

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)

Kegiatan Ekspor & Impor / Export & Import Activities

Ekspor	Exports
· Negosiasi Ekspor	· Negotiation of Export Bills
· Forfeiting (Bills Bought)	· Forfeiting (Bills Bought)
· Inkaso Dokumen Ekspor	· Outward Collections
· Penerusan Ekspor L/C	· Advising Letters of Credit
· Forwarding Bank	· Forwarding Bank
· Clean Negotiation	· Clean Negotiation
Impor	Imports
· Pembukaan Kredit Berdokumen (L/C)	· Letter of Credit Issuance
· Akseptasi	· Acceptance
· Trust Receipt	· Trust Receipt
· On-line Import Taxes	· On-line Import Taxes
· Inkaso Dokumen Impor	· Inward Collections

Bank Garansi / Bank Guarantees

· Bid Bond, Advance Payment Bond, Performance Bond	· Bid Bond, Advance Payment Bond, Performance Bond
· Stand-by Letter of Credit (SBLC)	· Stand-by Letter of Credit (SBLC)
· Bank Garansi (Bapeksta dan Bea Cukai)	· Bank Guarantee (Bapeksta and Custom)
· Repurchase Agreement (REPO) dengan Bank Indonesia – Fasilitas Pinjaman	· Repurchase Agreement (REPO) with Central Bank of Indonesia – Lending Facility

Valuta Asing - Derivatif / Foreign Exchange - Derivatives

· Spot	· Spot
· Forward	· Forward
· Swap	· Swap
· Average Type Forex Forward	· Average Type Forex Forward
· Cross Currency Swap (CCS)	· Cross Currency Swap (CCS)
· Interest Rate Swap (IRS)	· Interest Rate Swap (IRS)

Jasa Pelayanan Perbankan / Banking Services

· Penukaran Valuta Asing	· Foreign Exchange Notes
· Inkaso	· Cheque Collections
· Pembelian Traveler's Cheque	· Traveler's Cheque Purchases
· Jasa Kas Manajemen	· Cash Management Services
o Layanan Jemputan Dokumen	o Pick-Up Services
o Pooling	o Pooling
· Mizuho Global e_banking	· Mizuho Global e_banking
· Pembayaran Pajak Online melalui MPN G-2	· E-Tax Payment through MPN G-2
· Advisory Business Services	· Advisory Business Services
· Best Receiver Services	· Best Receiver Services
· File Transfer Services	· File Transfer Services