



Profile

Members of the Board of Commissioners and Board of Directors of the Company Proposed for Reappointment in the 2026 AGMS (Annual General Meeting of Shareholders)

June 30, 2026

PT Bank Jtrust Indonesia Tbk

**Growing Stronger,
Greening Tomorrow**



Nobiru Adachi

Komisaris Utama
President Commissioner

Usia Age	Jenis Kelamin Gender
68	Laki-laki
Kewarganegaraan Nationality	Domisili Domicile
Jepang Japanese	Jepang Japan

Pendidikan

Education

- LLB dari University of Tokyo (1980)
Bachelor of Laws (LL.B) from the University of Tokyo (1980)
- MA di bidang Economics dari Case Western University (1983)
Master of Arts (MA) in Economics from Case Western University (1983)

Riwayat Jabatan

Work Experience

- Komisaris Utama Bank Jtrust Indonesia Tbk (2014 – sekarang)
Commissioner of PT Bank JTrust Indonesia Tbk (2014 – present)
- Direktur J Trust Asia Pte, Ltd (2019 – sekarang)
Director of J Trust Asia Pte, Ltd (2019 – present)
- Managing Director Overseas Legal Affairs South East Asia di J Trust Co., Ltd (2021 - Maret 2026)
Managing Director of Overseas Legal Affairs of South East Asia at J Trust Co., Ltd (2021 - March 2026)
- Company Director, Executive Officer, Overseas Legal Affairs and Southeast Asia Finance (2020 - 2021)
Company Director, Executive Officer, Overseas Legal Affairs and Southeast Asia Finance (2020 - 2021)
- Representative Director dan Senior Managing Director di J Trust Co., Ltd. (2014 - 2020)
Representative Director and Senior Managing Director at J Trust Co., Ltd. (2014 - 2020)
- Managing Director di J Trust Co., Ltd. (2013 - 2014)
Managing Director at J Trust Co., Ltd. (2013 – 2014)
- Chairman dan CEO di M&A Solutions, Japan (2011 - 2012)
Chairman and CEO at M&A Solutions, Japan (2011 – 2012)
- Representative Director di ETF Securities (Japan) Limited (2008 - 2011)
Representative Director at ETF Securities (Japan) Limited (2008 – 2011)
- Executive Director - Senior Managing Director di JASDAQ Securities Exchange (2006 - 2008)
Executive Director - Senior Managing Director at JASDAQ Securities Exchange (2006 – 2008)
- Director-General, Hakodate Customs di Ministry of Finance (2005 - 2006)
Director-General, Hakodate Customs at the Ministry of Finance (2005 – 2006)
- Director-General, Research Department, Policy Research Institute di Ministry of Finance (2004 - 2005)
Director-General, Research Department, Policy Research Institute at the Ministry of Finance (2004 – 2005)
- Berbagai posisi di Ministry of Finance hingga Director, Research Division, International Bureau (1997 - 2004)
Various positions at the Ministry of Finance up to Director, Research Division, International Bureau (1997 – 2004)
- Associate Professor di University of Tokyo (1995 -1997)
Associate Professor at the University of Tokyo (1995 -1997)
- Deputy Budget Examiner (1990 - 1992) dan Associate Director, International Finance Bureau (1992 - 1995) di Ministry of Finance
Deputy Budget Examiner (1990 – 1992) and Associate Director, International Finance Bureau (1992 – 1995) at the Ministry of Finance
- Advisor to Executive Director di International Monetary Fund (1987 - 1990)
Advisor to Executive Director at the International Monetary Fund (1987 – 1990)
- Berbagai posisi di Ministry of Finance hingga Director, Onomichi Tax Office (1980 - 1987)
Various positions at the Ministry of Finance up to Director, Onomichi Tax Office (1980 – 1987)



Nobuiku Chiba

Komisaris

Commissioner

Usia
Age

53

Kewarganegaraan
Nationality
Jepang
Japanese

Jenis Kelamin
Gender

Laki-laki
Male

Domisili
Domicile
Jepang
Japan

Riwayat Jabatan Work Experience

- Komisaris J Trust Bank (2019 - sekarang)
Commissioner of J Trust Bank (2019 – present)
- Komisaris J Trust Investment Indonesia (2021 - present)
Commissioner of J Trust Investment Indonesia (2021 - present)
- Direktur J Trust Asia Pte. Ltd. (2020 - sekarang)
Director J Trust Asia Pte. Ltd. (2020 – present)
- Utama PT. J Trust Investments Indonesia (2018 - sekarang)
President Commissioner of J Trust Investments Indonesia (2018 - present)
- Komisaris Utama PT J Trust Olympindo Multifinance (2018 - 2023)
President Commissioner of J Trust Olympindo Multi Finance (2018 - 2023)
- Representative Vice President Director Executive Officer in Charge of Financial Business in South East Asia (2020 - sekarang)
Representative Vice President Director Executive Officer in Charge of Financial Business in South East Asia (2020 – present)
- Direktur Representatif, Pejabat Eksekutif Senior Pelaksana yang bertanggung jawab atas Bisnis Finansial Asia Tenggara di J Trust Co., Ltd. (2019 - 2020)
Representative Director, Senior and Managing Executive Officer in charge of Southeast Asian Financial Business (2019 – 2020)
- Direktur Representatif dan Pejabat Eksekutif Senior Pelaksana yang bertanggung jawab atas Bisnis Finansial Indonesian dan Bisnis Non-bank Asia Tenggara di J Trust Co., Ltd. (2018 - 2019)
Representative Director and Senior Managing Executive Officer in charge of Indonesian financial business and Southeast Asian non-bank business (2018 – 2019)
- Direktur Representatif dan Pejabat Eksekutif Senior Pelaksana yang bertanggung jawab atas Finansial Bisnis Korea dan Departemen Hubungan Masyarakat dan Hubungan Investor di J Trust Co., Ltd. (2015 - 2018)
Representative Director and Senior Managing Executive Officer in charge of Korea Financial Business and Public Relations and Investor Relations Department (2015 – 2018)
- Direktur Representatif A Capital Co., Ltd. (2015 - 2019)
Representative Director of A Capital Co., Ltd. (2015 - 2019)
- Direktur Chinae Saving Bank Co., Ltd. / Sekarang JT Chinae Saving Bank Co., Ltd. (2012 - 2019)
Director of Chinae Saving Bank Co., Ltd., currently known as JT Chinae Saving Bank Co., Ltd. (2012 – 2019)
- Berbagai posisi di Nexus Card Co.,Ltd. hingga President (2011- 2015)
Various positions at Nexus Card Co., Ltd. up to President (2011- 2015)
- Berbagai posisi di J Trust Co., Ltd. hingga Direktur Representatif (2008 - 2015)
Various positions at J Trust Co., Ltd., up to Representative Director (2008 – 2015)



Benny Siswanto

Komisaris Independen
 Independent Commissioner

Usia Age	Jenis Kelamin Gender
66	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Indonesia Indonesian	Indonesia

Pendidikan
Education

- . M.A in Economics dari Williams College, Massachusetts Amerika Serikat (1997)
 M.A in Economics dari Williams College, Massachusetts Amerika Serikat (1997)
- . Sarjana Ekonomi dari Universitas Gajah Mada Yogyakarta (1985)
 Bachelor’s Degree in Economy from the University of Gajah Mada Yogyakarta (1985)

Riwayat Jabatan
Work Experience

- . **Komisaris Independen PT Bank JTrust Indonesia Tbk (2021 - sekarang)**
 Independent Commissioner of PT Bank JTrust Indonesia Tbk (2021 – present)
- . **Komisaris Utama PT Mekar Prana Indah, Bidakara (2017 - 2023)**
 President Commissioner of PT Mekar Prana Indah, Bidakara (2017 - 2023)
- . **Direktur Eksekutif, Kepala Departemen Regional I Sumatera Bank Indonesia (2017)**
 Executive Director, Department Head at Bank Indonesia Region I Sumatra (2017)
- . **Direktur Eksekutif Kepala Perwakilan Bank Indonesia Propinsi Jawa Timur (2014- 2016)**
 Executive Director/Head of Bank Indonesia Regional Office of East Java Province (2014-2016)
- . **Direktur Eksekutif Kepala Perwakilan Bank Indonesia Kantor Wilayah III Bali & Nusa Tenggara (2013-2014)**
 Executive Director/Head of Bank Indonesia Regional Office III Bali & Nusa Tenggara (2013-2014)
- . **Berbagai posisi di Bank Indonesia hingga menjabat Direktur/Kepala Biro Perencanaan Strategis Bank Indonesia (1988 - 2013)**
 Several positions in Bank Indonesia until being appointed as Director/Head of Strategic Planning Bureau of Bank Indonesia (1988 – 2013)



Abdullah Firman Wibowo

Komisaris Independen
Independent Commissioner

Usia Age	Jenis Kelamin Gender
62	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Indonesia Indonesian	Indonesia

Pendidikan Education

- 2007 : S3 - DMB (Cand.), Doktor Manajemen Bisnis, UNPAD
2007 : Doctoral Candidate in Business Management (DMB), Universitas Padjadjaran (UNPAD)
- 1989 : S2 - Magister Manajemen, Universitas Gadjah Mada (UGM)
1989 : Master of Management, Universitas Gadjah Mada (UGM)
- 1988 : S1 - Faperta, Agribisnis, Universitas Gadjah Mada (UGM)
1988 : Bachelor's Degree in Agribusiness, Faculty of Agriculture, Universitas Gadjah Mada (UGM)

Riwayat Jabatan Work Experience

- 2022 - 2024 : Senior Asesor untuk Sertifikasi Manajemen Risiko Level-7, Sertifikasi Treasury Dealer Advanced dan Sertifikasi Sistem Pembayaran Pengelolaan Uang Rupiah (SPPUR) Level-6 dan General Banking III di Lembaga Sertifikasi Profesi Perbankan (LSPP)
2022–2024: Senior Assessor for Risk Management Certification Level-7, Advanced Treasury Dealer Certification, and Level-6 and General Banking III Certification for Rupiah Currency Management Payment Systems (SPPUR) at the Financial Services Professional Certification Institute (LSPP)
- 2021 : Wakil Direktur Utama, PT Bank Syariah Indonesia Tbk
2021: Deputy President Director, PT Bank Syariah Indonesia Tbk)
- 2017 : Direktur Utama, PT Bank Negara Indonesia (BNI) Syariah
2017: President Director, PT Bank Negara Indonesia (BNI) Syariah
- 2016 : Head of BNI Subsidiaries Development, PT Bank Negara Indonesia, Tbk (BNI)
2016: Head of BNI Subsidiaries Development, PT Bank Negara Indonesia, Tbk (BNI)
- BNI Subsidiaries : BNI Securities, BNI Asset Management, BNI Life Insurance, BNI Syariah & BNI Multifinance
BNI Subsidiaries: BNI Securities, BNI Asset Management, BNI Life Insurance, BNI Syariah & BNI Multifinance
- 2015 : Senior Executive Vice President (SEVP) of Business Risk, Board of Management, BNI
2015: Senior Executive Vice President (SEVP) of Business Risk, Board of Management, BNI
- 2011 : Head of International Division (Executive Vice President), BNI
2011: Head of International Division (Executive Vice President), BNI
- 2010 : Head of Treasury Division (Senior Vice President), BNI
2010: Head of Treasury Division (Senior Vice President), BNI
- 2008 : General Manager (Vice President) of BNI Tokyo Regional Office, BNI
2008: General Manager (Vice President) of BNI Tokyo Regional Office, BNI
- 2007 : Project Leader (VP) of BNI Secondary Offering, BNI
2007: Project Leader (VP) of BNI Secondary Offering, BNI
- 2006 : Vice President (VP) of Corporate Secretary, BNI
2006: Vice President (VP) of Corporate Secretary, BNI
- 2005 : Acting Deputy General Manager of Treasury Division, BNI
2005: Acting Deputy General Manager of Treasury Division, BNI
- 2003 : Group Head of ALCO, Treasury Division, BNI
2003: Group Head of ALCO, Treasury Division, BNI
- 2002 : Unit Head of Risk Management, Enterprise Risk Division, BNI
2002: Unit Head of Risk Management, Enterprise Risk Division, BNI
- 1989 : Officer Development Program (ODP) Batch-5, Kantor Pusat, Panin Bank
1989: Officer Development Program (ODP) Batch-5, Head Office, Panin Bank



Ritsuo Fukadai

Direktur Utama
President Director

Usia Age	Jenis Kelamin Gender
64	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Jepang Japanese	Indonesia

Pendidikan Education

- Bachelor of Economics dari University of Hitotsubashi (1987)
Bachelor of Economics in University of Hitotsubashi State University of Japan (1987)

Riwayat Jabatan Work Experience

- Direktur Utama PT Bank JTrust Indonesia Tbk (2019 - sekarang)
President Director of PT Bank JTrust Indonesia Tbk (2019 – present)
- Business Advisor di J Trust Co., Ltd. (2019)
Business Advisor at J Trust Co., Ltd. (2019)
- Director di Nihon Hoshou Co., Ltd. (2018 - 2019)
Director at Nihon Hoshou Co., Ltd. (2018 – 2019)
- General Manager Seoul, Korea di JT Chinae Saving Bank (2016 - 2018)
General Manager Seoul, Korea at JT Chinae Saving Bank (2016 – 2018)
- Chief Financial Officer Yangoon, Myanmar di Super Seven Starts Motors Co.,Ltd. (2015 - 2016)
Chief Financial Officer Yangoon, Myanmar at Super Seven Starts Motors Co.,Ltd. (2015 – 2016)
- General Manager Yangoon, Myanmar di Bank of Tokyo Mitsubishi UFJ (2012 - 2015)
General Manager Houston, U.S. at Bank of Tokyo Mitsubishi UFJ (2008 – 2012)
- General Manager Houston, U.S. di Bank of Tokyo Mitsubishi UFJ (2008 - 2012)
General Manager Houston, U.S. at Bank of Tokyo Mitsubishi UFJ (2008 – 2012)
- Berbagai posisi di Bank of Tokyo Mitsubishi UFJ hingga Senior Manager, Corporate Banking Odenmacho Branch, Tokyo (1987 - 2008)
Various positions at Bank of Tokyo Mitsubishi UFJ up to Senior Manager, Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008)



Masayoshi Kobayashi

Wakil Direktur Utama
Vice President Director

Usia Age	Jenis Kelamin Gender
56	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Jepang Japanese	Indonesia

Pendidikan Education

- Sarjana Hukum dari Universitas Keio, Tokyo, Jepang (1993)
Bachelor of Laws from Keio University, Tokyo, Japan in (1993)
- Master of Science dalam Administrasi Industri dengan Konsentrasi Keuangan dari Carnegie Mellon University, Pittsburgh, AS (1999)
Master of Science in Industrial Administration with Concentration in Finance from Carnegie Mellon University, Pittsburgh, USA (1999)

Riwayat Jabatan Work Experience

- Wakil Direktur Utama PT Bank JTrust Indonesia Tbk (2023 - sekarang)
Vice President Director PT Bank JTrust Indonesia Tbk (2023 - Present)
- Executive Vice President Risk Management di PT Bank JTrust Indonesia Tbk (2019 - 2023)
Executive Vice President Risk Management at PT Bank JTrust Indonesia Tbk (2019 – 2023)
- Wakil Direktur, Kantor Pemantauan Bank-Bank Besar, Biro Pengembangan dan Manajemen Strategi lainnya di Badan Jasa Keuangan, Pemerintah Jepang (2009 - 2018)
Deputy Director of Major Banks Monitoring Office, Strategy Development and Management Bureau and several other position in Financial Services Agency, The Japanese Government (2009 – 2018)
- Investment Advisor di Oasis Advisors Limited Cabang Tokyo, Jepang (2008 - 2009)
Investment Advisor at Oasis Advisors Limited, Tokyo Branch, Japan (2008 – 2009)
- Investment Analyst di ABN Amro Asset Management (Japan) Ltd, Tokyo, Jepang (2007)
Investment Analyst at ABN Amro Asset Management (Japan) Ltd., Tokyo, Japan (2007)
- Equity Analyst Sektor Keuangan/Perbankan Jepang di Deutsche Securities Inc. Tokyo, Jepang (2002-2007)
Equity Analyst of Financials/Bank in Japan at Deutsche Securities Inc., Tokyo, Japan (2002 – 2007)
- Treasurer/Assistant Investment Officer di Fuji Bank Limited, New York, AS (1999-2001)
Treasurer/Assistant Investment Officer at Fuji Bank Limited, New York, USA (1999 – 2001)
- Asisten Trader Produk Pendapatan Tetap di Fuji Bank Limited, Tokyo, Jepang (1995 - 1997)
Assistant Trader of Fixed Income Products at Fuji Bank Limited, Tokyo, Japan (1995 – 1997)
- Sales di Fuji Bank Limited, Tokyo, Jepang (1993 - 1995)
Sales at Fuji Bank Limited, Tokyo, Japan (1993 – 1995)



Felix I. Hartadi

Direktur Kepatuhan dan Corporate Legal

Director of Compliance and Corporate Legal

Usia

Age

67

67歳

Jenis Kelamin

Gender

Laki-laki

Male

Kewarganegaraan

Nationality

Indonesia

Indonesian

Domisili

Domicile

Indonesia

Pendidikan Education

- Sarjana Hukum di bidang Hukum Perdata dari Universitas Parahyangan (1985), dan Bachelor of Laws in Civil Laws from Parahyangan University (1985)
- Magister di bidang General Management dari Institut Pengembangan Manajemen Indonesia (2006)
Master degree in General Management from Institut Pengembangan Manajemen Indonesia (2006)

Riwayat Jabatan Work Experience

- Direktur Kepatuhan PT Bank JTrust Indonesia Tbk (2014 - sekarang)
Compliance Director of PT Bank JTrust Indonesia Tbk (2014 – present)
- Direktur Kepatuhan di PT Bank HSBC Indonesia (2009 - 2014)
Compliance Director at PT Bank HSBC Indonesia (2009 – 2014)
- Direktur Kepatuhan di PT Bank DBS (2006 - 2009)
Compliance Director at PT Bank DBS (2006 – 2009)
- Direktur Kepatuhan di PT Bank Rabobank International Indonesia (2000 - 2006)
Compliance Director at PT Bank Rabobank International Indonesia (2000 – 2006)
- Berbagai posisi di PT Bank Rabobank International Indonesia hingga Manager Credit Risk Control (1990 - 2000)
Various positions with PT Bank Rabobank International Indonesia up to Manager Credit Risk Control (1990 – 2000)



Helmi A. Hidayat

Direktur Keuangan dan Perencanaan
 Director of Finance and Planning

Usia Age	Jenis Kelamin Gender
68	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Indonesia Indonesian	Indonesia

Pendidikan

Education

- Sarjana jurusan Elektro dari Universitas Dharma Sari 45 (1987)
 Bachelor degree in Electricla Engineering from UDS 45 (1987)
- Magister dari Universitas Krisnadwipayana (1993)
 Master degree from Krisnadwipayana University (1993)

Riwayat Jabatan

Work Experience

- **Direktur J Trust Bank (2016 - sekarang)**
 Director of PT Bank JTrust Indonesia Tbk (2016 – present)
- **Executive Vice President di PT Bank JTrust Indonesia Tbk (2012 - 2016)**
 PT Bank JTrust Indonesia Tbk 執行役員 (Executive Vice President) (2012年～2016年)
- **Kepala Divisi Keuangan, IT, dan Operasional di PT Bank Nationalnobu Tbk (2011 - 2012)**
 Head of Finance, IT and Operations Division at PT Bank Nationalnobu Tbk (2011 – 2012)
- **Pimpinan Cabang KPO Plaza Semanggi di PT Bank Nationalnobu Tbk (2010 - 2011)**
 Branch Manager, KPO Plaza Semanggi, PT Bank Nationalnobu Tbk (2010 – 2011)
- **Project Manager IT, Keuangan, dan Operasi di Lippo Group/PT Visionet Int. (2009 - 2010)**
 Project Manager for IT, Finance and Operations at Lippo Group/PT Visionet Int. (2009 – 2010)
- **Kepala Divisi IT, Operasi, dan Keuangan di Bank Akita (2003 - 2009)**
 Head of IT, Operations and Finance Division at Bank Akita (2003 – 2009)
- **Kepala Grup Administrasi dan Monitoring Bank di BPPN (1999 - 2002)**
 Group Head, Bank Administration and Monitoring, IBRA (1999 – 2002)
- **Kepala Divisi IT dan Operasi di Bank Dana Asia (1989 - 1999)**
 Head of IT and Operations Division at Bank Dana Asia (1989 – 1999)



Cho Won June

Direktur Informasi

Director of Information

Usia Age	Jenis Kelamin Gender
56	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Korea Korean	Indonesia

Pendidikan Education

- Bachelor of Science di bidang Material Science & Engineering dari University of Myonggi (1995)
Bachelor of Science in Material Science & Engineering from University of Myonggi (1995)
- Master of Business Administration dari Korea Advanced Institute of Science and Technology (2002)
Master of Business Administration from Korea Advanced Institute of Science and Technology (2002)

Riwayat Jabatan Work Experience

- Direktur PT Bank JTrust Indonesia Tbk (2019 - sekarang)
Director of PT Bank JTrust Indonesia Tbk (2019 - present)
- Managing Director, Information Strategy Group di J Trust Group (JT Chinae Saving Bank) (2013 - 2019)
Managing Director, Information Strategy Group di J Trust Group (JT Chinae Saving Bank) (2013 - 2019)
- Departmen Head, Information Strategy Departmen di Gongpyung Saving Bank (2012 - 2013)
Departmen Head, Information Strategy Departmen di Gongpyung Saving Bank (2012 - 2013)
- Senior Project Manager, IT Department di Solomon Financial Group (2005 - 2012)
Senior Project Manager, IT Department di Solomon Financial Group (2005 - 2012)
- Manager of New Business TPF di LG Group (2001 - 2005)
Manager of New Business TPF di LG Group (2001 - 2005)



Widjaja Hendra

Direktur Bisnis
Business Director

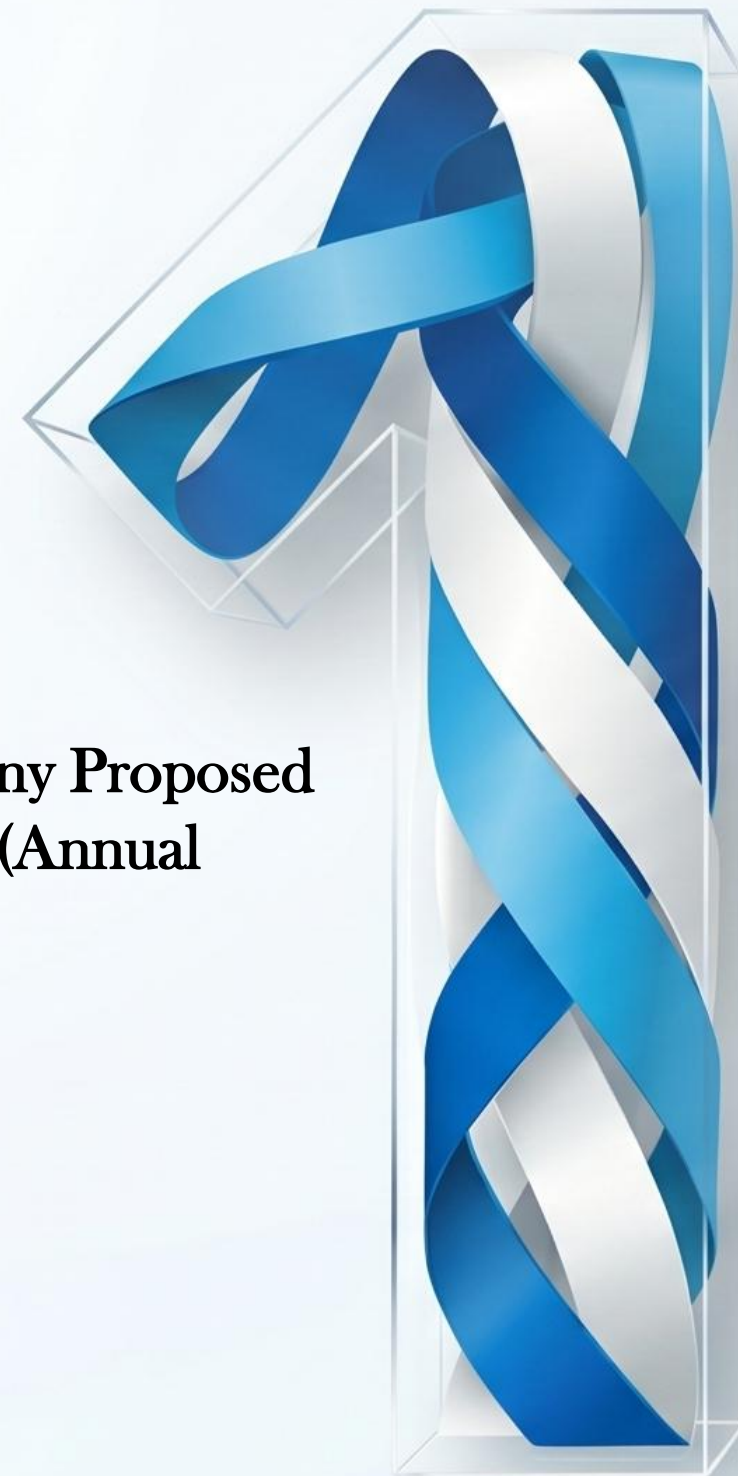
Usia Age	Jenis Kelamin Gender
57	Laki-laki Male
Kewarganegaraan Nationality	Domisili Domicile
Indonesia Indonesian	Indonesia

Pendidikan Education

- Sarjana dari Auckland University, Selandia Baru (1993)
Bachelor from Auckland University, New Zealand (1993)

Riwayat Jabatan Work Experience

- Direktur PT Bank JTrust Indonesia Tbk (2021 - sekarang)
Director of PT Bank JTrust Indonesia Tbk (2021 – present)
- EVP Bisnis PT Bank JTrust Indonesia Tbk(2021 - 2021)
EVP Business PT Bank JTrust Indonesia Tbk (2021-2021)
- EVP/Group Head Corporate, Commercial, SME & Multifinance Lending PT Bank Mega Tbk (2014-2021)
EVP/Group Head Corporate, Commercial, SME & Multifinance Lending at PT Bank Mega Tbk (2014-2021)
- Managing Director SME Lending PT Bank UOB Indonesia (2008-2014)
Managing Director SME Lending at PT Bank UOB Indonesia (2008-2014)
- Kepala Divisi Commercial Loan Business & Strategy PT Bank OCBC NISP Tbk (2005-2008)
Head of Division of Commercial Loan Business & Strategy at PT Bank OCBC NISP Tbk (2005-2008)
- Head of Sales Commercial PT Bank Danamon Indonesia Tbk (2004 - 2005)
Head of Sales Commercial at PT Bank Danamon Indonesia Tbk (2004 – 2005)
- Head of Commercial Jabodetabek PT Bank Permata Tbk (1997 - 2004)
Head of Commercial Jabodetabek at PT Bank Pertama Tbk (1997 – 2004)
- Marketing Manager PT Bank Tiara Asia (1993 - 1997)
Marketing Manager at PT Bank Tiara Asia (1993 – 1997)



Profile

Candidate for Director of the Company Proposed
for Appointment in the 2026 AGMS (Annual
General Meeting of Shareholders)

June 30, 2026

PT Bank Jtrust Indonesia Tbk

**Growing Stronger,
Greening Tomorrow**



Raja Pardede

Candidate for New Director

Usia
Age

65

Jenis Kelamin
Gender

Laki-laki

Male

Kewarganegaraan

Nationality

Indonesia

Indonesian

Domisili

Domicile

Indonesia

Pendidikan Education

- MBA dari Asean Institute Of Management (AIM), Philippine (2008)
MBA from Asian Institute of Management (AIM), Philippines (2008)
- Engineer (Ir) Institut Pertanian Bogor (IPB), Indonesia (1981)
Engineer Degree (Ir.) from Bogor Agricultural University (IPB), Indonesia (1981)

Riwayat Jabatan Work Experience

- **Executive Vice President– Head of Wholesale Credit Business PT Allo Bank Tbk (2022-April 2026)**
Executive Vice President – Head of Wholesale Credit Business at PT Allo Bank Tbk (2022 - April 2026)
- **Senior Vice President– Head of Credit Review and Restructuring PT Bank Mega Tbk (2011– 2021)**
Senior Vice President – Head of Credit Review and Restructuring at PT Bank Mega Tbk (2011 - 2021)
- **Senior Vice President– Head of Appraisal PT Bank Mega Tbk (2008-2010)**
Senior Vice President – Head of Appraisal at PT Bank Mega Tbk (2008 - 2010)
- **Senior Vice President– Head of Main Branch (2002- 2008)**
Senior Vice President – Head of Main Branch at PT Bank Mega Tbk (2002 - 2008)
- **Vice President– Head of Investment Banking PT Bank Papan Sejahtera Tbk (1998– 1999)**
Vice President – Head of Investment Banking at PT Bank Papan Sejahtera Tbk (1998 - 1999)
- **Assistant Vice President– Department Head of Marketing PT Bank Internasional Indonesia Tbk (1992- 1998)**
Assistant Vice President – Department Head of Marketing at PT Bank Internasional Indonesia Tbk (1992 - 1998)