

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direktur Utama



### Ritsuo Fukadai

Direktur Utama  
President Director

<b>Usia/Jenis Kelamin</b> Age/Gender	61/Laki-laki	61/Male
<b>Kewarganegaraan</b> Nationality	Jepang	Japanese
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> Education	Sarjana Ekonomi dari University of Hitotsubashi (State University of Japan) (1987)	Bachelor of Economics from University of Hitotsubashi (State University of Japan) (1987)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Direktur Utama J Trust Bank (2019 – sekarang)</li> <li>Business Advisor di J Trust Co., Ltd. (2019)</li> <li>Direktur di Nihon Hoshou Co., Ltd. (2018 – 2019)</li> <li>General Manager Seoul, Korea di JT Chinae Saving Bank (2016 – 2018)</li> <li>Chief Financial Officer Yangoon, Myanmar di Super Seven Starts Motors Co., Ltd. (2015 – 2016)</li> <li>General Manager Yangoon, Myanmar di Bank of Tokyo Mitsubishi UFJ (2012 – 2015)</li> <li>General Manager Houston, U.S. di Bank of Tokyo Mitsubishi UFJ (2008 – 2012)</li> <li>Berbagai posisi di Bank of Tokyo Mitsubishi UFJ hingga Senior Manager Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008)</li> </ul>	<ul style="list-style-type: none"> <li>President Director of J Trust Bank (2019 – present)</li> <li>Business Advisor at J Trust Co., Ltd. (2019)</li> <li>Director at Nihon Hoshou Co., Ltd. (2018 – 2019)</li> <li>General Manager Seoul, Korea at JT Chinae Saving Bank (2016 – 2018)</li> <li>Chief Financial Officer Yangoon, Myanmar at Super Seven Starts Motors Co., Ltd. (2015 – 2016)</li> <li>General Manager Yangoon, Myanmar at Bank of Tokyo Mitsubishi UFJ (2012 – 2015)</li> <li>General Manager Houston, U.S. at Bank of Tokyo Mitsubishi UFJ (2008 – 2012)</li> <li>Various positions at Bank of Tokyo Mitsubishi UFJ up to Senior Manager Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008)</li> </ul>
<b>Rangkap Jabatan</b> 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
<b>Dasar Hukum Pengangkatan</b> Legal Basis of Appointment	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 31 Mei 2023.	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 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> 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.
<b>Periode Jabatan</b> Term of Office	2023-2024	2023-2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Wakil Direktur Utama



### Masayoshi Kobayashi

Wakil Direktur Utama  
Vice President Director

<b>Usia/Jenis Kelamin</b> Age/Gender	54/Laki-laki	54/Male
<b>Kewarganegaraan</b> Nationality	Jepang	Japanese
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> Education	Sarjana Hukum dari Universitas Keio, Tokyo, Jepang (1993) dan Master of Science dalam Administrasi Industri dengan Konsentrasi Keuangan dari Carnegie Mellon University, Pittsburgh, AS (1999)	Bachelor of Laws from Keio University, Tokyo, Japan (1993) and Master of Science in Industrial Administration majoring in Finance from Carnegie Mellon University, Pittsburgh, USA (1999)
<b>Riwayat jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Wakil Direktur Utama J Trust Bank (2023 – sekarang)</li> <li>Executive Vice President Manajemen Risiko di J Trust Bank (2019 – 2023)</li> <li>Wakil Direktur, Kantor Pemantauan Bank-Bank Besar, Biro Pengembangan dan Manajemen Strategi lainnya di Badan Jasa Keuangan, Pemerintah Jepang (2009 – 2018)</li> <li>Penasihat Investasi di Oasis Advisors Limited Cabang Tokyo, Jepang (2008 – 2009)</li> <li>Analisis Investasi di ABN Amro Asset Management (Japan) Ltd, Tokyo, Jepang (2007)</li> <li>Equity Analyst untuk Sektor Keuangan/Perbankan Jepang di Deutsche Securities Inc, Tokyo, Jepang (2002 – 2007)</li> <li>Treasurer/Assistant Investment Officer di Fuji Bank Limited, New York, AS (1999 – 2001)</li> <li>Asisten Trader Produk Pendapatan Tetap di Fuji Bank Limited, Tokyo, Jepang (1995 – 1997)</li> <li>Sales di Fuji Bank Limited, Tokyo, Jepang (1993 – 1995)</li> </ul>	<ul style="list-style-type: none"> <li>Vice President Director of J Trust Bank (2023 – present)</li> <li>Executive Vice President Risk Management at J Trust Bank (2019 – 2023)</li> <li>Deputy Director, Big Bank Monitoring Office, Development and Other Management Strategy Bureau at the Financial Services Agency, the Japanese Government (2009 – 2018)</li> <li>Investment Advisor at Oasis Advisors Limited, Tokyo Branch, Japan (2008 – 2009)</li> <li>Investment Analyst at ABN Amro Asset Management (Japan) Ltd., Tokyo, Japan (2007)</li> <li>Equity Analyst for Japanese Finance/Banking Sector at Deutsche Securities Inc, Tokyo, Japan (2002 – 2007)</li> <li>Treasurer/Assistant Investment Officer at Fuji Bank Limited, New York, USA (1999 – 2001)</li> <li>Trader Assistant for Fixed Income Product at Fuji Bank Limited, Tokyo, Japan (1995 – 1997)</li> <li>Sales at Fuji Bank Limited, Tokyo, Japan (1993 – 1995)</li> </ul>
<b>Rangkap jabatan</b> 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
<b>Dasar Hukum Pengangkatan</b> Legal Basis of Appointment	Diangkat pertama kali sebagai Wakil Direktur Utama J Trust Bank berdasarkan keputusan RUPSLB 3 Maret 2023.	Appointed for the first time as Vice President Director of J Trust Bank based on EGMS resolution on 3 March 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 5 November 2024.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 5 November 2024.
<b>Periode Jabatan</b> Term of Office	2023-2024	2023-2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direksi



### Felix I. Hartadi

Direktur Kepatuhan & Hukum

Director - Compliance & Corporate Legal

<b>Usia/Jenis Kelamin</b> Age/Gender	65/Laki-laki	65/Male
<b>Kewarganegaraan</b> Nationality	Indonesia	Indonesian
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> 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)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Direktur Kepatuhan J Trust Bank (2014 – sekarang)</li> <li>Direktur Kepatuhan di PT Bank HSBC Indonesia (2009 – 2014)</li> <li>Direktur Kepatuhan di PT Bank DBS (2006 – 2009)</li> <li>Direktur Kepatuhan di PT Bank Rabobank International Indonesia (2000 – 2006)</li> <li>Berbagai posisi di PT Bank Rabobank International Indonesia hingga Manager Credit Risk Control (1990 – 2000)</li> </ul>	<ul style="list-style-type: none"> <li>Compliance Director of J Trust Bank (2014 – present)</li> <li>Compliance Director at PT Bank HSBC Indonesia (2009 – 2014)</li> <li>Compliance Director at PT Bank DBS (2006 – 2009)</li> <li>Compliance Director at PT Bank Rabobank International Indonesia (2000 – 2006)</li> <li>Various positions with PT Bank Rabobank International Indonesia up to Manager Credit Risk Control (1990 – 2000)</li> </ul>
<b>Rangkap Jabatan</b> 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
<b>Dasar Hukum Pengangkatan</b> 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 31 Mei 2023.	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 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> 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.
<b>Periode Jabatan</b> Term of Office	2023-2024	2023-2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direksi



### Helmi A. Hidayat

Direktur Keuangan & Perencanaan

Director - Finance & Planning

<b>Usia/Jenis Kelamin</b> Age/Gender	66/Laki-laki	66/Male
<b>Kewarganegaraan</b> Nationality	Indonesia	Indonesian
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> Education	Sarjana jurusan Elektro dari Universitas Dharma Sari 45 (1987) dan Magister dari Universitas Krisnadwipayana (1993)	Bachelor degree in Electrical Engineering from Dharma Sari University 45 (1987) and Master's degree from Krisnadwipayana University (1993)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Direktur J Trust Bank (2016 – sekarang)</li> <li>Executive Vice President di PT Bank JTrust Indonesia Tbk (2012 – 2016)</li> <li>Kepala Divisi Keuangan, IT, dan Operasional di PT Bank Nationalnobu Tbk (2011 – 2012)</li> <li>Pimpinan Cabang KPO Plaza Semangi di PT Bank Nationalnobu Tbk (2010 – 2011)</li> <li>Project Manager IT, Keuangan, dan Operasi di Lippo Group/PT Visionet Int. (2009 – 2010)</li> <li>Kepala Divisi IT, Operasi, dan Keuangan di Bank Akita (2003 – 2009)</li> <li>Kepala Grup Administrasi dan Monitoring Bank di BPPN (1999 – 2002)</li> <li>Kepala Divisi IT dan Operasi di Bank Dana Asia (1989 – 1999)</li> </ul>	<ul style="list-style-type: none"> <li>Director of J Trust Bank (2016 – present)</li> <li>Executive Vice President at PT Bank JTrust Indonesia Tbk (2012 – 2016)</li> <li>Head of Finance, IT and Operations Division at PT Bank Nationalnobu Tbk (2011 – 2012)</li> <li>Branch Manager, KPO Plaza Semangi, PT Bank Nationalnobu Tbk (2010 – 2011)</li> <li>Project Manager for IT, Finance and Operations at Lippo Group/PT Visionet Int. (2009 – 2010)</li> <li>Head of IT, Operations and Finance Division at Bank Akita (2003 – 2009)</li> <li>Group Head, Bank Administration and Monitoring, IBRA (1999 – 2002)</li> <li>Head of IT and Operations Division at Bank Dana Asia (1989 – 1999)</li> </ul>
<b>Rangkap Jabatan</b> 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
<b>Dasar Hukum Pengangkatan</b> Legal Basis of Appointment	Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 30 Juni 2016 dan efektif tanggal 5 September 2016. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 31 Mei 2023.	Appointed for the first time as Director of J Trust Bank based on AGMS resolution on 30 June 2016 and effective as of 5 September 2016. Last reappointment as Director of J Trust Bank was based on AGMS resolution on 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> 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.
<b>Periode Jabatan</b> Term of Office	2023 – 2024	2023 – 2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direksi



### Cho Won June

Direktur Teknologi Informasi

Director - Information Technology

<b>Usia/Jenis Kelamin</b> Age/Gender	54/Laki-laki	54/Male
<b>Kewarganegaraan</b> Nationality	Korea Selatan	South Korean
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> 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)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>• Direktur J Trust Bank (2019 – sekarang)</li> <li>• Managing Director, Information Strategy Group di JTrust Group (JT Chinae Saving Bank) (2013 – 2019)</li> <li>• Department Head, Information Strategy Department di Gongpyung Saving Bank (2012 – 2013)</li> <li>• Senior Project Manager, IT Department di Solomon Financial Group (2005 – 2012)</li> <li>• Manager of New Business TPF di LG Group (2001 – 2005)</li> </ul>	<ul style="list-style-type: none"> <li>• Director of J Trust Bank (2019 – present)</li> <li>• Managing Director, Information Strategy Group at JTrust Group (JT Chinae Saving Bank) (2013 – 2019)</li> <li>• Department Head, Information Strategy Department at Gongpyung Saving Bank (2012- 2013)</li> <li>• Senior Project Manager, IT Department at Solomon Financial Group (2005 – 2012)</li> <li>• Manager of New Business TPF at LG Group (2001 – 2005)</li> </ul>
<b>Rangkap Jabatan</b> 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.
<b>Dasar Hukum Pengangkatan</b> 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 31 Mei 2023.	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 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> 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.
<b>Periode Jabatan</b> Term of Office	2023 – 2024	2023 – 2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direksi



### R. Djoko Prayitno

Direktur Credit Risk & Management All Delinquencies

Director - Credit Risk & Management All Delinquencies

<b>Usia/Jenis Kelamin</b> Age/Gender	66/Laki-laki	66/Male
<b>Kewarganegaraan</b> Nationality	Indonesia	Indonesian
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> 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)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Direktur J Trust Bank (2021 – sekarang)</li> <li>EVP Management All Delinquencies J Trust Bank (2020 - 2021)</li> <li>Direktur Kredit PT Bank Resona Perdania (2017 - 2020)</li> <li>Komisaris Independen PT Bank Resona Perdania (2015 - 2016)</li> <li>Konsultan Manajemen ISO, Daya Wisesa Sinergi (2012 - 2021)</li> <li>Konsultan Perbankan, Daya Determination (2010 - 2012)</li> <li>Instruktur tetap, LPPi (2006 - 2010)</li> <li>Senior Instruktur PT Bank Mandiri (Persero) Tbk (2003 - 2006)</li> <li>GM of City Business Center PT Bank Mandiri (Persero) Tbk (2001 - 2003)</li> <li>Berbagai posisi di PT Bank Dagang Negara Indonesia – sekarang PT Bank Mandiri (Persero) Tbk hingga menjabat Regional Manager Banjarmasin (1982 - 2021)</li> </ul>	<ul style="list-style-type: none"> <li>Director of J Trust Bank (2021 - present)</li> <li>EVP Management All Delinquencies at PT Bank J Trust Indonesia Tbk (2020 - 2021)</li> <li>Credit Director at PT Bank Resona Perdania (2017 - 2020)</li> <li>Independent Commissioner of PT Bank Resona Perdania (2015 - 2016)</li> <li>ISO Management Consultant, Daya Wisesa Sinergi (2012 - 2021)</li> <li>Banking Consultant, Daya Determination (2010 - 2012)</li> <li>Permanent Instructor, LPPi (2006 - 2010)</li> <li>Senior Instructor at PT Bank Mandiri (2003 - 2006)</li> <li>GM of City Business Center at PT Bank Mandiri (2001 - 2003)</li> <li>Several positions at PT Bank Dagang Negara Indonesia - now PT Bank Mandiri Persero (Tbk) to Regional Manager of Banjarmasin (1982 - 2021)</li> </ul>
<b>Rangkap Jabatan</b> 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.South East Asia at J Trust Co., Ltd.
<b>Dasar Hukum Pengangkatan</b> 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 31 Mei 2023.	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 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Directors section of this Annual Report.
<b>Sertifikasi</b> Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 17 September 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 17 September 2026.
<b>Periode Jabatan</b> Term of Office	2023 - 2024	2023 - 2024

# Daftar Riwayat Hidup Anggota Direksi PT Bank JTrust Indonesia Tbk

## Pengangkatan Kembali Direksi



### Widjaja Hendra

Direktur Bisnis

Director - Business

<b>Usia/Jenis Kelamin</b> Age/Gender	55/Laki-laki	55/Male
<b>Kewarganegaraan</b> Nationality	Indonesia	Indonesian
<b>Domisili</b> Domicile	Indonesia	Indonesia
<b>Riwayat Pendidikan</b> Education	Sarjana dari Auckland University, Selandia Baru (1993)	Bachelor degree from Auckland University, New Zealand (1993)
<b>Riwayat Jabatan</b> Work Experience	<ul style="list-style-type: none"> <li>Direktur J Trust Bank (2021 – sekarang)</li> <li>EVP/Group Head Corporate, Commercial, SME &amp; Multifinance Lending PT Bank Mega Tbk (2014 - 2021)</li> <li>Managing Director SME Lending PT Bank UOB Indonesia (2008 - 2014)</li> <li>Kepala Divisi Commercial Loan Business &amp; Strategy PT Bank OCBC NISP Tbk (2005 - 2008)</li> <li>Head of Sales Commercial PT Bank Danamon Indonesia Tbk (2004 - 2005)</li> <li>Head of Commercial Jabodetabek PT Bank Permata Tbk (1997 - 2004)</li> <li>Marketing Manager PT Bank Tiara Asia (1993 - 1997)</li> </ul>	<ul style="list-style-type: none"> <li>Director of J Trust Bank (2021 – present)</li> <li>EVP/Group Head Corporate, SME &amp; Multifinance Lending at PT Bank Mega Tbk (2014 - 2021)</li> <li>Managing Director SME Lending at PT Bank UOB Indonesia (2008 - 2014)</li> <li>Head of Division of Commercial Loan Business &amp; Strategy at PT Bank OCBC NISP Tbk (2005 - 2008)</li> <li>Head of Sales Commercial at PT Bank Danamon Indonesia Tbk (2004 - 2005)</li> <li>Head of Commercial Jabodetabek at PT Bank Permata Tbk (1997 - 2004)</li> <li>Marketing Manager at PT Bank Tiara Asia (1993 - 1997)</li> </ul>
<b>Rangkap Jabatan</b> 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.
<b>Dasar Hukum Pengangkatan</b> 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 31 Mei 2023.	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 31 May 2023.
<b>Hubungan Afiliasi</b> 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.
<b>Pendidikan dan Pelatihan Tahun 2023</b> Education and Training in 2023	Pendidikan dan Pelatihan pada tahun 2023 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.	Education and training in 2023 are presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report.
<b>Sertifikasi</b> Certifications	Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) yang berlaku hingga 11 September 2026.	Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 11 September 2026.
<b>Periode Jabatan</b> Term of Office	2023 - 2024	2023 - 2024