



Fransisca Rita Gosal, Indonesian citizen, born in Jakarta in 1966, is a candidate of Treasury, Business & Retail Banking Director of PT Bank JTrust Indonesia Tbk subject to the approval of the Annual General Meeting of Shareholders which will be held on 27 August 2020. She graduated in Economics, holds a Bachelor of Economics from Atmajaya University in 1989 and Master of Management from Pelita Harapan University in 2003.

With more than 20 years experience, she has pursued her career in the banking and capital markets industry. Started her career in PT Bank Bali Tbk in 1989 and held various positions until the position of Assistant Vice President Special Asset Management in 2000. She served as an Associate Director of PT Paramitra Alfa Sekuritas in 2003 – 2006, then served as Director at Binaartha Parama in 2003 – 2006. She continued her career as Senior Vice President at PT Bank Permata Tbk in 2006 – 2013 and subsequently as Executive Director at PT Bank UOB Indonesia in 2013 – 2016. She then served as Director at PT Bank Victoria International Tbk in 2016 – 2018. Her last position was a Vice President Director of PT Bank Nationalnobu Tbk from 2018 until July 2020.