

**Candidate of Board of Commissioner and Board of Directors
PT Bank JTrust Indonesia Tbk.**

	<p>Ritsuo Fukadai Japanese Citizen, 57 years old.</p> <p>Previously, he was Director of Nihon Hoshou Co.,Ltd. Japan since 2018. He has 32 years of experience in banking industry.</p> <p>He started his career as an officer of Money Desk Division Bank of Tokyo Mitsubishi in 1987 until he was appointed as General Manager in Yangon, Myanmar in 2012-2015 after being assigned to various countries, such as Malaysia and the United States.</p> <p>He continued his career as Chief Financial Officer in Super Seven Stars Motors Co.,Ltd Yangon, Myanmar. He joined J Trust Group as General Manager of JT Chinae Savings Bank in 2016-2018.</p> <p>He obtained his Bachelor of Economics degree from University of Hitotsubashi majoring Economis in 1987.</p>
	<p>Cho Won June South Korean Citizen, 49 years old</p> <p>Previously, he was Managing Director, Information Strategy Group in JT Chinae Savings Bank, South Korea since 2014. He has 24 years of experience in information technology industry.</p> <p>He started his career as Research Scientist, R&D Center Doosan Group in 1995-2000 prior joining LG Group as Manager of New Business TFT in 2001-2005. Furthermore, he continued his career in financial sector as Senior Project Manager, IT Department Solomon Financial Group in 2005-2012 and Department Head, Information Strategy Department Gongpyung Saving Bank in 2012-2013.</p> <p>He joined J Trust Group as Information Strategy Group Director of JT Chinae Savings Bank in 2013-2014. He obtained his Bachelor of Science degree from University of Myonggi majoring Material Science & Engineering in 1995 and Master of Science degree from Korea Advanced Institute of Science and Technology majoring Management Information Systems in 2002.</p>

**Candidate of Board of Commisioner and Board of Directors
PT Bank JTrust Indonesia Tbk.**

 A portrait of an elderly man with short dark hair and glasses, wearing a light blue striped shirt and a dark red tie. He is looking directly at the camera with a neutral expression.	<p>Bijono Waliman Indonesian Citizen, 69 years old</p> <p>Previously, he was Business Partner of Jimmy Budhi & Rekan since 2018. He has 33 years of experience in banking industry.</p> <p>He started his career as Vice President, Financial Controller & Country Operation Head for Investment Banking in CITIBANK, NA Jakarta in 1982-1990. He later pursued his career as Director of PT Bank Subentra in 1993-1997. He joined PT Aneka Kimia Raya Tbk as Executive Director, Chief Financial Officer in 1997-1998 prior rejoining CITIBANK NA, Jakarta as Vice President during 1998-2004. Then, he was appointed as Executive Vice President, Operation Control Head PT Bank Danamon Indonesia, Tbk from 2004 to 2013 and lastly as Finance Director of PT AKR Corporindo Tbk in 2013-2015.</p> <p>He earned his Electrical Engineering, Diplom-Ingenieur Ruehr di University of Bochum, West Germany in 1976 and Master of Business Administration, Doktorandus di Delf University, Netherland in 1981.</p>
 A portrait of a middle-aged man with short dark hair, smiling. He is wearing a red batik shirt. The background is a dark, textured blue.	<p>Sutirta Budiman, CFA Indonesian Citizen</p> <p>Previously, he was Principal Consultant & CEO PT Daiva Asia since 2014. He has more than 30 years of experience in financial industry and real sector.</p> <p>He started his career as Vice President CITIBANK NA, Jakarta in 1982-1989 and continued as Risk Management Director of PT Bank Sampoerna International in 1989-1992. Later, he joined PT AKR Corporindo Tbk as Group Finance Director in 1993-1997 before being appointed as President Director of PT Asiana Multikreasi Tbk. in 1997 until 1999. Furthermore, he was President Director of PT Daiva Asia in 1999-2010 and appointed as Chief Business Risk Officer PT Bank Negara Indonesia (Persero) Tbk. in 2010-2013. Then he was Co Regional Director of the Indonesian Chapter PRMIA in 2010-2014.</p> <p>He was Commissioner in PT Antam Tbk. (2004-2008) and PT BNI Sekuritas (2008-2013).</p> <p>He obtained his Bsc. (Hon) in Electrical Engineering, Imperial College London, University of London, England, United Kingdom in 1981 and Harvard Business School Executive Education, Driving Corporate Performance in 2013.</p>

**Candidate of Board of Commissioner and Board of Directors
PT Bank JTrust Indonesia Tbk.**



Rayendra Prasetya

Indonesian Citizen, 62 years old.

Previously, he was Chief Management Officer Indosurya Group and Chief Management Officer Tzu Chi Foundation from 2018 until early 2019. He has 35 years of experience in human capital development.

He started his career as Corporate Personnel and Legal Affairs Manager PT Sac Nusantara (1983-1990), Manufacturing Personnel Manager PT Gunung Sewu Pratama (1990-1991), Division Personnel Manager - Packaging PT Indofood Sukses Makmur Tbk (1991-1994), Head of Corporate Human Resources Development PT Aneka Kimia Raya Tbk (1994-2000), prior joining PT Securicor Indonesia as GM Human Resources (2000-2001).

Later, he was appointed as Human Resources Director in several companies, such as PT Heinz ABC Indonesia (2001-2007), PT Karya Megah Adijaya (2007-2010), Kanzen Group (2007-2010), and Agung Sedayu Group (2010-2016). Furthermore, he joined PT Suryamas Dutamakmur Tbk as Chief Management Officer during 2016-2017.

He earned his Bachelor of Law degree from Parahyangan University in 1993, Magister Management - Human Resources Management STIE Jakarta in 1997, Magister of Law from University of Padjadjaran majoring Magister of Law in 2003, and Doctorate from University of Padjadjaran majoring Business Law in 2019.