

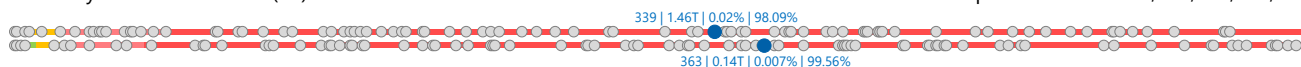
# BVIC Bank Victoria International Tbk.

## COMPANY REPORT : JANUARY 2019

Main Board  
Industry Sector : Finance (8)  
Industry Sub Sector : Bank (81)

## As of 31 January 2019

Individual Index : 160.752  
Listed Shares : 8,592,141,624  
Market Capitalization : 1,460,664,076,080



### COMPANY HISTORY

Established Date : 28-Oct-1992  
Listing Date : 30-Jun-1999 (IPO Price: 100)  
Underwriter IPO :  
Panin Sekuritas  
Securities Administration Bureau :  
PT Adimitra Jasa Korpora

### BOARD OF COMMISSIONERS

1. Oliver Simorangkir
  2. Gunawan Tenggarahardja \*)
  3. Zaenal Abidin \*)
- \*) *Independent Commissioners*

### BOARD OF DIRECTORS

1. Ahmad Fadar
2. Debora Wahjutirto Tanoyo
3. Lembing
4. Ramon Marlon Runtu
5. Rusli
6. Tamunan

### AUDIT COMMITTEE

1. Gunawan Tenggarahardja
2. Oliver Simorangkir
3. Retno Dwijanti Widaningsih
4. Tony Setiadi

### CORPORATE SECRETARY

Ruly Dwi Rahayu

### HEAD OFFICE

Panin Tower 15th Floor, Senayan City  
Jln.Asia Afrika Lot. 19, Gelora, Tanah Abang,  
Jakarta 10270  
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Homepage : [www.victoriabank.co.id](http://www.victoriabank.co.id)  
Email : [corsec@victoriabank.co.id](mailto:corsec@victoriabank.co.id)  
[ruly@victoriabank.co.id](mailto:ruly@victoriabank.co.id)

### SHAREHOLDERS (December 2018)

1. PT Victoria Investama	4,021,338,630	: 46.80%
2. Suzanna Tanojo	1,538,152,114	: 17.90%
3. SSB 4671 S/A Deg - Deutsche Investitions Und Entwicklungsgesellschaft Mbh-2144612759	780,394,335	: 9.08%
4. Public (<5%)	2,252,256,545	: 26.21%

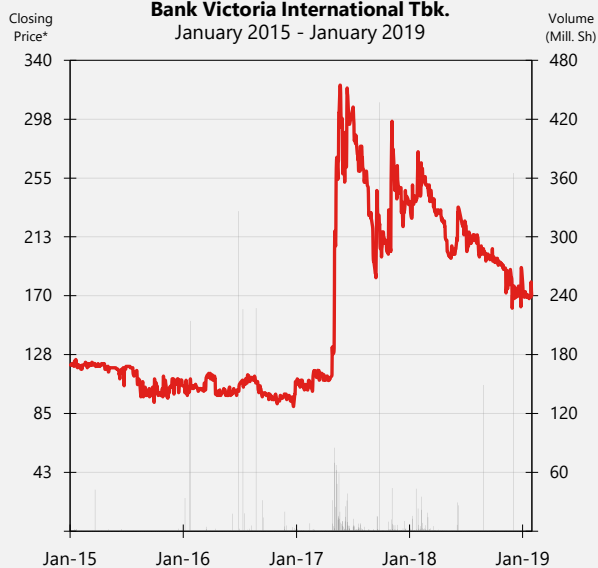
### DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2000		10.00	4-Dec-00	5-Dec-00	8-Dec-00	22-Dec-00	I
2009		8.19	2-Dec-09	3-Dec-09	7-Dec-09	22-Dec-09	I
2013		4.36 - 5.28	3-Jul-14	4-Jul-14	8-Jul-14	23-Jul-14	F
2013		4.90	3-Jul-14	4-Jul-14	8-Jul-14	23-Jul-14	F

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	250,000,000	30-Jun-99	30-Jun-99
2.	Company Listing	278,660,000	T: 30-Jun-99	: 29-Feb-00
3.	Right Issue	4,250,853,762	T: 27-Sep-00	: 23-Aug-11
4.	Partial Delisting	-7,306,334	T: 28-Nov-00	: 7-Nov-07
5.	Warrant I	66,793,360	T: 11-Jul-02	: 23-Oct-02
6.	Warrant III	240,000,000	T: 2-Sep-04	: 3-Apr-06
7.	Warrant IV	345,146,200	T: 6-Nov-07	: 24-Oct-11
8.	Warrant V	480,236,189	T: 23-Nov-09	: 16-Jul-13
9.	Warrant IV & V	200,000,000	6-Jan-11	6-Jan-11
10.	Add. Listing without RI	1,184,192,959	T: 6-May-11	: 3-Jan-17
11.	Warrant VI	1,317,060,437	T: 30-May-12	: 14-Jul-16
12.	Warrant V & VI	56,062	7-Jun-13	7-Jun-13
13.	Unlisted Shares	-13,551,011	22-Jul-16	22-Jul-16

**Closing Price\* and Trading Volume  
Bank Victoria International Tbk.  
January 2015 - January 2019**



**Closing Price\*, Jakarta Composite Index (IHSG) and  
Finance Index  
January 2015 - January 2019**



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	76	1,325	1,520	889	3
Value (Billion Rp)	9	132	314	168	0.6
Frequency (Thou. X)	2	12	69	27	1
Days	206	220	236	240	22
<b>Price (Rupiah)</b>					
High	128	118	340	294	189
Low	85	88	98	150	165
Close	128	107	236	190	170
Close*	105	107	236	190	170
<b>PER (X)</b>					
PER (X)	7.90	122.08	8.85	18.89	16.90
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
<b>PBV (X)</b>					
PBV (X)	0.35	0.38	0.71	0.59	0.53

\* Adjusted price after corporate action

**TRADING ACTIVITIES**

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	128	101	120	426	11,092	1,343	21
Feb-15	122	116	120	229	2,929	345	17
Mar-15	122	116	120	348	45,041	5,401	22
Apr-15	123	114	118	237	3,721	446	20
May-15	120	113	118	72	2,028	234	14
Jun-15	118	105	117	66	3,207	368	15
Jul-15	119	101	115	22	699	71	5
Aug-15	116	88	101	157	990	98	18
Sep-15	114	90	93	214	1,437	138	20
Oct-15	115	93	112	385	989	97	21
Nov-15	110	90	110	150	1,335	136	19
Dec-15	110	99	105	55	3,008	302	14
Jan-16	112	90	105	111	371,059	37,106	17
Feb-16	110	100	103	78	422	42	14
Mar-16	116	100	110	2,400	9,721	1,069	20
Apr-16	116	91	102	362	5,205	529	20
May-16	105	95	104	200	1,756	173	17
Jun-16	105	97	103	425	346,319	34,629	20
Jul-16	118	104	112	805	251,290	25,200	16
Aug-16	116	102	102	1,175	242,087	24,135	21
Sep-16	105	90	99	103	46,643	4,142	18
Oct-16	102	88	92	380	2,040	196	18
Nov-16	107	89	96	4,584	33,614	3,429	19
Dec-16	112	88	107	1,500	14,586	1,433	20
Jan-17	120	98	105	719	10,875	1,162	21
Feb-17	118	101	115	2,470	16,521	1,849	18
Mar-17	123	102	113	406	2,852	325	22
Apr-17	156	103	128	3,422	44,525	6,159	17
May-17	328	122	258	25,040	540,420	131,716	19
Jun-17	340	248	294	10,269	162,139	47,886	15
Jul-17	326	254	278	6,309	81,317	23,316	21
Aug-17	280	220	226	2,791	27,401	6,884	22
Sep-17	264	182	204	4,931	481,801	56,239	19
Oct-17	240	192	202	2,800	22,645	4,917	22
Nov-17	308	200	248	7,705	100,052	27,389	22
Dec-17	260	220	236	2,536	29,044	6,247	18
Jan-18	294	224	246	6,168	115,606	26,440	22
Feb-18	288	238	250	8,421	101,777	26,508	19
Mar-18	258	226	228	2,630	56,857	13,022	21
Apr-18	246	208	210	1,705	10,683	2,439	21
May-18	212	195	204	937	4,790	960	20
Jun-18	262	200	224	1,496	64,567	16,351	13
Jul-18	226	198	212	2,224	6,061	1,276	22
Aug-18	216	196	202	731	151,882	34,858	21
Sep-18	210	192	195	1,256	5,347	1,064	19
Oct-18	208	150	192	984	2,829	552	23
Nov-18	192	161	170	450	2,262	409	21
Dec-18	190	160	190	338	366,344	44,020	18
Jan-19	189	165	170	1,077	3,352	580	22

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	58,857	68,339	73,136	977,386	59,512
Placements with Other Banks	2,310,712	1,837,189	1,449,178	2,114,573	702,299
Marketable Securities	4,758,264	5,836,746	7,282,892	7,930,092	7,097,359
Loans	12,245,677	13,094,048	14,260,847	15,831,264	16,070,127
Investment	60	60	60	60	59,864
Fixed Assets	311,805	567,678	576,930	568,733	534,436
Other Assets	31,347	23,081	23,365	49,009	32,122
<b>Total Assets</b>	<b>21,364,882</b>	<b>23,250,686</b>	<b>26,000</b>	<b>28,825,609</b>	<b>27,457,661</b>
<b>Growth (%)</b>		<b>8.83%</b>	<b>-99.89%</b>	<b>110,767.81%</b>	<b>-4.75%</b>

Deposits	17,245,822	18,819,416	20,856,798	23,011,855	20,003,905
Taxes Payable	32,736	36,017	30,700	41,969	40,288
Fund Borrowings	-	-	-	-	-
Other Liabilities	109,585	93,111	119,923	131,190	142,851
<b>Total Liabilities</b>	<b>18,434,623</b>	<b>20,031,590</b>	<b>22,174,912</b>	<b>24,483,975</b>	<b>23,279,397</b>
<b>Growth (%)</b>		<b>8.66%</b>	<b>10.70%</b>	<b>10.41%</b>	<b>-4.92%</b>

Authorized Capital	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
Paid up Capital	713,917	713,917	789,065	867,105	867,105
Paid up Capital (Shares)	7,139	7,139	7,891	8,671	8,671
Par Value	100	100	100	100	100
Retained Earnings	1,023,545	1,123,776	1,222,303	1,342,391	1,407,216
<b>Total Equity</b>	<b>1,759,829</b>	<b>2,113,690</b>	<b>2,626,271</b>	<b>2,846,346</b>	<b>2,772,917</b>
<b>Growth (%)</b>		<b>20.11%</b>	<b>24.25%</b>	<b>8.38%</b>	<b>-2.58%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	2,031,299	2,013,810	2,160,859	2,292,718	1,740,311
<b>Growth (%)</b>		<b>-0.86%</b>	<b>7.30%</b>	<b>6.10%</b>	

Interest Expenses	1,693,679	1,657,331	1,857,234	1,835,041	1,354,809
Other Operating Revenue	131,954	203,314	313,458	416,596	199,641
Other Operating Expenses	366,089	466,966	531,820	736,193	539,299
Income from Operations	103,485	92,828	85,262	138,080	45,845
<b>Growth (%)</b>		<b>-10.30%</b>	<b>-8.15%</b>	<b>61.95%</b>	

Non-Operating Revenues	18,048	1,170	7,599	38,057	36,912
Income Before Tax	121,533	93,997	92,861	176,137	82,757
Provision for Income Tax	15,833	-76	-7,500	40,047	17,934
Profit for the period	105,699	94,073	100,360	136,091	64,823
<b>Growth (%)</b>		<b>-11.00%</b>	<b>6.68%</b>	<b>35.60%</b>	

Period Attributable	105,703	94,076	100,362	136,090	64,882
Comprehensive Income	117,382	353,870	169,653	220,075	-73,245
Comprehensive Attributable	117,385	353,881	169,652	220,075	-73

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	14.81	13.18	12.72	15.69	7.48
BV (Rp)	246.50	296.07	332.83	328.26	319.79
DAR (X)	0.86	0.86	852.88	0.85	0.85
DER(X)	10.48	9.48	8.44	8.60	8.40
ROA (%)	0.49	0.40	386.00	0.47	0.24
ROE (%)	6.01	4.45	3.82	4.78	2.34
OPM (%)	5.09	4.61	3.95	6.02	2.63
NPM (%)	5.20	4.67	4.64	5.94	3.72
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

*US\$ Rate (Bt), Rp	12,436	13,794	13,436	13,548	14,929
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