



Mr. Yohanes Santoso Wibowo, 61 years old, Indonesian citizen has more than 30 years of experience at Bank Indonesia and the Financial Services Authority (OJK). He started his career at Bank Indonesia in July 1984 as Accounting Staff in the Accounting Division of Bank Indonesia until he was appointed as Executive Director Credit, Rural Banks, and SME Department in February 2012.

At OJK, he served as Head of Regional III Central Java & DIY from February 2013 – June 2016, Senior Advisor from June 2016 – December, Deputy Commissioner Banking Supervision II from December 2017 - August 2018, Deputy Commissioner Integrated Regulation and Supervision from August 2018 – December 2018 and Deputy Commissioner Financial System Stability from December 2018 – July 2019.

He continued his career as Vice Chairman at Indonesia Banking School from July 2019 – July 2020, Senior Advisor at PT BPR Lestari from July 2020 – February 2021, and Commissioner at PT Beegroup Financial Indonesia / BukuKas since July 2020 – until now.

He earned his Master in Banking & Finance from Finafrica Foundation Cariplo (Milan State University, Milan Polytechnic, Milan Catholic University, Pavia University, Bocconi University, Bergamo University, Turin University) in 1989 and Bachelor of Economics from University of Gadjah Mada in 1982.



Mr R. Djoko Prayitno, 63 years old, Indonesian citizen. He has more than 30 years of experience in the banking industry. Appointed as Executive Vice President of J Trust Bank since November 2020. Previously, he worked at Bank Resona Perdania as Independent Commissioner from November 2015 – December 2016 and his Credit Director from January 2017 – August 2020.

He has worked in Bank Dagang Negara from September 1982 which later became Bank Mandiri until he served as GM of City Business Center (Pilot Project) from September 2001- March 2003 and Senior Instructor from April 2003 - May 2006. He continued his career as Permanent Instructor at LIPI from June 2006 – April 2010, Banking Consultant at Daya Determination from April 2010 – 2012, and Management ISO Consultant at Daya Wisesa Sinergi from September 2012 - until now.

He obtained Master of Business Administration from Saint Louis University, Missouri, United States of America in 1988 and Bachelor of Economics from University of Indonesia in 1982.