

Daftar Riwayat Hidup Anggota Dewan Direksi PT Bank JTrust Indonesia Tbk Pengangkatan Kembali Direktur Utama



RITSUO FUKADAI		
Usia/Jenis Kelamin <i>Age/Gender</i>	60/Laki-laki	60/Male
Kewarganegaraan <i>Nationality</i>	Jepang	Japanese
Riwayat Pendidikan <i>Education</i>	Bachelor of Economics dari University of Hitotsubashi (State University of Japan) (1987)	Bachelor of Economics from University of Hitotsubashi (State University of Japan) (1987)
Riwayat Jabatan <i>Work Experience</i>	<ul style="list-style-type: none"> • Direktur Utama J Trust Bank (2019 – sekarang) • Business Advisor di J Trust Co., Ltd. (2019) • Director di Nihon Hoshou Co., Ltd. (2018 – 2019) • General Manager Seoul, Korea di JT Chinae Saving Bank (2016 – 2018) • Chief Financial Officer Yangoon, Myanmar di 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. di 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) 	<ul style="list-style-type: none"> • President Director of J Trust Bank (2019 – present) • Business Advisor at J Trust Co., Ltd. (2019) • Director at Nihon Hoshou Co., Ltd. (2018 – 2019) • General Manager Seoul, Korea at JT Chinae Saving Bank (2016 – 2018) • Chief Financial Officer Yangoon, Myanmar at Super Seven Starts Motors Co., Ltd. (2015 – 2016) • General Manager Yangoon, Myanmar at Bank of Tokyo Mitsubishi UFJ (2012 – 2015) • General Manager Houston, U.S. at Bank of Tokyo Mitsubishi UFJ (2008 – 2012) • Various positions at Bank of Tokyo Mitsubishi UFJ up to Senior Manager Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008)
Rangkap Jabatan <i>Concurrent Positions</i>	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position
Dasar Hukum Pengangkatan <i>Legal Basis of Appointment</i>	Diangkat pertama kali sebagai Direktur Utama J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 7 November 2019. Pengangkatan terakhir sebagai Direktur Utama J Trust Bank berdasarkan keputusan RUPST 27 Mei 2022.	Appointed for the first time as President Director of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 7 November 2019. Last reappointment as President Director of J Trust Bank was based on AGMS resolution on 27 May 2022.
Hubungan Afiliasi <i>Affiliation</i>	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi,	Has no affiliation with fellow members of the Board of Commissioners and members of the Board of

	namun beliau memiliki hubungan afiliasi dengan Pemegang Saham Utama dan Pengendali.	Directors, but he is affiliated with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 4 Mei 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR and valid until 4 May 2026.
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024

Daftar Riwayat Hidup Anggota Dewan Direksi PT Bank JTrust Indonesia Tbk Pengangkatan Kembali Direksi



FELIX I. HARTADI		
Usia/Jenis Kelamin Age/Gender	64/Laki-laki	64/Male
Kewarganegaraan Nationality	Indonesia	Indonesian
Riwayat Pendidikan Education	Sarjana Hukum di bidang Hukum Perdata dari Universitas Parahyangan (1985), dan Magister di bidang General Management dari Institut Pengembangan Manajemen Indonesia (2006)	Bachelor of Laws in Civil Laws from Parahyangan University (1985), and Master's degree in General Management from Institut Pengembangan Manajemen Indonesia (2006)
Riwayat Jabatan Work Experience	<ul style="list-style-type: none"> Direktur Kepatuhan J Trust Bank (2014 – sekarang) Direktur Kepatuhan di PT Bank HSBC Indonesia (2009 – 2014) Direktur Kepatuhan di PT Bank DBS (2006 – 2009) Direktur Kepatuhan di PT Bank Rabobank International Indonesia (2000 – 2006) Berbagai posisi di PT Bank Rabobank International Indonesia hingga Manager Credit Risk Control (1990 – 2000) 	<ul style="list-style-type: none"> Compliance Director of J Trust Bank (2014 – present) Compliance Director at PT Bank HSBC Indonesia (2009 – 2014) Compliance Director at PT Bank DBS (2006 – 2009) Compliance Director at PT Bank Rabobank International Indonesia (2000 – 2006) Various positions with PT Bank Rabobank International Indonesia up to Manager Credit Risk Control (1990 – 2000)
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position.
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 26 Februari 2014 dan efektif tanggal 22 April 2014. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Mei 2022.	Appointed for the first time as President Director of J Trust Bank based on EGMS resolution on 26 February 2014 and effective as of 22 April 2014. Last reappointment as Director of J Trust Bank was based on AGMS resolution on 27 May 2022.
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi, namun beliau memiliki hubungan afiliasi dengan Pemegang Saham Utama dan Pengendali.	Has no affiliation with fellow members of the Board of Commissioners and members of the Board of Directors, but he is affiliated with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 20 September 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 20 September 2026.
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024



HELMI A. HIDAYAT

Usia/Jenis Kelamin Age/Gender	65/Laki-laki	65/Male
Kewarganegaraan Nationality	Indonesia	Indonesian
Riwayat Pendidikan Education	Sarjana jurusan Elektro dari Universitas Dharma Sari 45 (1987), dan Magister dari Universitas Krisnadwipayana (1993)	Bachelor degree in Electrical Engineering from Dharma Sari 45 University (1987), and Master's degree from Krisnadwipayana University (1993)
Riwayat Jabatan Work Experience	<ul style="list-style-type: none"> Direktur J Trust Bank (2016 – sekarang) Executive Vice President di PT Bank JTrust Indonesia Tbk (2012 – 2016) Kepala Divisi Keuangan, IT, dan Operasional di PT Bank Nationalnoba Tbk (2011 – 2012) Pimpinan Cabang KPO Plaza Semanggi di PT Bank Nationalnoba Tbk (2010 – 2011) Project Manager IT, Keuangan, dan Operasi di Lippo Group/PT Visionet Int. (2009 – 2010) Kepala Divisi IT, Operasi, dan Keuangan di Bank Akita (2003 – 2009) Kepala Grup Administrasi dan Monitoring Bank di BPPN (1999 – 2002) Kepala Divisi IT dan Operasi di Bank Dana Asia (1989 – 1999) 	<ul style="list-style-type: none"> Director of J Trust Bank (2016 – present) Executive Vice President at PT Bank JTrust Indonesia Tbk (2012 – 2016) Head of Finance, IT and Operations Division at PT Bank Nationalnoba Tbk (2011 – 2012) Branch Manager, KPO Plaza Semanggi, PT Bank Nationalnoba Tbk (2010 – 2011) Project Manager for IT, Finance and Operations at Lippo Group/ PT Visionet Int. (2009 – 2010) Head of IT, Operations and Finance Division at Bank Akita (2003 – 2009) Group Head, Bank Administration and Monitoring, IBRA (1999 – 2002) Head of IT and Operations Division at Bank Dana Asia (1989 – 1999)
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners or other position.
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat pertama kali sebagai Komisaris Independen J Trust Bank berdasarkan keputusan RUPSLB 15 Oktober 2021 dan efektif tanggal 29 November 2021.	Appointed for the first time as Independent Commissioner of J Trust Bank based on AGMS resolution on 15 October 2021 and effective as of 29 November 2021.
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi maupun Pemegang Saham Utama dan Pengendali.	Has no affiliation with fellow members of the Board of Commissioners, members of the Board of Directors, or with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 2, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 7 Oktober 2026.	Level 2 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 7 October 2026.
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024



CHO WON JUNE

Usia/Jenis Kelamin Age/Gender	53/Laki-laki	53/Male
Kewarganegaraan Nationality	Korea Selatan	South Korean
Riwayat Pendidikan Education	Bachelor of Science di bidang Material Science & Engineering dari University of Myonggi (1995), dan Master of Business Administration dari Korea Advanced Institute of Science and Technology (2002)	Bachelor of Science in Material Science & Engineering from University of Myonggi (1995), and Master of Business Administration from Korea Advanced Institute of Science and Technology (2002)
Riwayat Jabatan Work Experience	<ul style="list-style-type: none"> Direktur J Trust Bank (2019 sekarang) Managing Director, Information Strategy Group di JTrust Group (JT Chinae Saving Bank) (2013 – 2019) Department Head, Information Strategy Department di Gongpyung Saving Bank (2012 – 2013) Senior Project Manager, IT Department di Solomon Financial Group (2005 – 2012) Manager of New Business TPF di LG Group (2001 – 2005) 	<ul style="list-style-type: none"> Director of J Trust Bank (2019 – present) Managing Director, Information Strategy Group at JTrust Group (JT Chinae Saving Bank) (2013 – 2019) Department Head, Information Strategy Department at Gongpyung Saving Bank (2012- 2013) Senior Project Manager, IT Department at Solomon Financial Group (2005 – 2012) Manager of New Business TPF at LG Group (2001 – 2005)
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position.
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 7 November 2019. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Mei 2022.	Appointed for the first time as Director of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 7 November 2019. Last reappointment as Director of J Trust Bank was based on AGMS resolution on 27 May 2022.
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.	Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 4 Mei 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 4 May 2026.
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024



R. DJOKO PRAYITNO

Usia/Jenis Kelamin Age/Gender	65/Laki-laki	65 /Male
Kewarganegaraan Nationality	Indonesia	Indonesian
Riwayat Pendidikan Education	MBA dari Saint Louis University, Missouri, Amerika Serikat (1988) dan Sarjana Ekonomi dari Universitas Indonesia (1982)	MBA from Saint Louis University, Missouri, US (1988) and Bachelor of Economics from the University of Indonesia (1982)
Riwayat Jabatan Work Experience	<ul style="list-style-type: none"> Direktur J Trust Bank (2021 – sekarang) EVP Management All Delinquencies J Trust Bank (2020 - 2021) Direktur Kredit PT Bank Resona Perdania (2017 - 2020) Komisaris Independen PT Bank Resona Perdania (2015 - 2016) Konsultan Manajemen ISO, Daya Wisesa Sinergi (2012 - 2021) Konsultan Perbankan, Daya Determination (2010 - 2012) Instruktur tetap, LPPI (2006 - 2010) Senior Instruktur PT Bank Mandiri (Persero) Tbk (2003 – 2006) GM of City Business Center PT Bank Mandiri (Persero) Tbk (2001 – 2003) Berbagai posisi di PT Bank Dagang Negara Indonesia sekarang PT Bank Mandiri (Persero) Tbk hingga menjabat Regional Manager Banjarmasin (1982 – 2001) 	<ul style="list-style-type: none"> Director of J Trust Bank (2021 – present) EVP Management All Delinquencies at PT Bank J Trust Indonesia Tbk (2020 - 2021) Credit Director at PT Bank Resona Perdania (2017 - 2020) Independent Commissioner of PT Bank Resona Perdania (2015 - 2016) ISO Management Consultant, Daya Wisesa Sinergi (2012 - 2021) Banking Consultant, Daya Determination (2010 - 2012) Permanent Instructor, LPPI (2006 - 2010) Senior Instructor at PT Bank Mandiri (2003 - 2006) GM of City Business Center at PT Bank Mandiri (2001 - 2003) Several positions at PT Bank Dagang Negara Indonesia - now PT Bank Mandiri (Persero) Tbk to Regional Manager of Banjarmasin (1982 - 2001)
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position.
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 3 Mei 2021 dan efektif tanggal 20 September 2021. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Mei 2022.	Appointed for the first time as Director of J Trust Bank based on EGMS resolution on 3 May 2021 and effective as of 20 September 2021. Last reappointment as Director of J Trust Bank was based on AGMS resolution on 27 May 2022.

Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.	Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 25 Mei 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 25 May 2026
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024



WIDJAJA HENDRA

Usia/Jenis Kelamin Age/Gender	54/Laki-laki	54/Male
Kewarganegaraan Nationality	Indonesia	Indonesian
Riwayat Pendidikan Education	Sarjana dari Auckland University, Selandia Baru (1993)	Bachelor degree from Auckland University, New Zealand (1993)
Riwayat Jabatan Work Experience	<ul style="list-style-type: none"> Direktur J Trust Bank (2021 – sekarang) EVP Bisnis J Trust Bank (2021) EVP/Group Head Corporate, Commercial, SME & Multifinance Lending PT Bank Mega Tbk (2014 - 2021) Managing Director SME Lending PT Bank UOB Indonesia (2008 - 2014) Kepala Divisi Commercial Loan Business & Strategy PT Bank OCBC NISP Tbk (2005 - 2008) Head of Sales Commercial PT Bank Danamon Indonesia Tbk (2004 – 2005) Head of Commercial Jabodetabek PT Bank Permata Tbk (1997 – 2004) Marketing Manager PT Bank Tiara Asia (1993 – 1997) 	<ul style="list-style-type: none"> Director of J Trust Bank (2021 – present) EVP Business J Trust Bank (2021) EVP/Group Head Corporate, Commercial, SME & Multifinance Lending PT Bank Mega Tbk (2014 - 2021) Managing Director SME Lending at PT Bank UOB Indonesia (2008 - 2014) Head of Division of Commercial Loan Business & Strategy at PT Bank OCBC NISP Tbk (2005 - 2008) Head of Sales Commercial at PT Bank Danamon Indonesia Tbk (2004 – 2005) Head of Commercial Jabodetabek at PT Bank Permata Tbk (1997 – 2004) Marketing Manager at PT Bank Tiara Asia (1993 – 1997)
Rangkap Jabatan Concurrent Positions	Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.	Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position.
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 15 Oktober 2021 dan efektif tanggal 29 November 2021. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Mei 2022.	Appointed for the first time as Director of J Trust Bank based on EGMS resolution on 15 October 2021 and effective as of 29 November 2021. Last reappointment as Director of J Trust Bank was based on AGMS resolution on 27 May 2022.
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.	Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder.
Sertifikasi Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 25 Mei 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 25 May 2026
Periode Jabatan Term of Office	2023 – 2024	2023 – 2024