

Para Pejabat Eksekutif Bank Executive Officials of the Bank

Asuka Yagi

Kepala Departemen Pengembangan Bisnis 1-1/
Head of Business Development 1-1 Department

Saat ini berusia 36 tahun. Meraih gelar *Bachelor of Commerce* dari *Meiji University*, Tokyo. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 1-1 sejak tanggal 21 September 2021.

Currently 36 years old. Obtained a Bachelor of Commerce degree from Meiji University, Tokyo. Served as Head of Business Development 1-1 Department since September 21, 2021.

Ken Yoshimura

Kepala Departemen Pengembangan Bisnis 1-5/
Head of Business Development 1-5 Department

Saat ini berusia 42 tahun. Meraih gelar *Bachelor of Political Science and Economics* dari *Meiji University*, Tokyo. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 1-5 sejak tanggal 27 Juli 2018.

Currently 42 years old. Obtained a Bachelor of Political Science and Economics degree from Meiji University, Tokyo. Served as Head of Business Development 1-5 Department since July 27, 2018.

Satoshi Iwama

Kepala Departemen Pengembangan Bisnis 1-2/
Head of Business Development 1-2 Department

Saat ini berusia 37 tahun. Meraih gelar *Bachelor of Literature* dari *International Christian University*, Tokyo. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 1-2 sejak tanggal 2 November 2020.

Currently 37 years old. Obtained a Bachelor of Literature degree from International Christian University, Tokyo. Served as Head of Business Development 1-2 Department since November 2, 2020.

Bonar Oliver Siahaan

Kepala Departemen Pengembangan Bisnis 2-1/
Head of Business Development 2-1 Department

Saat ini berusia 45 tahun. Meraih gelar *Master of Science in Finance* dari *Golden State University*, San Francisco. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 2-1 sejak tanggal 17 Desember 2018.

Currently 45 years old. Obtained a Master of Science in Finance from Golden State University, San Francisco. Served as Head of Business Development 2-1 Department since December 17, 2018.

Reza Pradhana

Kepala Departemen Pengembangan Bisnis 1-3/
Head of Business Development 1-3 Department

Saat ini berusia 47 tahun. Meraih gelar *Diploma of Business Management* dari *Nakano School of Business*, Tokyo. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 1-3 sejak tanggal 19 Oktober 2016.

Currently 47 years old. Obtained a Diploma of Business Management degree from Nakano School of Business, Tokyo. Served as Head of Business Development 1-3 Department since October 19, 2016.

Sutheo Tepas

Kepala Departemen Pengembangan Bisnis 2-2/
Head of Business Development 2-2 Department

Saat ini berusia 44 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Pancasila, Jakarta. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 2-2 sejak tanggal 2 Mei 2016.

Currently 44 years old. Obtained a Bachelor's degree in Economics from Pancasila University, Jakarta. Served as Head of Business Development 2-2 Department since May 2, 2016.

Cynthia Widjaja Saputra

Kepala Departemen Pengembangan Bisnis 1-4/
Head of Business Development 1-4 Department

Saat ini berusia 37 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Pelita Harapan, Tangerang. Menjabat sebagai Kepala Departemen Pengembangan Bisnis 1-4 sejak tanggal 14 September 2020.

Currently 37 years old. Obtained a Bachelor's degree in Economics from Pelita Harapan University, Tangerang. Served as Head of Business Development 1-4 Department since September 14, 2020

Wisnu Wihandoko

Kepala Departemen Tresuri/
Head of Treasury Department

Saat ini berusia 43 tahun. Meraih gelar *Master of Industrial Engineering* dari *Tokyo Institute of Technology*, Tokyo. Menjabat sebagai Kepala Departemen Tresuri sejak tanggal 24 Februari 2020.

Currently 43 years old. Obtained a Master of Industrial Engineering degree from Tokyo Institute of Technology, Tokyo. Served as Head of Treasury Department since February 24, 2020.

Muhammad Reminton

Kepala Departemen Institusi Keuangan dan Transaksional Perbankan/ *Head of Financial Institution and Transaction Banking Department*

Saat ini berusia 54 tahun. Meraih gelar *Bachelor of Economics* dari *Kutztown University*, Pennsylvania. Menjabat sebagai Kepala Departemen Institusi Keuangan dan Transaksional Perbankan sejak tanggal 4 November 2019.

Currently 54 years old. Obtained a Bachelor of Economics degree from Kutztown University, Pennsylvania. Served as Head of Financial Institution and Transaction Banking Department since November 4, 2019.

Rina Sofiana Harahap

Kepala Departemen Remitansi/ *Head of Remittance Department*

Saat ini berusia 51 tahun. Meraih gelar *Diploma in Business Management* dari *Metropolitan Business College*, Sydney. Menjabat sebagai Kepala Departemen Remitansi sejak tanggal 2 Januari 2020.

Currently 51 years old. Obtained a Diploma degree in Business Management from Metropolitan Business College, Sydney. Served as Head of Remittance Department since January 2, 2020.

Silvy Gozali

Kepala Departemen Pelayanan Nasabah Korporasi/ *Head of Corporate Customer Service Department*

Saat ini berusia 40 tahun. Meraih gelar Sarjana Teknologi Pertanian dari Universitas Katolik Widya Mandala, Surabaya. Menjabat sebagai Kepala Departemen Pelayanan Nasabah Korporasi sejak tanggal 2 Januari 2020.

Currently 40 years old. Obtained a Bachelor's degree in Agricultural Technology from Catholic University of Widya Mandala, Surabaya. Served as Head of Corporate Customer Service Department since January 2, 2020.

Dwi Indriyani

Kepala Departemen Penyelesaian Tresuri/ *Head of Treasury Settlement Department*

Saat ini berusia 53 tahun. Meraih gelar Magister Manajemen dari STIE IPWI, Jakarta. Menjabat sebagai Kepala Departemen Penyelesaian Tresuri sejak tanggal 2 Januari 2020.

Currently 53 years old. Obtained a Master degree in Management from STIE IPWI, Jakarta. Served as Head of Treasury Settlement Department since January 2, 2020.

Andri Wahyu Permana

Kepala Departemen Operasional/ *Head of Operation Department*

Saat ini berusia 38 tahun. Meraih gelar Sarjana Komputer dari STMIK Perbanas, Jakarta. Menjabat sebagai Kepala Departemen Operasional sejak tanggal 24 Mei 2021.

Currently 38 years old. Obtained a Bachelor of Computer Science degree from STMIK Perbanas, Jakarta. Served as Head of Operation Department since May 24, 2021.

A.V.P. Bayuagni

Kepala Departemen Pengendalian Risiko Kredit/ *Head of Credit Risk Control Department*

Saat ini berusia 50 tahun. Meraih gelar *Master of Business Administration* dari *Cleveland State University*, Cleveland. Menjabat sebagai Kepala Departemen Pengendalian Risiko Kredit sejak tanggal 2 Juni 2020.

Currently 50 years old. Obtained a Master of Business Administration degree from Cleveland State University, Cleveland. Served as Head of Credit Risk Control Department since June 2, 2020.

Elly Susana

Kepala Departemen Tagihan-tagihan/ *Head of Bills Department*

Saat ini berusia 53 tahun. Meraih gelar Diploma Sekretariat dari Saint Mary Academy, Jakarta. Menjabat sebagai Kepala Departemen Tagihan-tagihan sejak tanggal 1 Februari 2012.

Currently 53 years old. Obtained a Diploma degree in Secretarial from Saint Mary Academy, Jakarta. Served as Head of Bills Department since February 1, 2012.

Leoni Kristiningrum Agustin

Kepala Departemen Administrasi Kredit/ *Head of Loan Administration Department*

Saat ini berusia 47 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Gunadarma, Jakarta. Menjabat sebagai Kepala Departemen Administrasi Kredit sejak tanggal 16 Agustus 2017.

Currently 47 years old. Obtained a Bachelor's degree in Economics from Gunadarma University, Jakarta. Served as Head of Loan Administration Department since August 16, 2017.

Lastri Arisandi Nababan

Kepala Departemen Hukum/
Head of Legal Department

Saat ini berusia 44 tahun. Meraih gelar *Master of Law* dari *The University of Melbourne*, Melbourne. Menjabat sebagai Kepala Departemen Hukum sejak tanggal 1 September 2020.

Currently 44 years old. Obtained a Master of Law degree from The University of Melbourne, Melbourne. Served as Head of Law Department since September 1, 2020.

Bowo Trahutomo Suharso

Kepala Departemen Sumber Daya Manusia/
Head of Human Resources Department

Saat ini berusia 49 tahun. Meraih gelar Magister Manajemen dari Universitas Mercu Buana, Jakarta. Menjabat sebagai Kepala Departemen Sumber Daya Manusia sejak tanggal 10 Januari 2013.

Currently 49 years old. Obtained a Master degree in Management from Mercu Buana University, Jakarta. Served as Head of Human Resources Department since January 10, 2013.

Ramalya

Kepala Departemen Umum/
Head of General Affairs Department

Saat ini berusia 46 tahun. Meraih gelar Magister Manajemen dari Universitas Trisakti, Jakarta. Menjabat sebagai Kepala Departemen Umum sejak tanggal 16 Maret 2015.

Currently 46 years old. Obtained a Master degree in Management from Trisakti University, Jakarta. Served as Head of General Affairs Department since March 16, 2015.

Denny Hsehsa Rimbarawa

Kepala Departemen Teknologi Informasi/
Head of Information Technology Department

Saat ini berusia 49 tahun. Meraih gelar Sarjana Komputer dari STMIK Gunadarma, Jakarta. Menjabat sebagai Kepala Departemen Teknologi Informasi sejak tanggal 7 Januari 2019.

Currently 49 years old. Obtained a Bachelor of Computer Science degree from STMIK Gunadarma, Jakarta. Served as Head of Information Technology Department since January 7, 2019.

Ignatius Erick

Kepala Departemen Perencanaan dan Pengendalian Operasional/
Head of Operations Planning and Control Department

Saat ini berusia 41 tahun. Meraih gelar Sarjana Teknik dari Universitas Indonesia, Depok. Menjabat sebagai Kepala Departemen Perencanaan dan Pengendalian Operasional sejak tanggal 14 September 2020.

Currently 41 years old. Obtained a Bachelor's degree in Engineering from University of Indonesia, Depok. Served as Head of Operations Planning and Control Department since September 14, 2020.

Adang Aminudin

Kepala Departemen Pengendalian dan Perencanaan Keuangan/
Head of Financial Control and Planning Department

Saat ini berusia 47 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Jayabaya, Jakarta. Menjabat sebagai Kepala Departemen Pengendalian dan Perencanaan Keuangan sejak tanggal 13 September 2012.

Currently 47 years old. Obtained a Bachelor's degree in Economics from Jayabaya University, Jakarta. Served as Head of Financial Control and Planning Department since September 13, 2012.

Imelda Reidia Silitonga

Kepala Departemen Manajemen Risiko/
Head of Risk Management Department

Saat ini berusia 49 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Indonesia, Depok. Menjabat sebagai Kepala Departemen Manajemen Risiko sejak tanggal 21 Juli 2016.

Currently 49 years old. Obtained a Bachelor's degree in Economics from University of Indonesia, Depok. Served as Head of Risk Management Department since July 21, 2016.

Nico Agusta

Kepala Departemen Kepatuhan/
Head of Compliance Department

Saat ini berusia 53 tahun. Meraih gelar *Master of Business Administration* dari *California State University*, California. Menjabat sebagai Kepala Departemen Kepatuhan sejak tanggal 1 September 2020.

Currently 53 years old. Obtained a Master of Business Administration degree from California State University, California. Served as Head of Compliance Department since September 1, 2020.

Yulia Wati

Kepala Departemen Audit Internal/
Head of Internal Audit Department

Saat ini berusia 48 tahun. Meraih gelar Sarjana Ekonomi dari Universitas Trisakti, Jakarta. Menjabat sebagai Kepala Departemen Audit Internal sejak tanggal 2 Juni 2020.

Currently 48 years old. Obtained a Bachelor's degree in Economics from Trisakti University, Jakarta. Served as Head of Internal Audit Department since June 2, 2020.

Roy Djajakusli

Kepala Departemen Pengembangan Sistem Terintegrasi/
Head of Integrated System Development Department

Saat ini berusia 48 tahun. Meraih gelar Sarjana Komputer dari Universitas Bina Nusantara, Jakarta. Menjabat sebagai Kepala Departemen Pengembangan Sistem Terintegrasi sejak tanggal 30 Maret 2009.

Currently 48 years old. Obtained a Bachelor of Computer Science degree from Bina Nusantara University, Jakarta. Served as Head of Integrated System Development Department since March 30, 2009.

Produk-Produk dan Jasa-Jasa Pelayanan Products and Services

Kredit / Loans

Tingkat suku bunga rata-rata pertahun / Average interest rates per annum

Rupiah / Rupiah	5,14%
Mata uang Asing / Foreign currencies	1,32%

· Kredit Modal Kerja	· Working Capital Loan
· Kredit Investasi	· Investment Loan
· Invoice Discounting Financing (IDF)	· Invoice Discounting Financing
· Pembiayaan Hutang Dagang	· Account Payable Financing
· Pembiayaan untuk Supplier	· Supplier Financing
· Supplier Chain Finance	· Supplier Chain Finance
· Pembelian Piutang Sewa Guna Usaha	· Purchase Lease Receivable
· Fasilitas Cerukan	· Overdraft Facility

Simpanan / Deposits

· Giro / Rekening Koran Tingkat suku bunga rata-rata pertahun Rupiah 0,48%	· Current Account Average interest rates per annum Rupiah 0,48%
· Rekening Tabungan Tingkat suku bunga rata-rata pertahun Rupiah 0,10% Mata uang Asing 0,01%	· Ordinary Account Average interest rates per annum Rupiah 0,10% Foreign currencies 0,01%
· Deposito Berjangka Tingkat suku bunga rata-rata pertahun Rupiah 2,78% Mata uang Asing 0,11%	· Time Deposit Average interest rates per annum Rupiah 2,78% Foreign currencies 0,11%
· Fasilitas Cerukan	· Overdraft Facility
· Negotiable Certificate of Deposits (NCD)	· Negotiable Certificate of Deposits (NCD)

Remitansi / Remittances

· Penerimaan Valuta Asing	· Incoming Remittance in Foreign Currency
· Pengiriman Valuta Asing	· Outgoing Remittance in Foreign Currency
· Penerimaan Uang (Lalu Lintas Rupiah di Dalam Negeri)	· Incoming Remittance in Local Currency (Domestic Rupiah Traffic)
· Pengiriman Uang (Lalu Lintas Rupiah di Dalam Negeri)	· Outgoing Remittance in Local Currency (Domestic Rupiah Traffic)
· Penerimaan Uang Masuk dari Transaksi Drawback (Rupiah)	· Incoming Remittance from Drawback Transaction (Rupiah)