presentation.</p>	-	-	√	√	√	√

Tanggal Date	Agenda	Peserta Rapat Meeting Participants					
		Achmad Friscantono*	Ahmad Fajar**	Rusli	Lembing	Debora Wahjutirto Tanoyo	Tamunan
1 Agustus 2022 1 August 2022	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 31 Juli 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Juli 2022; 3. Kinerja Keuangan 5 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 1 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 19 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 26 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 26 August 2022; and 4. Directorate presentation. 	-	-	√	√	√	√
5 September 2022	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Agustus 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 1. Credit performance; 2. Projections of NPL 31 August 2022; 3. Financial Performance 31 August 2022; and 4. Directorate presentation. 	-	-	√	√	√	√
12 September 2022	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 9 September 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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*	Ahmad Fajar**	Rusti	Lembing	Debora Wahjutirto Tanoyo	Tamunan
26 September 2022	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 September 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 7 Oktober 2022; 3. Kinerja Keuangan 31 Agustus 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 30 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 1. Credit performance; 2. Projections of NPL 30 October 2022; 3. Financial Performance 31 October 2022; and 4. Directorate presentation. 	√	-	√	√	√	√
8 November 2022	<ol style="list-style-type: none"> 1. Kinerja kredit; 2. Proyeksi NPL 31 Oktober 2022; 3. Kinerja Keuangan 31 Oktober 2022; dan 4. Paparan Direktorat. <ol style="list-style-type: none"> 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 Wahjutirto 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 Wahjutirto 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 (LCP)</i> . 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 <i>BBN & 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 DRP <i>Core Banking, Internet Banking & Mobile Banking, dan Matairsys</i> . Policies and Standard Operating Procedures for DRP Core Banking, Internet Banking & Mobile Banking, and Matairsys.
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 (LCP)</i> . 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 (SCV)</i> . 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	<ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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 Direksi 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	<ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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 tanggungjawabnya 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.

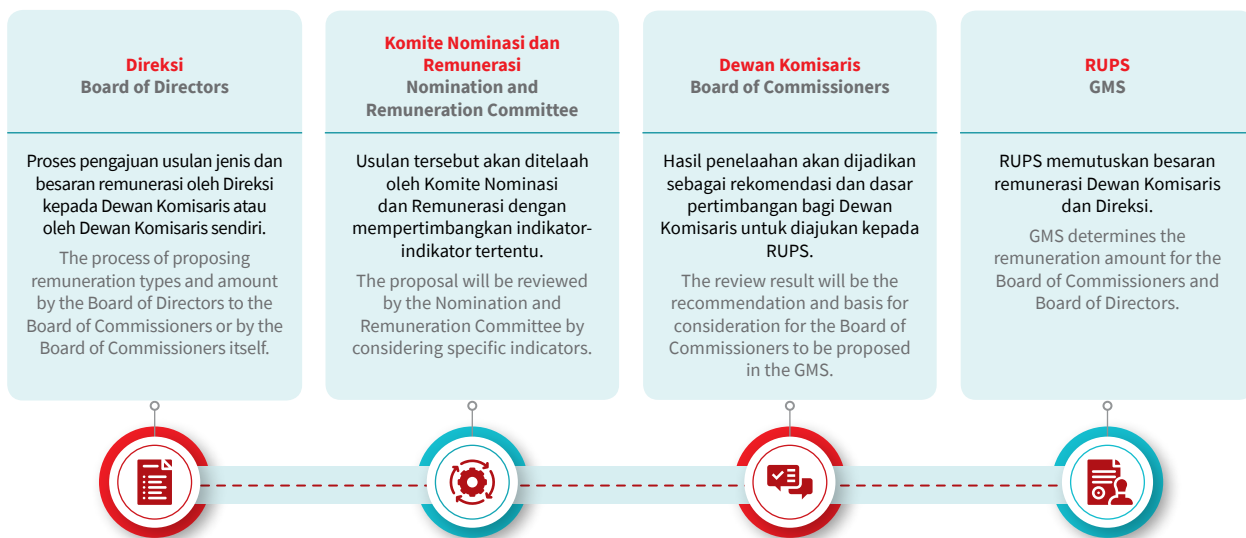
No. 001/SK-KOM/12/14 dated 10 December 2014, which was updated based on the Board of Commissioners' Decision Letter No. 003/SK-KOM/09/18 dated 20 September 2018 on the Nomination and Remuneration Committee Charter of PT Bank Victoria International Tbk.

Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Prosedur penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan tata cara sebagai berikut.

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.



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.

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.



Adapun penerapan remunerasi yang bersifat variabel secara khusus mendorong prudent risk taking serta memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama).

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.

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.

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.

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 kolejal 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.

- 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.

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.

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 Abdurachman	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko dan Perbankan Risk Management and Banking

Profil Komite Pemantau Risiko

Risk Monitoring Committee's Profile

GUNAWAN TENGGARAHARDJA

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 Basis of Appointment and Term of Office

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).

Riwayat Pendidikan Education

Diploma Manajemen Perbankan dari Sekolah Tinggi Ilmu Ekonomi AKPI Bandung (1990).
Diploma of Banking Management from Sekolah Tinggi Ilmu Ekonomi AKPI Bandung (1990).

Rangkap Jabatan Saat Ini Current Concurrent Positions

- 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 History of Previous Positions

- 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);
- 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).

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.

- 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 Victoria Alife Indonesia (2021-2022); and
- Member of Risk Monitoring Committee of PT Victoria Alife Indonesia (2021-2022).

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), Nebrashka, 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

 <p>Kebijakan dan Pelaksanaan Rapat Komite Pemantau Risiko diatur dalam Pedoman Kerja Komite Pemantau Risiko</p> <p>The Policy and Implementation of Risk Monitoring Committee's Meeting are regulated in the Risk Monitoring Committee Charter</p>	 <p>Frekuensi Rapat Meeting Frequency</p>
	<p>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.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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.</p> <p>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.</p>

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 TENGGARAHARAJA

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 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

 <p>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</p>	 <p>Frekuensi Rapat Meeting Frequency</p>
	<p>Rapat diadakan minimal 4 (empat) kali dalam 1 (satu) tahun. Meeting is held at least 4 (four) times in 1 (one) year.</p>
 <p>Pelaksanaan Rapat Meeting Implementation</p>	<p>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.</p>

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	<ol style="list-style-type: none"> 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. <p>1. Recommendations for the nomination of the President Director, namely Achmad Friscantono;</p> <p>2. Recommendations for the nomination of President Commissioner, namely Zaenal Abidin, PhD; and</p> <p>3. The recommendation for the nomination of Independent Commissioner, namely Adhi Brahmantya.</p>	√	-	√	√
8 Juni 2022 8 June 2022	<p>Kebijakan remunerasi bagi pengurus dan karyawan tahun 2022.</p> <p>Remuneration policy for the management and employees in 2022.</p>	√	-	√	√
29 Juli 2022 29 July 2022	<p>Rekomendasi pencalonan Komisaris Independen yaitu Sia Leng Ho.</p> <p>The recommendation for the nomination of Independent Commissioner, namely Sia Leng Ho.</p>	√	-	√	√
7 Oktober 2022 7 October 2022	<p>Penerimaan <i>Advisor of Infrastructure, Technology, and Change Management Office</i>.</p> <p>Recruitment of Advisor of Infrastructure, Technology, and Change Management Office.</p>	√	-	√	√
16 Desember 2022 16 December 2022	<p>Evaluasi Komposisi Direksi dan Pejabat Eksekutif.</p> <p>Evaluation of the Composition of Board of Directors and Executive Officers.</p>	√	√	-	√
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	Seminar Public 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
		Seminar Public 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
		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
		Seminar Publik 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
		Seminar Publik Public Seminar	Dari Bank Hybrid Menuju Bank Digital From Hybrid Bank to Digital Bank	Otoritas Jasa keuangan Institute	Februari 2022 February 2022
		Seminar Publik 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
		Training Inhouse In-house Training	Strategi dan Tantangan Hybrid Bank Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting	Maret 2022 March 2022
		Training Inhouse In-house Training	Bank Digitalization: Lessons Learned from Asian Countries	Otoritas Jasa keuangan Institute	Mei 2022 May 2022
		Training Inhouse In-house Training	Risk Register	Internal Bank Bank's Internal	Juni 2022 June 2022
		Training Inhouse In-house 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 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 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.

** Efektif tidak menjabat sejak tanggal 9 November 2022.

* 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.

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Bank Position at the Bank	Keahlian Expertise
Gunawan Tenggarahardja	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

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.

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 Abdurachman	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 Abdurachman
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

 <p>Kebijakan dan Pelaksanaan Rapat Komite Audit diatur dalam Pedoman Kerja Komite Audit The Policy and Implementation of Audit Committee's Meeting are regulated in the Audit Committee Charter</p>	 <p>Frekuensi Rapat Meeting Frequency</p>	<p>Rapat diadakan sesuai keperluan Bank, minimal setiap 3 (tiga) bulan sekali, yang dipimpin langsung oleh Ketua Komite Audit.</p> <p>Meeting is held according to the Bank's requirement, at least once every 3 (three) months, chaired directly by the Chairman of Audit Committee.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>	<p>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.</p> <p>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.</p>

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	<i>Kick off meeting</i> 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	<ol style="list-style-type: none"> 1. Direksi; 2. <i>Senior Executive Vice President</i>; 3. Kepala Divisi Manajemen Risiko; dan 4. Kepala Divisi SKAI & <i>Anti Fraud</i>. <ol style="list-style-type: none"> 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.

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.

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
<p>Anggota Members</p>	<ul style="list-style-type: none"> • Bank Victoria Syariah: <ul style="list-style-type: none"> > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; • Victoria Sekuritas Indonesia: <ul style="list-style-type: none"> > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; • Victoria Insurance: <ul style="list-style-type: none"> > Direktur yang membawahi fungsi manajemen risiko; > Pejabat Eksekutif yang memimpin Satuan Kerja Manajemen Risiko; • Victoria Manajemen Investasi: <ul style="list-style-type: none"> > Direktur yang membawahi fungsi manajemen risiko; > Unit Manajemen Risiko; • Victoria Alife Indonesia: <ul style="list-style-type: none"> > Direktur yang membawahi fungsi manajemen risiko; > Pejabat Eksekutif yang memimpin Satuan Kerja Manajemen Risiko. <ul style="list-style-type: none"> • Bank Victoria Syariah: <ul style="list-style-type: none"> > Director in charge of risk management function; > Risk Management Unit; • Victoria Sekuritas Indonesia: <ul style="list-style-type: none"> > Director in charge of risk management function; > Risk Management Unit; • Victoria Insurance: <ul style="list-style-type: none"> > Director in charge of risk management function; > Executive Officer in charge of Risk Management Work Unit; • Victoria Manajemen Investasi: <ul style="list-style-type: none"> > Director in charge of risk management function; > Risk Management Unit; • Victoria Alife Indonesia: <ul style="list-style-type: none"> > 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	<ul style="list-style-type: none"> 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; and 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

 <p>Kebijakan dan Pelaksanaan Rapat ALCO diatur dalam Pedoman ALCO. The Policy and Implementation of ALCO's Meeting are regulated in ALCO Charter.</p>	 <p>Frekuensi Rapat Meeting Frequency</p>
	<p>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.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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.</p>

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	<ol style="list-style-type: none"> Tindak lanjut keputusan ALCO bulan sebelumnya; Ekonomi moneter; Portofolio surat-surat berharga dan aktivitas treasuri; Ekonomi makro; Manajemen risiko pasar dan likuiditas; Kinerja Bank Victoria; Dana pihak ketiga; Kredit; dan Keputusan ALCO.
15 Februari 2022 15 February 2022	<ol style="list-style-type: none"> Follow-up on ALCO's previous meeting's decisions; Monetary economics; Portfolio of securities and treasury activities; Macroeconomics; Management of market and liquidity risks; Performance of Bank Victoria; Third-party deposits; Loans; and ALCO's decisions.
17 Maret 2022 17 March 2022	<ol style="list-style-type: none"> ALCO <i>minutes</i>; Ekonomi moneter; Portofolio surat-surat berharga dan aktivitas treasuri; Ekonomi makro; Manajemen risiko pasar dan likuiditas; Kinerja Bank Victoria; Dana pihak ketiga; Kredit; dan Keputusan ALCO.
13 April 2022	<ol style="list-style-type: none"> ALCO <i>minutes</i>; Monetary economics; Portfolio of securities and treasury activities; Macroeconomics; Management of market and liquidity risks; Performance of Bank Victoria; Third-party deposits; Loans; and 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;	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	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;	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	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;	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	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;	1. Follow-up on ALCO's previous meeting's decisions; 2. Monetary economics; 3. Portfolio of securities and treasury activities; 4. Macroeconomics;
	5. Manajemen risiko pasar dan likuiditas; 6. Kinerja Bank Victoria; 7. Dana pihak ketiga; 8. Kredit; dan 9. Keputusan ALCO.	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	<ul style="list-style-type: none"> 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 <i>Division Head</i> of the proposer who manages the type of fund provision facility being processed, as a member and as a source of information	<ul style="list-style-type: none"> 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



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.

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.

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.

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.

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.

Credit Committee Meeting



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/*unanimous*. 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.

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.

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.

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.

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.

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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
	<ul style="list-style-type: none"> • 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.

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.

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 Technoloy 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
<p>Anggota Tetap Permanent Members</p>	<ul style="list-style-type: none"> • Direktur Kepatuhan dan Manajemen Risiko; • Direktur Bisnis; • Direktur Keuangan; • <i>Senior Executive Vice President of Finance, Accounting & Management Information System;</i> • <i>Senior Executive Vice President of Corporate, Business Linkage & Consumer Banking;</i> • Kepala Divisi <i>Operations & Internal Control;</i> • Kepala Divisi <i>Change Management Office;</i> dan • Kepala Divisi <i>Branch Banking Network & Performance.</i> • 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.
<p>Anggota Tidak Tetap Non-Permanent Members</p>	<ul style="list-style-type: none"> • Kepala Divisi <i>Risk Management/Integrated;</i> • Kepala Divisi <i>Loan & Trade Operations;</i> • Kepala Divisi <i>Human Capital Management & General Affair;</i> dan • Wakil Kepala Divisi <i>Change Management Office.</i> • Head of Risk Management/Integrated Division; • Head of Loan & Trade Operations Division; • Head of Human Capital Management & General Affair Division; and • Vice Head of Change Management Office 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.

	<p>Frekuensi Rapat Meeting Frequency</p> <p>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.</p>
	<p>Pelaksanaan Rapat Meeting Implementation</p> <p>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.</p>

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 9 th Floor, provision of Digital Security - Kaspersky Anti Targeted Attack End Point Detection & Response.

Tanggal Rapat Meeting Date	Agenda
25 November 2022	<p>Pembahasan status pengembangan teknologi informasi tahun 2022 dan rencana pengembangan teknologi informasi tahun 2023.</p> <p>Discussion on the status of information technology development in 2022 and information technology development plans for 2023.</p>

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.


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.

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	<p>Direksi:</p> <ul style="list-style-type: none"> • Senior Executive Vice President; • Kepala Divisi SKAI & Anti Fraud; • Kepala Divisi Risk Management/Integrated; dan • Seluruh Kepala Divisi. <p>Board of Directors:</p> <ul style="list-style-type: none"> • Senior Executive Vice President; • Head of SKAI & Anti Fraud Division; • Head of Risk Management/Integrated Division; and • All Division Heads.

Rapat Komite Pemantau dan Pelaksanaan GCG

GCG Implementation and Monitoring Committee's Meeting

 <p>Kebijakan dan Pelaksanaan Rapat Komite Pemantau dan Pelaksanaan GCG diatur dalam Surat Keputusan Direksi No. 006/SK-DIR/06/22 tanggal 6 Juni 2022.</p> <p>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.</p>	<p>Frekuensi Rapat Meeting Frequency</p> <p>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.</p>
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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%. 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.

Susunan Composition	Diisi oleh Held by
Ketua Chairperson	Direktur Utama. President Director.
Anggota Members	<ul style="list-style-type: none"> • Wakil Presiden Direktur Utama; • Direktur Kepatuhan dan Manajemen Risiko; • Direktur Bisnis; dan • Kepala Divisi <i>Human Capital Management & General Affair</i>. <ul style="list-style-type: none"> • Deputy President Director; • Director of Compliance and Risk Management; • Director of Business; and • Head of Human Capital Management & General Affair Division.

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.

Rapat Komite Personalia

Personnel Committee's Meeting

 <p>Kebijakan dan Pelaksanaan Rapat Komite Personalia diatur dalam Surat Keputusan Direktur No. 008/SK-DIR/03/19 tanggal 27 Maret 2019.</p> <p>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.</p>	 <p>Frekuensi Rapat Meeting Frequency</p>
	<p>Rapat dilaksanakan sekurang-kurangnya 3 (tiga) kali dalam 1 (satu) tahun. Meeting is held at least 3 (three) times in 1 (one) year.</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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.</p>

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	<ol style="list-style-type: none"> Pembentukan Program EduVictoria; Pembaharuan peraturan absensi; serta Pembaharuan struktur dan skala upah. <ol style="list-style-type: none"> Establishment of EduVictoria Program; Renewal of attendance regulations; and 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	<ul style="list-style-type: none"> • Direktur Utama; • Direktur; • <i>Senior Executive Vice President</i>; dan • <i>Division Head</i>. • 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



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 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.

Procurement Committee's Meeting

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	<ol style="list-style-type: none"> Pengadaan 10.000 pcs kartu ATM Debit Gerbang Pembayaran Nasional (GPN); <i>Deployment Script Ubivelox for National Standar Indonesian Chip Card Specification (NSICCS) for Hybird Card</i>; dan Penunjukan konsultan valuasi atas proyek divestasi Bank Victoria Syariah. <ol style="list-style-type: none"> Procurement of 10,000 pcs of National Payment Gate Debit ATM cards (GPN); Ubivelox Deployment Script for National Standard Indonesian Chip Card Specification (NSICCS) for Hybird Card; and Appointment of a valuation consultant for the Bank Victoria Syariah divestment project.
8 April 2022	<ol style="list-style-type: none"> Perpanjangan sewa Kantor Cabang Pembantu Wisma Slipi pada tanggal 1 Mei 2022 sampai 30 April 2023; Perpanjangan sewa <i>neon box</i> Kantor Cabang Pembantu Wisma Slipi pada tanggal 1 Mei 2022 sampai 30 April 2023; Perpanjangan sewa Kantor Cabang Utama Bogor pada tanggal 16 Mei 2022 sampai 15 Mei 2027; <i>Renewal maintenance dan license Avaya tahun 2022 pada tanggal 1 Mei 2022 sampai 30 April 2023</i>; dan Surat Berharga Nasional Retail Syariah dan <i>Redevelop Surat Berharga Nasional Retail Konvensional</i>. <ol style="list-style-type: none"> Lease extension for Wisma Slipi Sub-Branch Office from 1 May 2022 to 30 April 2023; Lease extension of neon box for Wisma Slipi Sub-Branch Office from 1 May 2022 to 30 April 2023; Lease extension for Bogor Main Branch Office from 16 May 2022 to 15 May 2027; Renewal for maintenance and license of Avaya in 2022 from 1 May 2022 to 30 April 2023; and Sharia Retail Government Bonds and Redevelop Conventional Retail Government Bonds.
21 April 2022	<ol style="list-style-type: none"> Aplikasi <i>Bank Indonesia Fast Payment (BI-Fast)</i>; dan Pengadaan 4 unit <i>Server Simplivity Omnicube 380 Gen 10</i>. <ol style="list-style-type: none"> Bank Indonesia Fast Payment (BI-Fast) Application; and Procurement of 4 units of Server Simplivity Omnicube 380 Gen 10.
27 April 2022	<ol style="list-style-type: none"> Sewa ruang kantor untuk Kantor Pusat Bank Victoria di Gedung Graha BIP Lt. 9 Zone B-F; Renovasi Kantor Pusat Bank Victoria di Gedung Graha BIP Lt. 9 Zone B-F; dan <i>Customer Request (CR) Fitur Internet Banking dan Mobile Banking</i>. <ol style="list-style-type: none"> Lease of office space for Bank Victoria's Head Office at Graha BIP Building 9th Floor Zone B-F; Renovation of Bank Victoria's Head Office at Graha BIP Building 9th Floor Zone B-F; and Customer Request (CR) Features Internet Banking and Mobile Banking.
20 Juni 2022 20 June 2022	<p>Pengadaan <i>maintenance Mesin AS400</i>.</p> <p>Procurement of AS400 Machine maintenance.</p>
19 Juli 2022 19 July 2022	<ol style="list-style-type: none"> Sewa Kantor Pusat di Gedung Graha BIP Lt. 1, 9, dan 10 pada tanggal 1 Januari 2023 sampai 31 Desember 2027; Perpanjangan sewa mobil operasional kantor pada tanggal 1 Januari 2023 sampai 31 Desember 2027; Pengadaan 10.000 pcs kalender meja tahun 2023; <i>Engine Point</i>; <i>Front End BI-Fast Revamp Internet Banking Mobile Banking</i>; dan <i>Front End BI-Fast Channel Teller</i>. <ol style="list-style-type: none"> Lease of Head Office at Graha BIP Building 1st, 9th, and 10th Floor from 1 January 2023 to 31 December 2027; Lease extension of office's operational car from 1 January 2023 to 31 December 2027; Procurement of 10,000 desk calendars for 2023; Engine Point; Front End BI-Fast Revamp Internet Banking Mobile Banking; and Front End BI-Fast Channel Teller.
12 Agustus 2022 12 August 2022	<ol style="list-style-type: none"> Data Center Graha BIP Lt. 9 Zone B-F; dan 650 unit <i>Security Digital - Kaspersky Anti Targeted Attack End Point Detection & Response</i>. <ol style="list-style-type: none"> Data Center Graha BIP 9th Floor Zone B-F; and 650 units of Digital Security - Kaspersky Anti Targeted Attack End Point Detection & Response.
8 September 2022	<ol style="list-style-type: none"> Pengadaan 10.000 pcs kartu ATM Debit GPN; dan Pengadaan 750 pcs kaus sarana promosi. <ol style="list-style-type: none"> Procurement of 10,000 pcs of GPN Debit ATM cards; and Procurement of 750 pcs of promotional t-shirts.
15 September 2022	<ol style="list-style-type: none"> Aplikasi <i>Loan Channeling</i>; <i>Digital Landing Platform</i>; Aplikasi <i>License dan Fitur Video Banking atau Digital Operation</i>. <ol style="list-style-type: none"> Loan Channeling Application; Digital Landing Platform; License Application and Video Banking or Digital Operation Features.

Tanggal Rapat Meeting Date	Agenda
1 November 2022	<ol style="list-style-type: none"> Perpanjangan sewa Kantor Cabang Utama Senayan pada tanggal 1 November 2022 sampai 31 Oktober 2023; Renewal dan penambahan License Antivirus Kaspersky Anti Targeted Attack End Point Detection & Response pada tanggal 1 November 2022 sampai 1 November 2024; dan Renewal maintenance mesin electronic data capture pada tanggal 2 November 2022 sampai 2 November 2023. <ol style="list-style-type: none"> Extension of Senayan Main Branch Office lease from 1 November 2022 to 31 October 2023; Renewal and additional for License of Antivirus Kaspersky Anti Targeted Attack End Point Detection & Response from 1 November 2022 to 1 November 2024; and Renewal for maintenance of electronic data capture machine from 2 November 2022 to 2 November 2023.
24 November 2022	<ol style="list-style-type: none"> Brand Identity - Communication Strategy and Crative Concept; Instagram Account Verification; Pengadaan 3 unit Hardware Security Module (HSM) Payshield 10K and Extended Warranty Lumpsum 8 Months (HSM 9000); Renewal dan penambahan kapasitas Splunk Enterprise pada tanggal 31 Desember 2022 sampai 31 Desember 2023; Jasa Vulnerability Assessment and Penetration untuk Bankwide Infrastructure & Digital Banking Tahun 2022; dan Renewal miantenance Sangfor - IAG54 pada tanggal 18 Desember 2022 sampai 18 Desember 2023. <ol style="list-style-type: none"> Brand Identity - Communication Strategy and Creative Concept; Instagram Account Verification; Procurement of 3 units of Hardware Security Module (HSM) Payshield 10K and Extended Warranty Lumpsum 8 Months (HSM 9000); Renewal and additional capacity for Splunk Enterprise from 31 December 2022 to 31 December 2023; Vulnerability Assessment and Penetration Services for Bankwide Infrastructure & Digital Banking in 2022; and Renewal for maintenance of Sangfor - IAG54 from 18 December 2022 to 18 December 2023.
9 Desember 2022 9 December 2022	<ol style="list-style-type: none"> Laporan Tahunan dan Laporan Keberlanjutan Tahun 2022; dan Perpanjangan sewa Kantor Cabang Utama Wisma Indocement pada tanggal 1 Januari 2023 sampai 31 Desember 2023. <ol style="list-style-type: none"> 2022 Annual Report and Sustainability Report; and 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	<ul style="list-style-type: none"> • 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	<i>Senior Executive Vice President of Change Management Office</i>
Sekretaris Secretary	<i>Change Management Office Division Head</i>
Anggota Member	<ul style="list-style-type: none"> • <i>Senior Executive Vice President of Operations & International Banking;</i> • <i>Senior Executive Vice President of Finance, Accounting & Strategic Performance Management;</i> • <i>Information Technology Division Head;</i> • <i>Operations & Internal Control Division Head;</i> • <i>Compliance & System Procedure Division Head;</i> • <i>Accounting Division Head;</i> • <i>Treasury Division Head;</i> • <i>Risk Management/Integrated Division Head;</i> • <i>Branch Banking Network & Performance Vice Division Head;</i> • <i>Product and Marketing Communication Vice Division Head;</i> • <i>E-Channel and Digital Transformation Department Head;</i> dan • <i>Commercial Banking Department Head.</i>

Rapat Komite Produk

Product Committee's Meeting

 <p>Kebijakan dan Pelaksanaan Rapat Komite Produk diatur dalam Surat Keputusan Direksi No. 006/SK-DIR/01/22.</p> <p>Policy and Implementation of Product Committee Meetings are regulated in the Board of Directors' Decision Letter No. 006/SK-DIR/01/22.</p>	 <p>Frekuensi Rapat Meeting Frequency</p>
	<p>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>).</p>
	 <p>Pelaksanaan Rapat Meeting Implementation</p>
	<p>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.</p>

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	<ol style="list-style-type: none"> 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 deposito</i> 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 deposito</i> yang tertinggi sampai terendah; <i>Weighted Average Interest Rate (WAIR) 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: <ol style="list-style-type: none"> Penambahan kerja sama reksa dana dengan BNI Asset Management (AM): <ul style="list-style-type: none"> 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 generalis</i>: <ul style="list-style-type: none"> <i>Term Life Return on Premium (ROP) 110%</i>; <i>Critical Illness ROP 110%</i>; Penambahan produk baru <i>bancassurance BNI LIFE via Internet Banking dan Mobile Banking</i>: <ul style="list-style-type: none"> Asuransi kecelakaan.

Tanggal Rapat Meeting Date	Agenda																										
	<ul style="list-style-type: none"> 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; <ul style="list-style-type: none"> • Mutual Fund of BNI-AM Index IDX30 (stock mutual fund – index fund); d. Additional new product of bancassurance general: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Accident insurance. 																										
<p>12 Juli 2022 12 July 2022</p>	<p>Produk <i>Negotiable Certificate of Deposit</i> (NCD):</p> <p>1. Target, tenor, dan bunga diskonto:</p> <table border="1" data-bbox="464 618 1378 853"> <thead> <tr> <th>Produk Product</th> <th>Nominal Target Target Amount</th> <th>Tenor Tenor</th> <th>Bunga atau Diskonto Interest or Discount</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>2. Permintaan info memo dan <i>term conditions</i> dari Victoria Sekuritas;</p> <p>3. Insentif <i>seller</i>:</p> <ul style="list-style-type: none"> a. Nasabah individual: <ul style="list-style-type: none"> • 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>; <p>Negotiable Certificate of Deposit (NCD) products:</p> <ol style="list-style-type: none"> 1. Target, tenor, and discount interest: 2. Permintaan info memo dan <i>term conditions</i> dari Victoria Sekuritas; 3. Seller incentives: <ul style="list-style-type: none"> a. Individual customer: <ul style="list-style-type: none"> • 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 border="1" data-bbox="464 1357 1366 1547"> <thead> <tr> <th>Lembaga/Profesi/Otoritas Institution/Profession/Authority</th> <th>Persentase dari Nilai Emisi Percentage of Emission Value</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>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).</p> <ol style="list-style-type: none"> 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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Agen Pembayaran / Payment Agent	0.004%																										

Tanggal Rapat Meeting Date	Agenda
	<ol style="list-style-type: none"> 4. Arranger fees and other fees: Comparison of estimated costs of arrangers, professions and capital market supporting institutions 5. Requesting for confirmation from Victoria Sekuritas whether NCD can be used back-to-back; 6. Requesting for certainty on taxation nominal for NCD with various tenors offered (Victoria Sekuritas); 7. Target distribution to Branch Banking Network & Performance for NCD and assistance to branches will be carried out by the team; 8. Making marketing tools for simple calculations for placement used by branches to sell (contact person Victoria Sekuritas and Bank Victoria); 9. Making a brief comparison of the advantages of NCD interest compared to deposits (Victoria Sekuritas and Bank Victoria); and 10. Verifying the amount of fines or payments that must be made in relation to annual fees or the like (Bank Victoria).
<p>28 Juli 2022 28 July 2022</p>	<ol style="list-style-type: none"> 1. Status atau posisi Dana Pihak Ketiga (DPK) saat ini beserta <i>Cost of Fund</i> rata-rata; 2. Pemaparan Tabungan V-Gold (produk baru); 3. Pemaparan Tabungan V-Goals (produk baru); 4. Pemaparan Tabungan V-EduPlus (produk baru); 5. Penambahan produk reksa dana dari manajer investasi; <ol style="list-style-type: none"> a. BNI Asset Management; b. KISI Asset Management; 6. Penambahan dan pergantian produk <i>bancassurance</i> dari perusahaan asuransi Allianz untuk mengikuti Peraturan Otoritas Jasa Keuangan terkait Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) tahun 2022: <ol style="list-style-type: none"> a. Allianz Wealthlink Protection Life menggantikan Allianz Wealthlink Preferred Life; b. Allianz Assetlink Flexi menggantikan Allianz Assetlink Maxima; dan c. Penambahan produk <i>bancassurance</i> Allianz Wealthlink Supreme Life. <ol style="list-style-type: none"> 1. Current status or position of Third Party Deposits (DPK) along with the average Cost of Funds; 2. Explanation of V-Gold Savings (new product); 3. Explanation of V-Goals Savings (new product); 4. Explanation of V-EduPlus Savings (new product); 5. Additional mutual fund product from investment manager; <ol style="list-style-type: none"> a. BNI Asset Management; b. KISI Asset Management; 6. 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: <ol style="list-style-type: none"> a. Allianz Wealthlink Protection Life replaces Allianz Wealthlink Preferred Life; b. Allianz Assetlink Flexi replaces Allianz Assetlink Maxima; and c. Addition of the Allianz Wealthlink Supreme Life <i>bancassurance</i> product.
<p>1 November 2022</p>	<ol style="list-style-type: none"> 1. Status atau posisi dana pihak ketiga saat ini beserta <i>Cost of Fund</i> rata-rata; 2. Penambahan produk <i>bancassurance</i> referensi tidak dalam rangka produk bank untuk VIP Life Protection dengan PT Victoria Alife Indonesia; 3. Penambahan produk reksa dana dari manajer investasi PT Setiabudi Investment Management untuk Setiabudi Dana Proteksi 8; 4. Persetujuan program Tabungan Imlek; 5. <i>Sharing</i> produk digital; 6. <i>Sharing</i> ekosistem digital; dan 7. Persetujuan kerja sama dengan PT Finetiks (<i>digital aggregator</i>). <ol style="list-style-type: none"> 1. Status or current position of third party deposits along with the average Cost of Funds; 2. Addition of reference <i>bancassurance</i> products not within the framework of bank products for VIP Life Protection with PT Victoria Alife Indonesia; 3. Addition of mutual fund products from investment manager PT Setiabudi Investment Management for Setiabudi Dana Proteksi 8; 4. Approval of the Chinese New Year Savings program; 5. Digital product sharing; 6. Digital ecosystem sharing; and 7. Cooperation agreement with PT Finetiks (<i>digital aggregator</i>).
<p>25 November 2022</p>	<ol style="list-style-type: none"> 1. Kerja sama pemasaran produk reksa dana dengan PT Principal Asset Management; dan 2. <i>Commercial model</i> dan persetujuan kerja sama dengan PT Finetiks (<i>digital aggregator</i>). <ol style="list-style-type: none"> 1. Cooperation in marketing mutual fund products with PT Principal Asset Management; and 2. Commercial model and cooperation agreement with PT Finetiks (<i>digital aggregator</i>).

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.

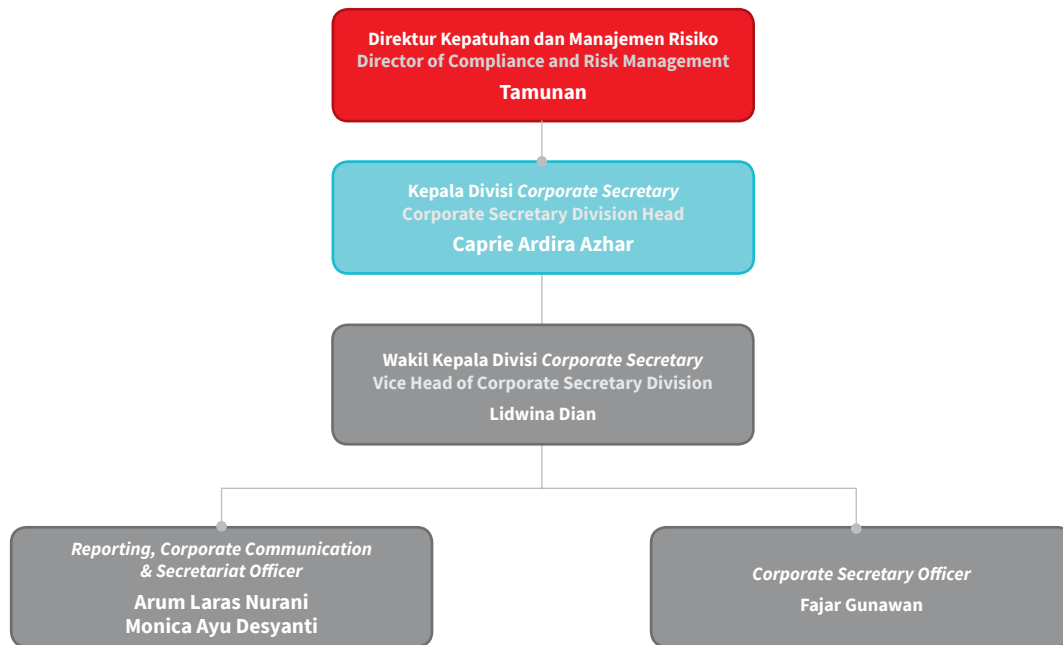
1. To follow the capital market development, especially regulations applicable in capital market sector;
2. To provide services to the public for any information required by the investors in relation to the Bank's condition;
3. To provide input to the Bank's Board of Directors to comply with the provisions 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.

Kepemilikan 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 Padjadjaran University (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
<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
<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
<i>Training Inhouse</i> In-house Training	<i>Strategi dan Tantangan Hybrid Bank</i> Hybrid Bank Strategy and Challenges	Corporate Innovation Consulting
<i>Training Inhouse</i> In-house Training	<i>Risk Register</i>	Internal Bank Bank's Internal
<i>Training Public</i> Public Training	<i>Blockchain in Banking and Financial Services</i>	PT Digital Enterprise Indonesia
<i>Training Inhouse</i> In-house Training	<i>Whistleblowing System</i>	Internal Bank Bank's Internal
<i>Training Certification</i> Certification Training	<i>Persiapan Ujian Sertifikasi Manajemen Risiko Level 3</i> Preparation of Level 3 Risk Management Certification Exam	Efektifpro
Sertifikasi Certification	<i>Ujian Sertifikasi Manajemen Risiko Level 3</i> Level 3 Risk Management Certification Exam	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institute
<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
<i>Training Inhouse</i> In-house Training	<i>End Year Meeting and Coaching</i>	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	<p>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.</p> <p>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.</p>
Sistem, Prosedur, dan Teknik Pemeriksaan Internal System, Procedure, and Technique of Internal Audit	<p>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.</p> <p>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.</p>
Standar Operasional Prosedur Anti Fraud Standard Operating Procedure for Anti Fraud	<p>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 Whistleblowing System 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.</p> <p>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.</p>

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.

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.

Kedudukan dan Struktur Organisasi SKAI & Anti Fraud

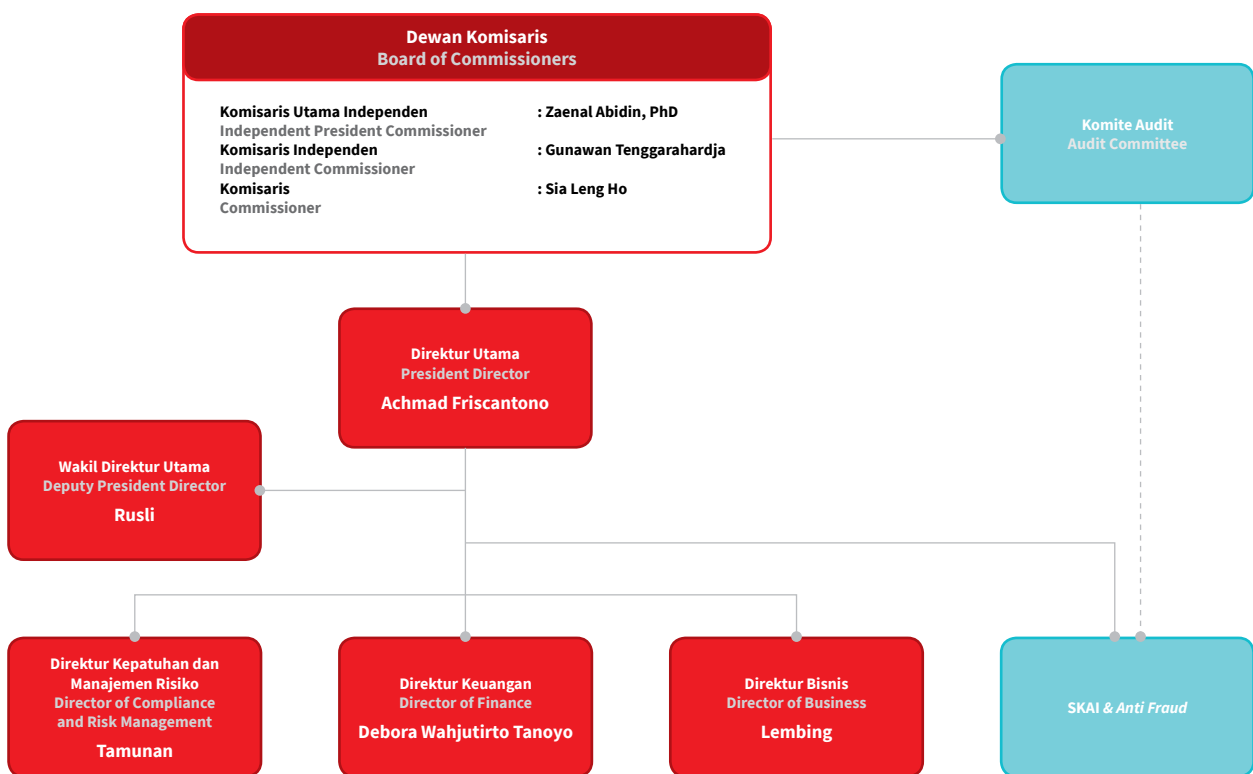
Kedudukan SKAI & Anti Fraud berada langsung di bawah Direktur Utama. SKAI & Anti Fraud bertindak independen dan bertanggung jawab secara langsung kepada Direktur Utama. Divisi ini memiliki jalur komunikasi langsung dengan Komite Audit dan Dewan Komisaris serta memiliki akses yang tidak terbatas terhadap 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.

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.

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.

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 Malangkucecwara 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.

Kepemilikan 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 Malangkucecwara, 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 Supervisor 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

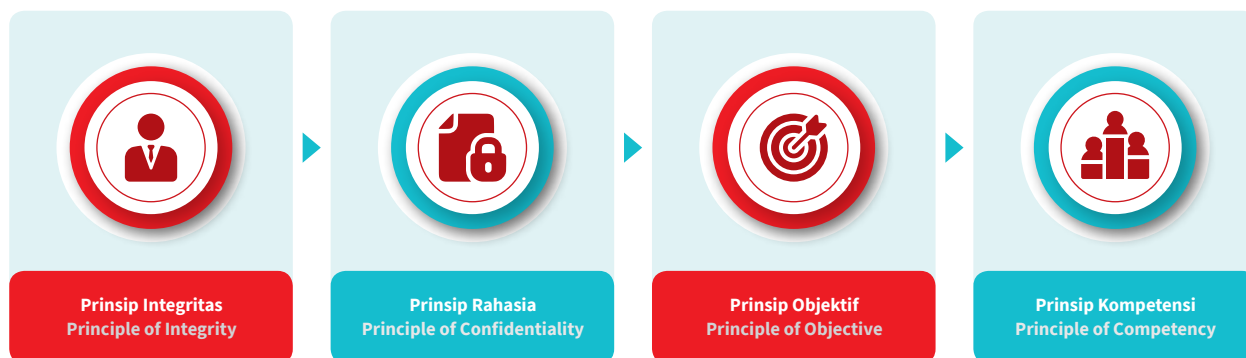
Nama Name	Jabatan Position	Sertifikasi Certifications	Masa Berlaku Validity Period	Penyelenggara Organizer
Fadillah Syarif	Senior Officer	Level Supervisor Supervisor Level	3 Oktober 2026 3 October 2026	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Agung Wicaksono	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:



Code of Ethics of SKAI & Anti Fraud

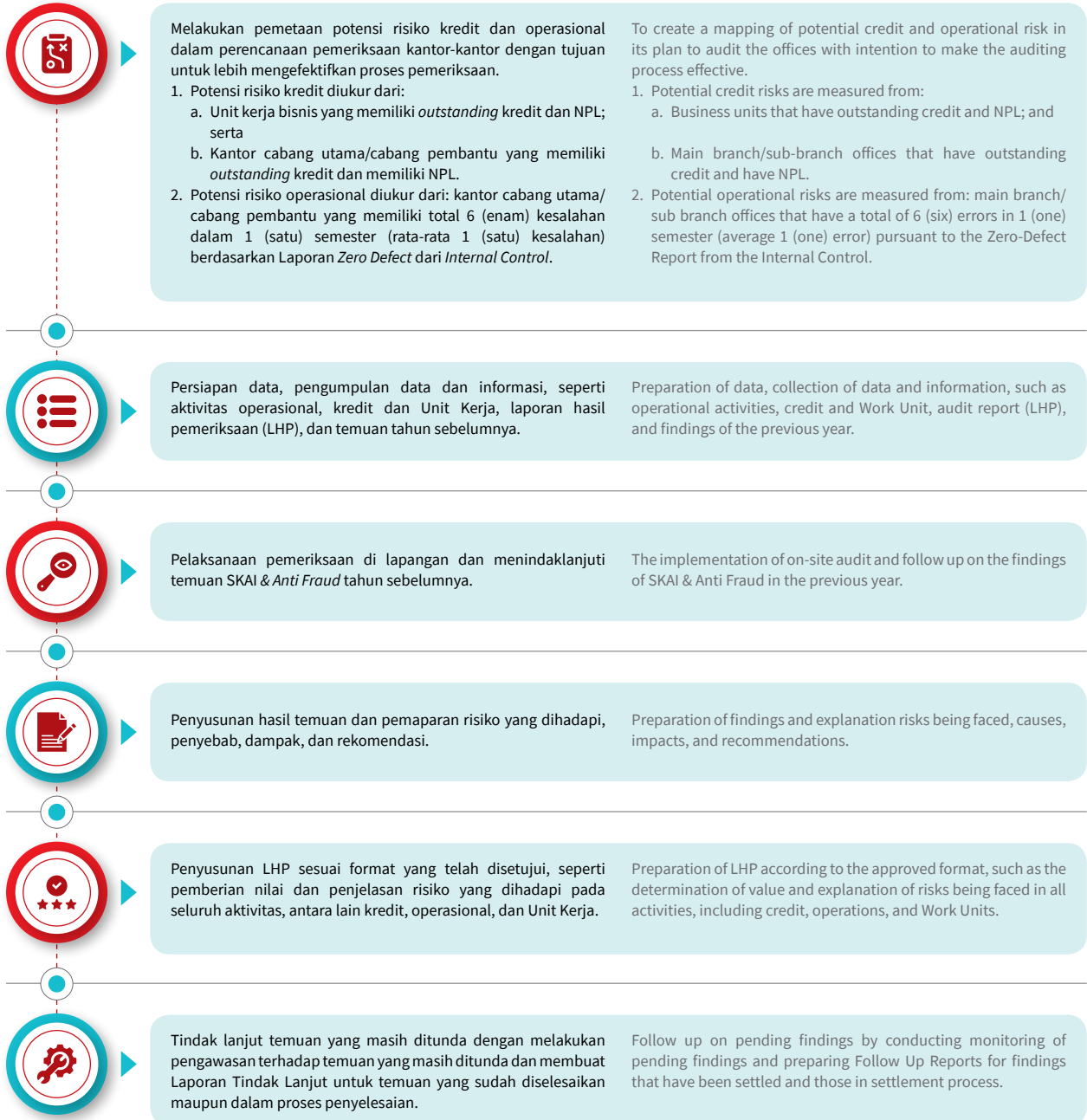
Code of Ethics to be complied with by all members of Bank Victoria's SKAI & Anti Fraud comprises 4 (four) principles as follows:

Metode Audit

Metode audit yang diterapkan Bank Victoria merupakan metode audit yang berbasis risiko (*risk based internal audit/RBIA*) yang dijelaskan sebagai berikut.

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.

- Rapat dengan Dewan Komisaris dan Komite Audit pada tanggal 15 Maret 2022 dengan agenda membahas realisasi rencana audit triwulan IV sampai Februari 2022;
- 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.

- 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;
- 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.

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.

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.

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.

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*.

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*.

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.

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.

Pelatihan dan/atau Peningkatan SKAI & Anti Fraud

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh SKAI & *Anti Fraud* dapat dilihat sebagai berikut.

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 March 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
<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	Mempertahankan Kualitas Identifikasi Transaksi Keuangan Mencurigakan <i>Audit Forensic</i> 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
<i>Training Public</i> Public Training	Audit Profesional Program <i>Risk Based Audit</i> Professional Audit for Risk Based Audit Program	Lembaga Pusat Studi Informasi Information Studies Center Institute	Oktober 2022 October 2022
<i>Training Public</i> Public Training	<i>Data Analysis & Reporting with Excel</i>	GNV Business Consulting	Oktober 2022 October 2022
Sertifikasi Certification	<i>Refreshment</i> Sertifikasi <i>Certified Anti Fraud Manager (CAFM)</i>	Asia Anti Fraud	November 2022
<i>Training Certification</i> Certification Training	Persiapan Ujian Sertifikasi Audit Level Supervisor Preparation of Supervisor Level Audit Certification Exam	Efektifpro	November 2022
<i>Training Public</i> Public Training	Penerapan <i>Customer Due Diligence (CDD)</i> dan <i>Enhance Due Diligence (EDD)</i> 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
<i>Training Public</i> 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
<i>Training Public</i> Public Training	Risiko Dini <i>Fraud</i> Early Risk of Fraud	PT Globe Persada Indonesia	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
<i>Training Inhouse</i> In-house Training	<i>Recover and Stronger</i>	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 Jaringannya

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:

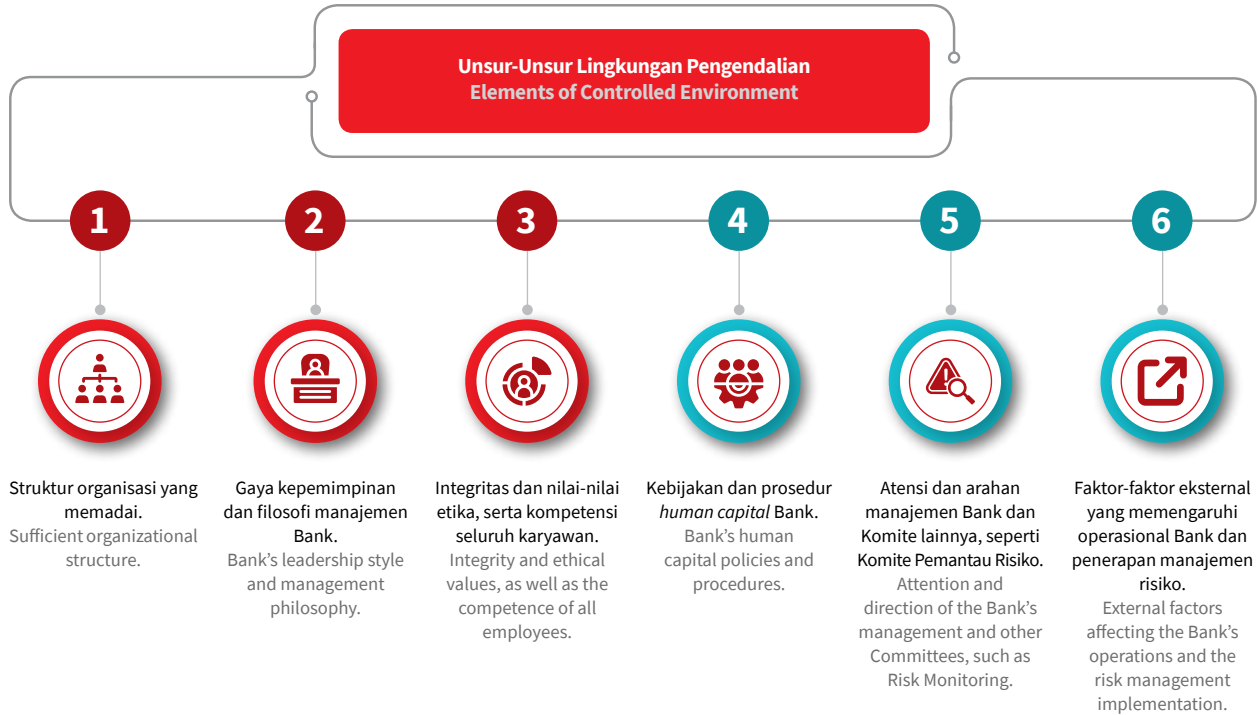
Internal Control Scope

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 mengkomunikasikan 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), AML-CTF 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

- a. Mengevaluasi pelaksanaan fungsi kepatuhan Bank paling sedikit 2 (dua) kali dalam setahun; dan
- b. 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

- a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank;
- b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
- c. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank;
- d. 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;
- e. Meminimalkan risiko kepatuhan Bank;
- f. 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
- g. 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*

- a. 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

- a. Evaluating the implementation of the Bank's compliance function at least 2 (two) times a year; and
- b. 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

- a. Formulating strategies to encourage the creation of the Bank's compliance culture;
- b. Proposing compliance policies or compliance principles to be specified by the Board of Directors;
- c. Establishing compliance systems and procedures to develop the Bank's internal provisions and guidelines;
- d. 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;
- e. Minimizing the Bank's compliance risk;
- f. 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
- g. 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

- a. 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.

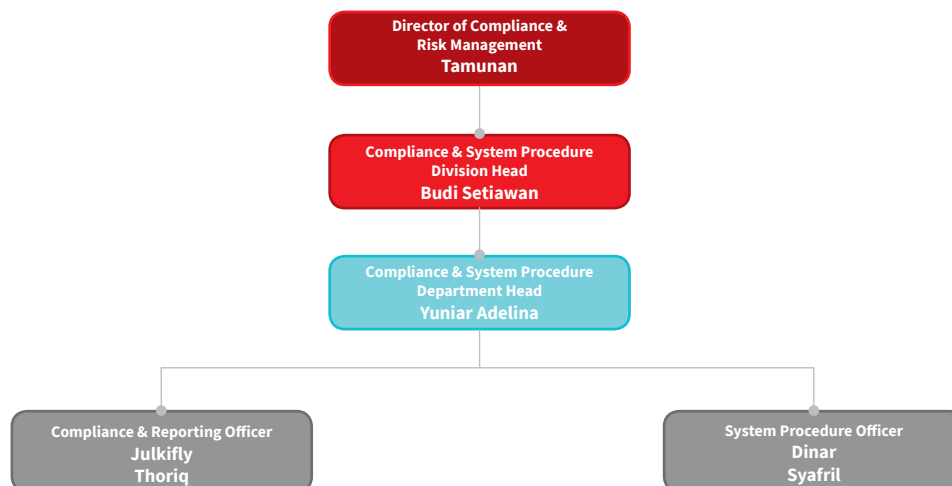
Related to the implementation of integrated governance in Victoria Group Financial Conglomeration, the Compliance & System Procedure Divisions have duties and responsibilities including:

- 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

Profile of the Head of Compliance & System Procedure Division

BUDI SETIAWAN

Keala 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.

Kepemilikan 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.

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.

Pelatihan dan/atau Peningkatan Fungsi Kepatuhan

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Fungsi Kepatuhan dapat dilihat sebagai berikut.

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.

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.

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/SK-DIR/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.

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:

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.

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/SK-DIR/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.

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 (Memiliki 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 (Memiliki 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 Lumbang 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 Lumbang 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 : Suwarni Sukiman, SH Defendant IV
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 II) Defendant for Cassation II (formerly Defendant II) 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
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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	Penggugat I : Podo Wibowo W H Plaintiff I Penggugat II : Neneng Naldy Plaintiff II Tergugat I : Haryono Eddyarto Defendant I Tergugat II : H Naldy Nazar Haroen Defendant II Tergugat III : Eddy Rinaldy Defendant III Turut Tergugat I : PT Bank Harda Internasional Tbk Co-Defendant I Turut Tergugat 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 Penggugat II dan sah sebagai jaminan Turut Tergugat II Declared the land and building at Jl. KH Ahmad Dahlan No. 15 belonging to Plaintiff 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
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	<p>Turut Tergugat I : Tim Kurator PT Danau Winata Indah (Dalam Pailit) Co-Defendant I Curator Team of PT Danau Winata Indah (In Bankruptcy)</p> <p>Turut Tergugat II : Budiman Cornelius Santiago Hutapea, SH Co-Defendant II</p> <p>Turut Tergugat III : Suwarni Sukiman, SH Co-Defendant III</p> <p>Turut Tergugat IV : Bank Victoria Kantor Kas Grand Boutique Co-Defendant IV Bank Victoria Grand Boutique Cash Office</p>
Pokok Perkara Case Profile	Perbuatan Melawan Hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	<p>Material Penggugat I : Rp223,352,214.83 Material of Plaintiff I</p> <p>Material Penggugat II : Rp160,804,773.52 Material of Plaintiff II</p> <p>Immaterial : Rp10,000,000,000 per Penggugat / Plaintiff</p>
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	<p>Penggugat I : Valerius Kristiyono Plaintiff I</p> <p>Penggugat II : Raymondus Iffatyanto Plaintiff II</p> <p>Penggugat III : Agnes Merilyanti Plaintiff III</p> <p>Penggugat IV : Hanif Prasetyo Kusumo Plaintiff IV</p> <p>Penggugat V : Tyas Rahmah Kusuma Plaintiff V</p> <p>Tergugat I : PT Bank Victoria International Tbk Defendant I</p> <p>Tergugat II : J Supriyanto Defendant II</p> <p>Tergugat III : PT Bahtera Indonesia Gempita Defendant III</p>
Pokok Perkara Case Profile	Perbuatan melawan hukum Tort
Nilai Nominal Gugatan Nominal Value of Claim	<p>Membayar Biaya Pengacara : Rp200,000,000 Paying Attorney Fees</p> <p>Immaterial : Rp1,000,000,000</p>
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	<p>Penggugat : PT Pengembangan Pariwisata Indonesia (Persero)/ Plaintiff Indonesia Tourism Development (ITDC)</p> <p>Tergugat : PT Bali Nusa Indo Perkasa Defendant</p> <p>Turut Tergugat I : PT Bank Victoria International Tbk Co-Defendant I</p> <p>Turut Tergugat II : Kantor Pertanahan Kabupaten Badung Co-Defendant II Badung Regency Land Office</p>
Pokok Perkara Case Profile	Wanprestasi Default
Nilai Nominal Gugatan Nominal Value of Claim	Tidak ada None

Petitem	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 Banderbanding : PT Bank Victoria International Tbk Co-Appellant (dahulu Turut Tergugat / formerly Co-Defendant)
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 : 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
Nilai Nominal Gugatan Nominal Value of Claim	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 Soediby, dan kawan-kawan Plaintiffs : Agustiawan Soediby, 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 dan 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.

Untuk memenuhi kepentingan nasional dan menyesuaikan standar internasional di bidang APU dan 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.

Bank sendiri memiliki peran penting dalam upaya pencegahan TPPU dan TPPT melalui penerapan program APU dan PPT yang berbasis risiko dan pelaksanaan kewajiban pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) selaku *Financial Intelligence Unit* (FIU).

The regime of Anti-Money Laundering and Counter of Terrorism Funding (AML-CTF) 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.

To meet national interests and adjust international standards in AML-CTF, 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.

The Bank itself has an important role to prevent TPPU and TPPT through the implementation of risk-based AML-CTF 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 bertanggung jawab 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 dan PPT, khususnya pada aspek kinerja pelaporan APU dan 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-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)

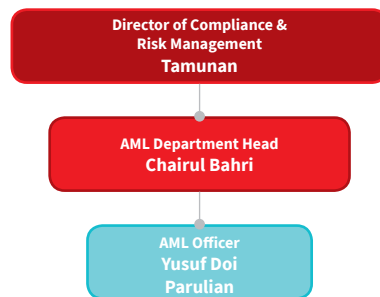
To support strengthening the stability of the national financial system, and to maintain and strengthen the integrity of the Indonesian financial sector from TPPU/TPPT risks, and in accordance with the PPATK strategic plan for 2020-2024, PPATK together with the Expert Team, Academic Team, Representatives 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 AML-CTF Program, particularly in the aspect of AML-CTF 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 dan PPT sesuai ketentuan Lembaga Pengawas dan Pengatur (LPP) dan pedoman pelaporan PPATK, tingkat kepatuhan terhadap kewajiban pelaporan APU dan PPT kepada PPATK, serta kualitas formal dan materil atas keseluruhan laporan yang disampaikan masuk pada kategori Sangat Baik.

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 AML-CTF reporting governance in accordance with the Institutional provisions Supervisors and Regulators (LPP) and PPATK reporting guidelines, the level of compliance with AML-CTF reporting obligations to PPATK, and the formal and material quality of all reports submitted, which are in the Very Good category.

Bank Victoria juga telah memiliki struktur organisasi Pencucian Uang dan Pencegahan Pendanaan Terorisme yang ditunjukkan sebagai berikut.

Bank Victoria also has an organizational structure for Money Laundering and Counter 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.

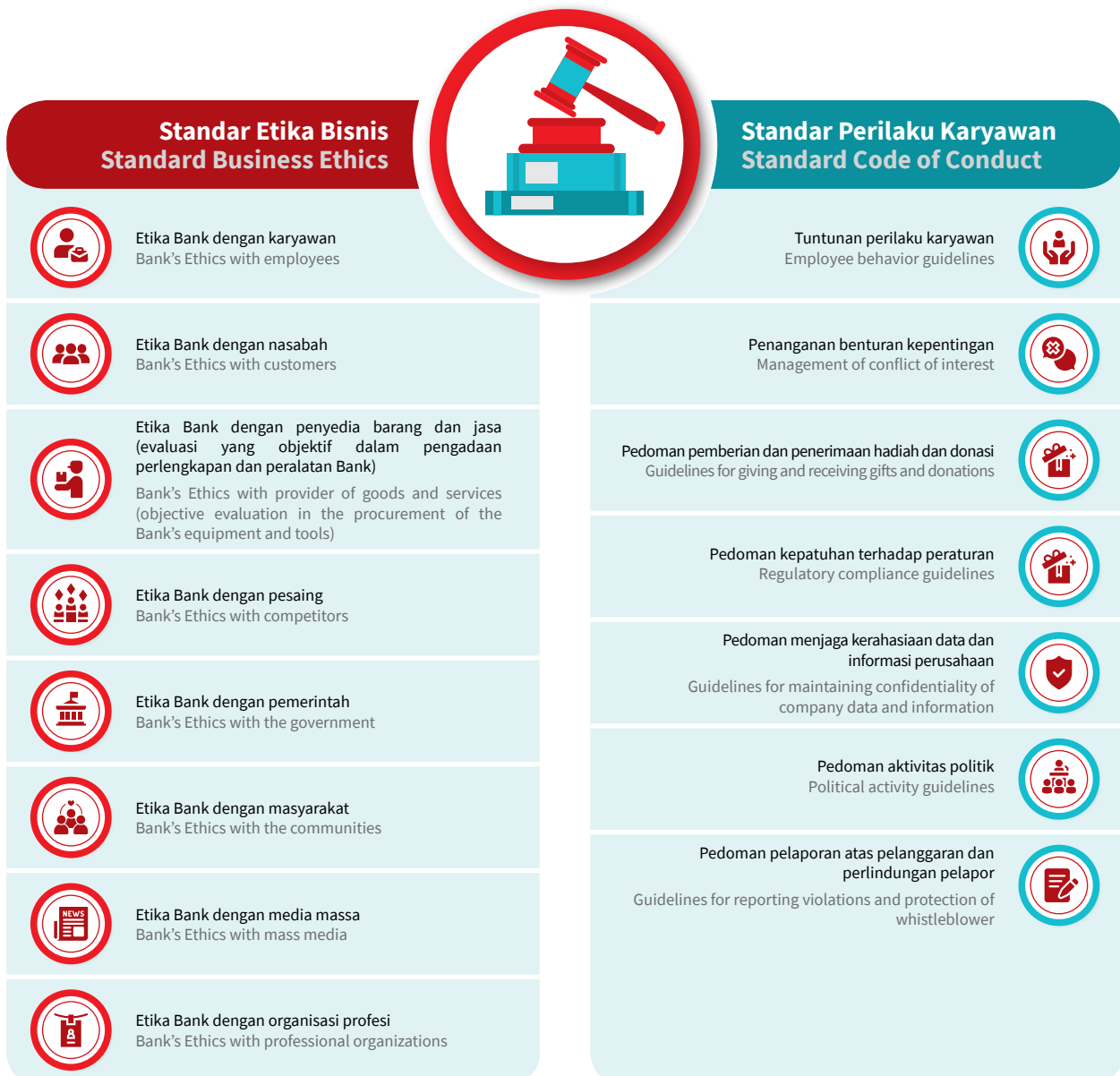
In improving the Bank's performance and compliance with the applicable laws and regulations as well as following updates and implementation of a good corporate governance, Bank Victoria sets high standards on the Code of Conduct which must be used as the guidelines by all Bank personnel. These guidelines 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.

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.



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' 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 disebarikan 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.

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;

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.

Efforts to Implement and Enforce Code of Conduct

Organizational Implementation and Enforcement

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 pelanggarannya. 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.

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.

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.

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 Treasuri 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 terjaga;
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 internal 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 Kav. 23, Karet Semanggi, Setiabudi, 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.

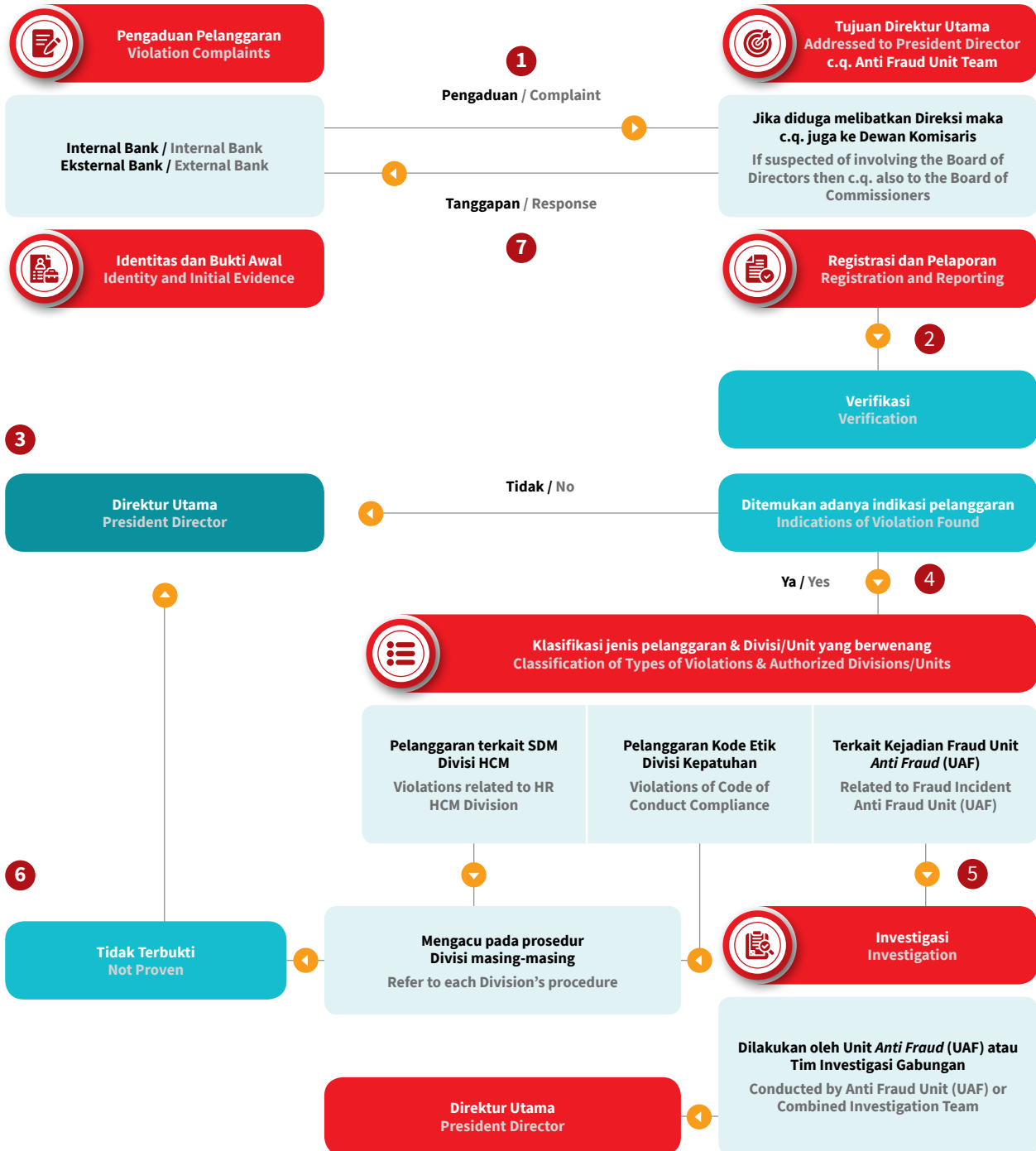
Mechanism to Submit Whistleblowing Report and Party Managing the Violations

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.

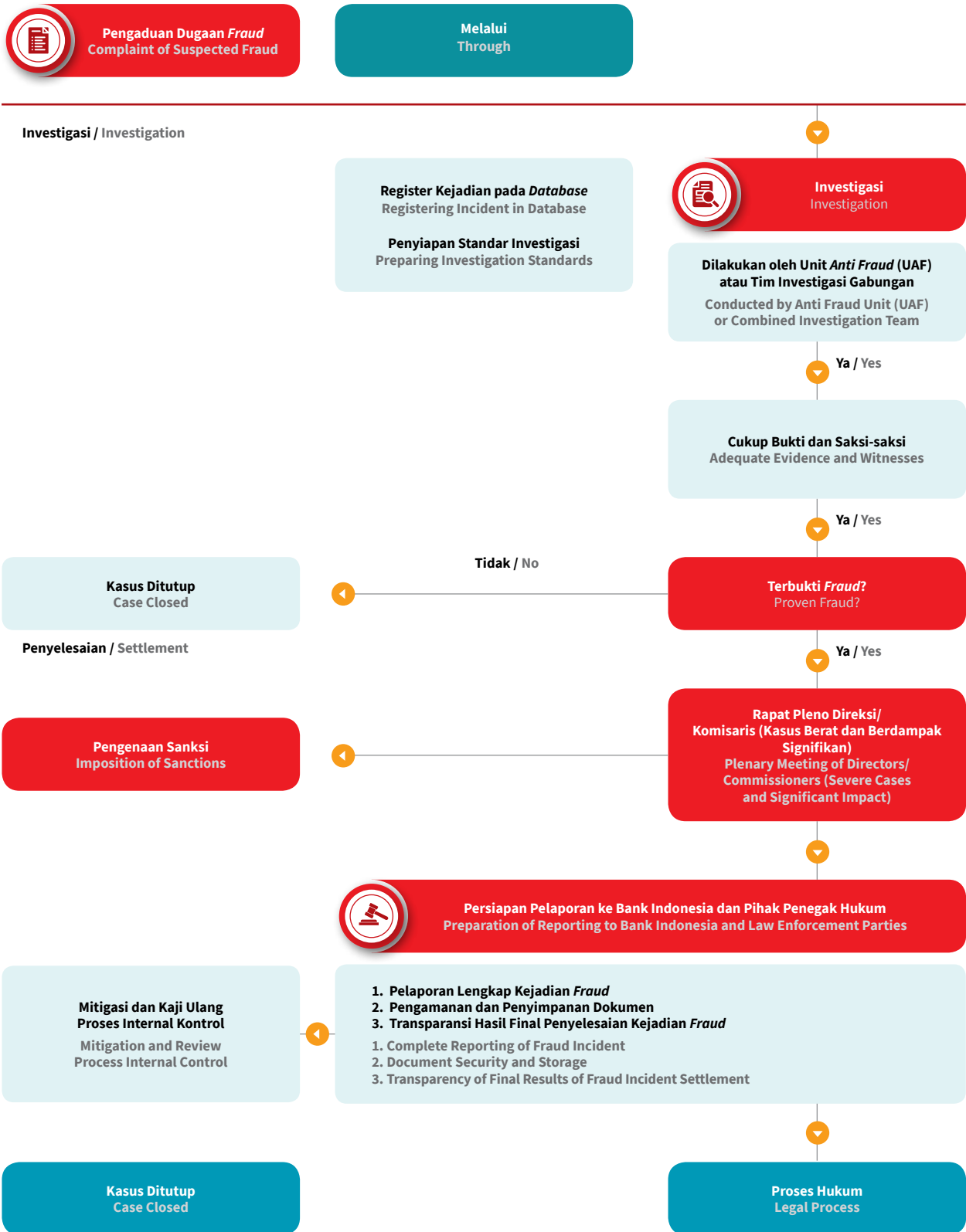
1. By Mail
Addressed to the President Director with a copy to the Anti Fraud Unit at Graha BIP Lt. 10, Jl. Gatot Subroto Kav. 23, Karet Semanggi, Setiabudi, Jakarta Selatan, Daerah Khusus Ibukota Jakarta, 12930.
2. By E-mail
 - a. Anti Fraud Unit, if the reported party is an employee, at unitantifraud@victoriabank.co.id.
 - 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.

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.

Website

The public can easily access the Bank's website to obtain information, both financial and non-financial information, starting from products/facilities, reports that must be uploaded on the website, to career opportunities at the Bank. The Bank's website also provides information channels related to Bank Victoria, including:

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.

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 <i>Rights Issue</i> of 7.042 billion Shares
29 April 2022	WongKito.co	Bank Victoria Jajakan <i>Rights Issue</i> , Perkuat Struktur Modal Bank Victoria Presents <i>Rights Issue</i> , Strengthening Capital Structure
6 Mei 2022 6 May 2022	Liputan6	<i>Rights Issue</i> , Bank Victoria Bakal Gelar RUPS 3 Juni 2022 <i>Rights Issue</i> , 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 <i>Rights Issue</i> 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, Awasi 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! Legall! 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 2022.

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	<ol style="list-style-type: none"> 1. <i>Soft Launching Bancassurance Partnership</i> Bank Victoria dan Allianz Indonesia; 2. Peresmian Bank Victoria sebagai Bank Persepsi; 3. <i>Pemotretan Annual Report 2021</i>; dan 4. Penandatanganan Kerjasama antara Bank Victoria dan Yayasan Kesejahteraan Madani. <ol style="list-style-type: none"> 1. <i>Soft Launching of Bancassurance Partnership of Bank Victoria and Allianz Indonesia</i>; 2. <i>Inauguration of Bank Victoria as Perception Bank</i>; 3. <i>2021 Annual Report shooting</i>; and 4. <i>Signing of Cooperation between Bank Victoria and Civil Welfare Foundation</i>.
Vicnews Agustus 2022 Vicnews August 2022	<p>Spesial 17 Agustus 2022. Special 17 August 2022.</p>
Vicnews Oktober 2022 Vicnews October 2022	<ol style="list-style-type: none"> 1. HUT Bank Victoria ke-28; 2. <i>TikTok dan Instagram Challenge Spesial #BankVictoria28Birthday</i>; 3. <i>Victoria Blood Donor Day</i>; dan 4. CSR Bank Victoria. <ol style="list-style-type: none"> 1. 28th Anniversary of Bank Victoria; 2. <i>Special TikTok and Instagram Challenge #BankVictoria28Birthday</i>; 3. <i>Victoria Blood Donor Day</i>; and 4. <i>Victoria Bank CSR</i>.
Vicnews November 2022	<ol style="list-style-type: none"> 1. <i>Event Gathering</i> Bank Victoria Cabang Manado dan Surabaya; 2. <i>Bank Victoria Meraih Penghargaan dari Economic Review</i>; 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. <ol style="list-style-type: none"> 1. <i>Bank Victoria Gathering Event for Manado and Surabaya Branches</i>; 2. <i>Bank Victoria Won an Award from Economic Review</i>; 3. <i>Signing Ceremony of Cooperation of Bank Victoria Credit Life Insurance and CAR Life Insurance</i>; and 4. <i>Bank Victoria Customer Gathering at Ibis Hotel Gading Serpong</i>.
Vicnews Desember 2022 Vicnews December 2022	<ol style="list-style-type: none"> 1. <i>Penilaian Financial Integrity Rating on Money Laundering/Terrorism Financing (FIR on ML/TF) Bank Victoria 2022</i>; 2. <i>Christmas Celebration</i> Bank Victoria 2022; dan 3. <i>Tukar Kado 2022</i>. <ol style="list-style-type: none"> 1. <i>Assessment of 2022 Financial Integrity Rating on Money Laundering/Terrorism Financing (FIR on ML/TF) of Bank Victoria</i>; 2. <i>Bank Victoria Christmas Celebration 2022</i>; and 3. <i>2022 Exchange Gift</i>.

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 GUARANTEERING 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.	<p>Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka.</p> <p>The determination of number of Board of Commissioners' members considers the Public Company's condition.</p>	Terpenuhi Complied	<p>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.</p> <p>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.</p>
b.	<p>Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.</p>	Terpenuhi Complied	<p>Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Bank.</p> <p>The composition of Board of Commissioners' members has duly observed the diversity of expertise, knowledge, and experience required by the Bank.</p>
4.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.		
a.	<p>Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris.</p> <p>The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.</p>	Terpenuhi Complied	<p>Kebijakan terkait penilaian sendiri Dewan Komisaris telah ditetapkan dalam <i>BOC Charter</i> terkait Evaluasi Kinerja Dewan Komisaris.</p> <p>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.</p>
b.	<p>Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka.</p> <p>The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.</p>	Terpenuhi Complied	<p>Laporan Tahunan 2022 telah memuat pelaksanaan penilaian sendiri Dewan Komisaris. Penilaian sendiri tersebut dilaksanakan secara konsisten setiap tahun berdasarkan <i>BOC Charter</i>.</p> <p>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.</p>
c.	<p>Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.</p>	Terpenuhi Complied	<p>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.</p> <p>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.</p>
d.	<p>Dewan Komisaris atau Komite yang menjalankan fungsi nominasi dan remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi.</p> <p>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.</p>	Terpenuhi Complied	<p>Komite Nominasi dan Remunerasi Bank telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi yang tertuang dalam Kebijakan Sistem Nominasi dan Remunerasi.</p> <p>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.</p>

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, 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 <i>vendor</i> . 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 <i>vendor</i> 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