

**PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk**
CORPORATE PRESENTATION 3M23

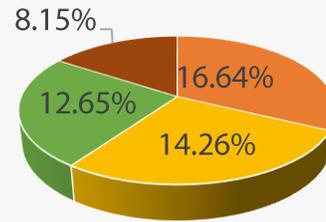
April 28th, 2023

MACRO ECONOMIC

INDONESIA VS EAST JAVA ECONOMIC GROWTH (FY22)

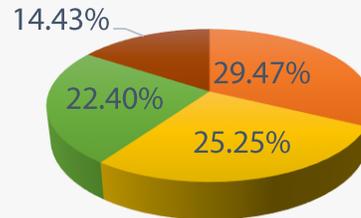


Indonesia 34 Province Contribution (FY22)



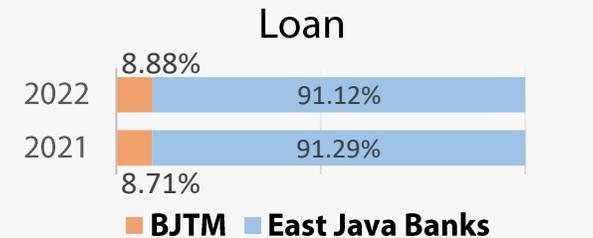
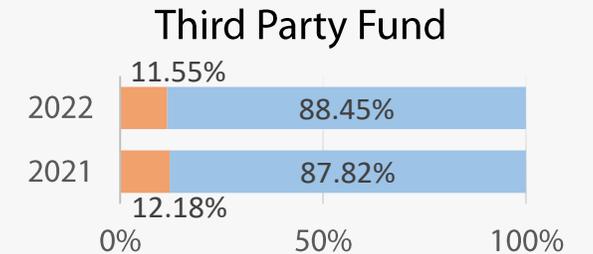
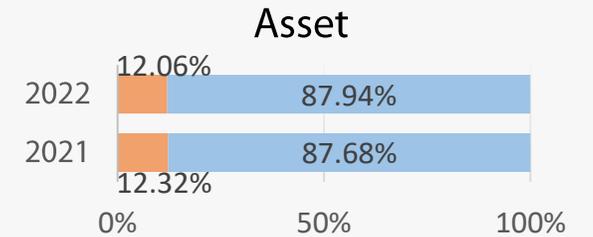
- 1. DKI Jakarta
- 2. East Java
- 3. West Java
- 4. Central Java

Java Contribution (FY22)



- 1. DKI Jakarta
- 2. East Java
- 3. West Java
- 4. Central Java

BANK JATIM MARKET SHARE IN EAST JAVA (FY22)



Source: BPS Statistic & Financial State Authority & Central Bank of Indonesia

EAST JAVA GRDP (FY22) IDR 2.730,91 Tr

GOVERNMENT FUND (3M23) IDR 23,94 Tr

GRDP GROWTH (FY22) +4,76% (Yoy)

MULTIPURPOSE LOAN (3M23) IDR 24,353 Tr (+8,34% Yoy)

HIGHLIGHT FINANCIAL PERFORMANCE

BALANCE SHEET (In billion IDR)

3M22 3M23 YoY

ASSET	105,654	96,620	-8.55%
Bank Placements	16,839	13,084	-22.30%
Marketable Securities	43,401	31,712	-26.93%

LOAN

42,307 47,992 13.44%

- Commercial & SME	17,486	18,845	7.77%
- Consumer	24,821	29,147	17.43%

THIRD PARTY FUND

91,356 79,013 -13.51%

- Current Account	27,532	22,059	-19.88%
- Saving Account	22,747	23,721	4.28%
- Time Deposit	41,076	33,234	-19.09%

INCOME STATEMENT (In billion IDR)

3M22 3M23 YoY

Interest Income	1,674	1,725	3.02%
Interest Expense	(467)	(578)	23.82%
Net Interest Income	1,208	1,147	-5.02%
Pre-Provision Opt Profit	717	585	-18.43%
Provision Expense	(116)	(182)	56.75%
Net profit	454	305	-32.71%

RATIO

3M22 3M23

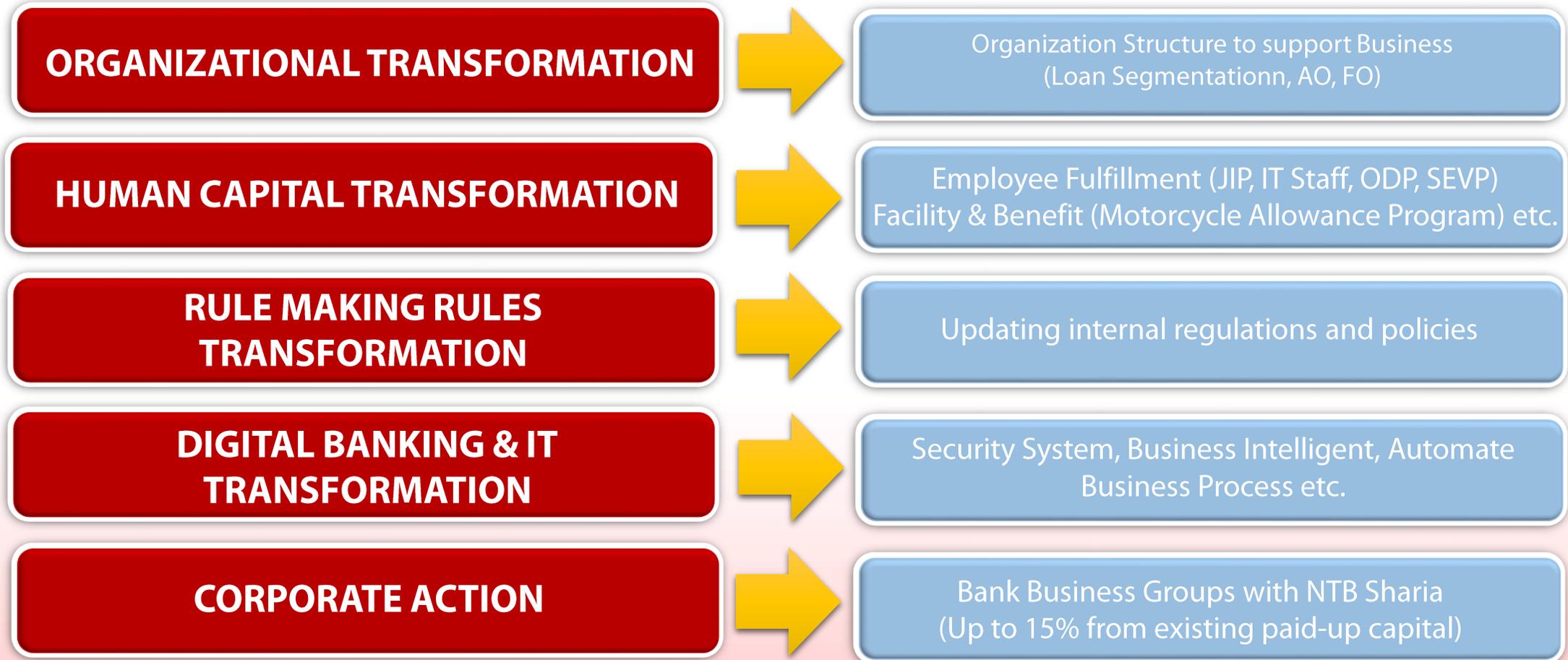
Loan at Risk	7,19%	5,40%
NPL Gross	4.76%	3.03%
NPL Net	1.01%	1.08%
Coverage Ratio	96.43%	101.55%

RATIO

3M22 3M23

ROA	2.31%	1.62%
ROE	22.07%	11.46%
NIM	5.08%	5.30%
LDR	46.31%	60.74%
BOPO	68.43%	79.02%
CAR	23.67%	28.47%
CASA	55.04%	57.94%
COF	2,15%	2,57%
Credit Cost	1.10%	1.51%

BANK JATIM TRANSFORMATION



BALANCE SHEET

INFORMATION (In billion IDR)	3M22			3M23			YoY	
	3M22	3M23	YoY	3M22	FY22	3M23	YoY	QoQ
Total Asset	105,654	96,620	-8.55%	4,931	4,554	(6,412)	-230.04%	-240.79%
Bank Placement	16,839	13,084	-22.30%	(2,096)	2,202	(4,922)	134.83%	-323.47%
Marketable Securities	43,401	31,712	-26.93%	7,591	2,138	(3,423)	-145.09%	-260.08%
LOAN	42,307	47,992	13.44%	(443)	221	1,795	-505.41%	712.13%
Allowance for Impairment Losses	(1,971)	(1,514)	-23.19%	(107)	371	(148)	39.02%	-139.91%
- Marketable Securities	(0)	(0)	-6.74%	5	0	(0)	-100.66%	-126.87%
- Loan	(1,942)	(1,474)	-24.09%	(111)	390	(156)	40.66%	-139.93%
- others	(29)	(39)	36.82%	(1)	(19)	8	-716.21%	-140.21%
Third Party Fund	91,356	79,013	-13.51%	8,154	(1,214)	(2,754)	-133.78%	126.80%
- Current Account	27,532	22,059	-19.88%	1,556	(1,291)	(1,576)	-201.28%	22.07%
- Saving Account	22,747	23,721	4.28%	(2,152)	2,193	(2,623)	21.92%	-219.60%
- Time Deposit	41,076	33,234	-19.09%	8,749	(2,117)	1,445	-83.48%	-168.27%
Equity	10,471	11,756	12.27%	(439)	538	310	-170.64%	-42.27%

INCOME STATEMENT

INFORMATION (In billion IDR)	3M22	3M23	YoY	3M22	FY22	3M23	YoY	QoQ
Interest Income	1,674	1,725	3.02%	(4,907)	1,689	(6,773)	38.03%	-500.99%
Interest Expense	(467)	(578)	23.82%	1,511	(544)	1,968	30.24%	-461.99%
Net Interest Income	1,208	1,147	-5.02%	(3,396)	1,145	(4,805)	41.49%	-519.50%
Non Int Opt Inc	143	196	36.81%	(380)	194	(656)	72.64%	-438.02%
Non Int Opt Exp	(634)	(758)	19.62%	2,265	(930)	3,130	38.17%	-436.65%
Pre-Provision Opt Profit	717	585	-18.43%	(1,511)	410	(2,331)	54.30%	-668.92%
Provision Expense	(116)	(182)	56.75%	316	(69)	386	22.18%	-662.73%
- Loan	(115)	(172)	50.58%	316	(65)	376	18.95%	-681.80%
- Non Loan	(1)	(9)	594.05%	(0)	(4)	10	-6890.05%	-352.41%
Non Opt Profit	(9)	(5)	-47.11%	(151)	114	(85)	-43.57%	-174.64%
Pre Tax Profit	593	399	-32.70%	(1,345)	455	(2,030)	50.89%	-546.15%
Taxes	(139)	(94)	-32.67%	276	(115)	487	76.74%	-521.97%
Net Profit	454	305	-32.71%	(1,069)	339	(1,543)	44.23%	-554.37%

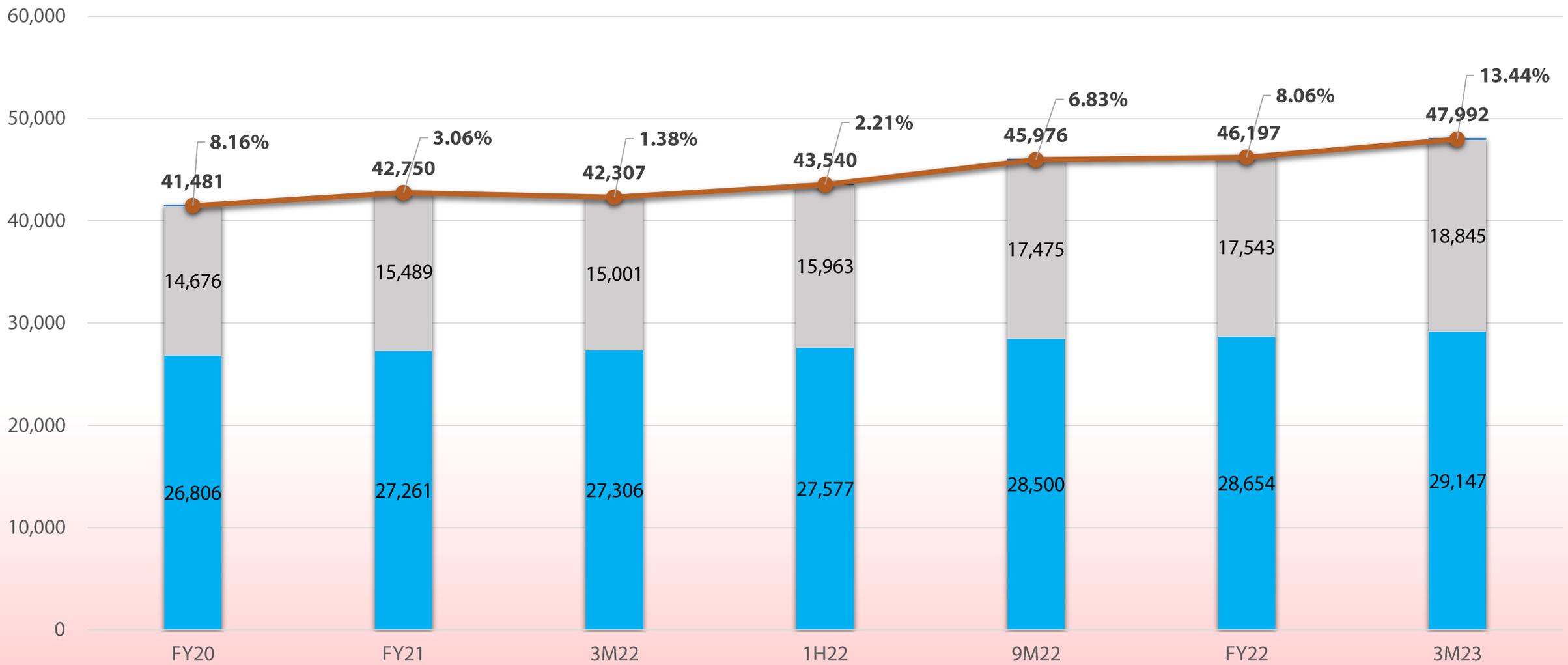
FINANCIAL RATIOS

RATIO	FY21	3M22	1H22	9M22	FY22	3M23
ROA	2,05%	2,31%	2,05%	2,02%	1.95%	1.62%
ROE	17,26%	22,07%	17,58%	15,85%	16,24%	11.46%
NIM	5,11%	5,08%	4,92%	5,17%	5,11%	5.30%
LDR	51,38%	46,31%	45,88%	55,40%	56,50%	60.74%
CAR	23,52%	23,67%	23,31%	22,65%	24,74%	28.47%
BOPO	75,95%	68,43%	74,70%	74,24%	76,15%	79.02%
Coverage Ratio	95,57%	96,43%	99,39%	99,89%	100.72%	101.55%
Credit Cost	1,01%	1,10%	0,97%	0,92%	0.84%	1.51%
CASA	61,15%	55,04%	53,86%	59,14%	61.12%	57.94%

THIRD PARTY FUND

Current Account	FUNDING GROWTH (In Billion IDR)			COMPOSITION		TICKET SIZE (In Million)	
	3M22	3M23	YoY	3M22	3M23	3M22	3M23
Government	24,798	18,811	-24.14%	27.14%	23.81%	192,230.2	140,380.8
Private	2,735	3,248	18.75%	2.99%	4.11%	18.4	21.7
Total	27,532	22,059	-19.88%	30.14%	27.92%	185.2	147.4
Saving Account							
Simpeda	14,653	14,650	-0.02%	16.04%	18.54%	6.4	6.2
Siklus	4,327	4,927	13.85%	4.74%	6.24%	6.4	5.7
Tab Haji	303	325	7.32%	0.33%	0.41%	1.9	2.0
TabunganKu / SimPel	3,179	3,539	11.30%	3.48%	4.48%	0.7	0.7
Barokah	284	279	-1.79%	0.31%	0.35%	6.5	5.9
Total	22,747	23,721	4.28%	24.90%	30.02%	2.9	2.7
Time Deposit							
≤ 3 Month	30,241	26,146	-13.54%	33.10%	33.09%	507.1	440.0
≥ 6 Month	10,835	7,088	-34.58%	11.86%	8.97%	2,340.3	1,160.8
Total	41,076	33,234	-19.09%	44.96%	42.06%	639.2	507.2

LOAN GROWTH



(in billion Rp)

■ Consumer
 ■ Commercial & SME
 YoY Growth
 ● Loan

LOAN

LENDING GROWTH (In Billion IDR)				COMPOSITION		TICKET SIZE (In Million)	
SEGMENT	3M22	3M23	YoY	3M22	3M23	3M22	3M23
Consumer	27,260	29,147	17,43%	58.67%	60.73%	101.6	104.9
SEGMENT	3M22	3M23	YoY	3M22	3M23	3M22	3M23
Micro	-	5,796	-	-	12.08%	-	25.7
Small	-	5,110	-	-	10.65%	-	415.6
Medium	-	443	-	-	0.92%	-	104.7
Commercial & Corporation	-	7,496	-	-	15.62%	-	3,481.4
Total	17,486	18,845	7.77%	41.33%	39,27%	66.32	91.97

SHARIA PERFORMANCE

BALANCESHEET (In Billion IDR)	3M22	3M23	YoY
Total Asset	3,217	2,561	-20.38%
Placement Other Bank	701	279	-60.24%
Marketable Securities	770	228	-70.40%
Loan	1,759	2,048	16.45%
Impairment Losses	(83)	(85)	2.21%
- Marketable Securities	0	0	0.00%
- Loan	(83)	(85)	2.21%
- Others	0	0	0.00%
Third Party Fund	2,253	1,566	-30.52%
- Current Account	88	109	23.68%
- Saving Account	622	647	4.01%
- Time Deposit	1,543	810	-47.53%
Equity	12,571	14,528	15.57%

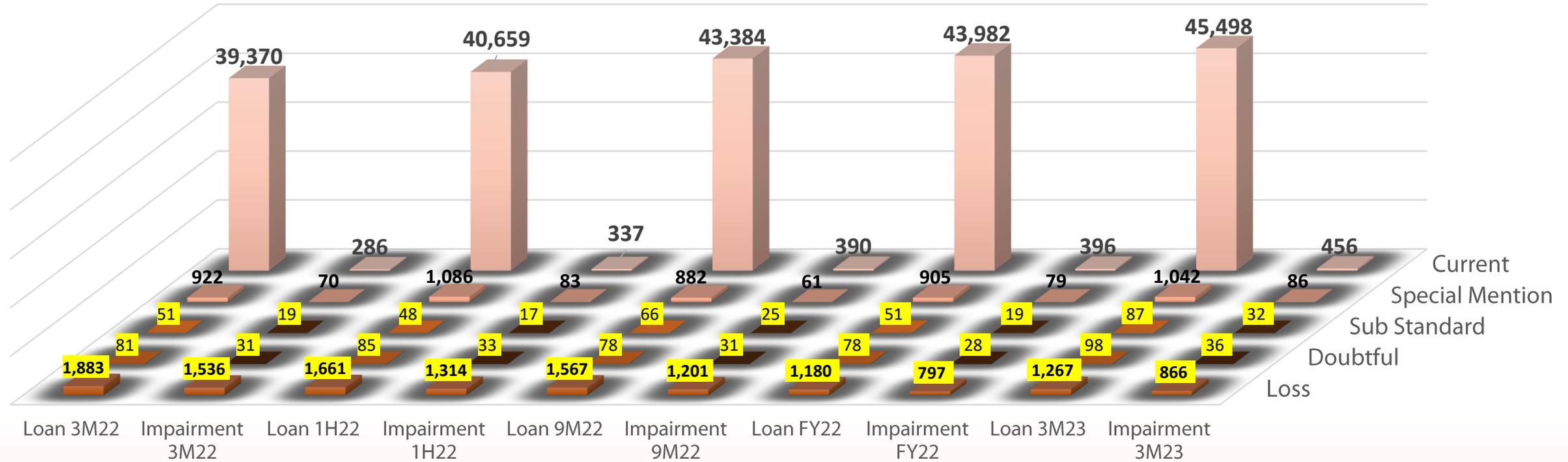
INCOME STATEMENT (In Billion IDR)	3M22	3M23	YoY
Interest Income	42	48	12.85%
Interest Expense	(14)	(14)	2.74%
Net Interest Income	28	34	17.78%
Non Int Opt Inc	2	3	33.68%
Non Int Opt Exp	(18)	(20)	11.15%
Pre-Provision Opt Profit	13	17	30.07%
Provision Expense	(0)	(3)	492.07%
- Loan	(0)	(3)	492.07%
- Non Loan	0	0	0.00%
Non Opt Profit	0	0	339.00%
Pre Tax Profit	13	15	15.57%
Taxes	0	0	0.00%
Net Profit	13	15	15.57%

SHARIA PERFORMANCE

RATIOS (%)	3M22	3M23
ROA	0.41%	2.13%
FDR	78.22%	131.19%
BOPO	49.55%	55.18%
NPF Gross	3.42%	2.88%
NPF Nett	0.71%	0.64%

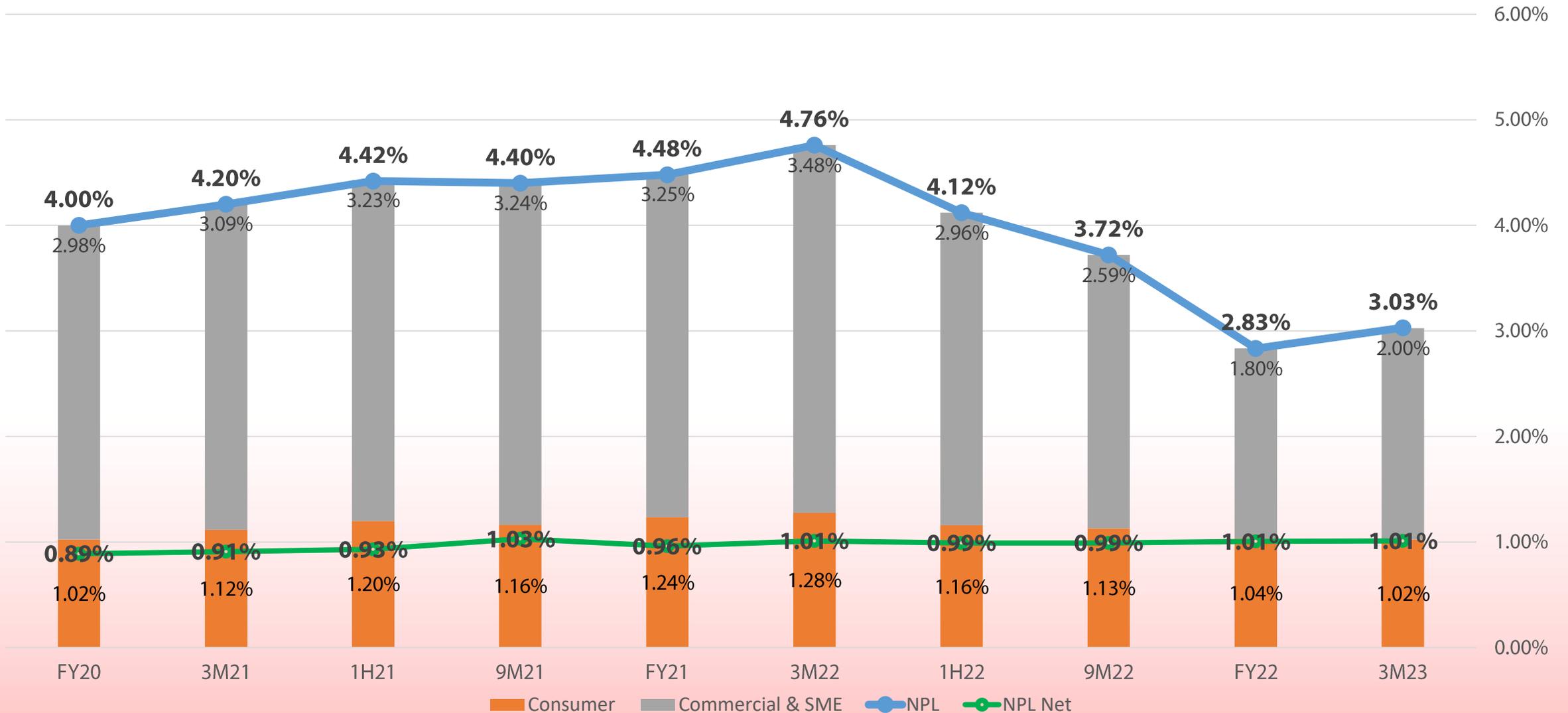
FUNDING (In Billion IDR)	3M22	3M23	YoY
Current Account	88	109	23.68%
Saving Account	622	647	4.01%
Time Deposit	1,543	810	-47.53%
TOTAL	2,253	1,566	-30.52%
FINANCE (in Billion IDR)	3M22	3M23	YoY
Ijarah	0	0	1574.00%
Mudharabah	182	199	9.32%
Murabahah	862	879	2.08%
Musyarakah	689	931	35.06%
Qard	26	38	48.63%
TOTAL	1,759	2,048	16.45%

LOAN BREAKDOWN



RATIO	FY20	FY21	3M22	1H22	9M22	FY22	3M23
NPL Gross	4,00%	4,48%	4,76%	4,12%	3,72%	2,83%	3,03%
NPL Net	0,89%	0,96%	1,01%	0,99%	0,99%	1,01%	1,08%
Coverage Ratio	87,69%	95,57%	96,43%	99,39%	99,89%	100,72%	101,55%

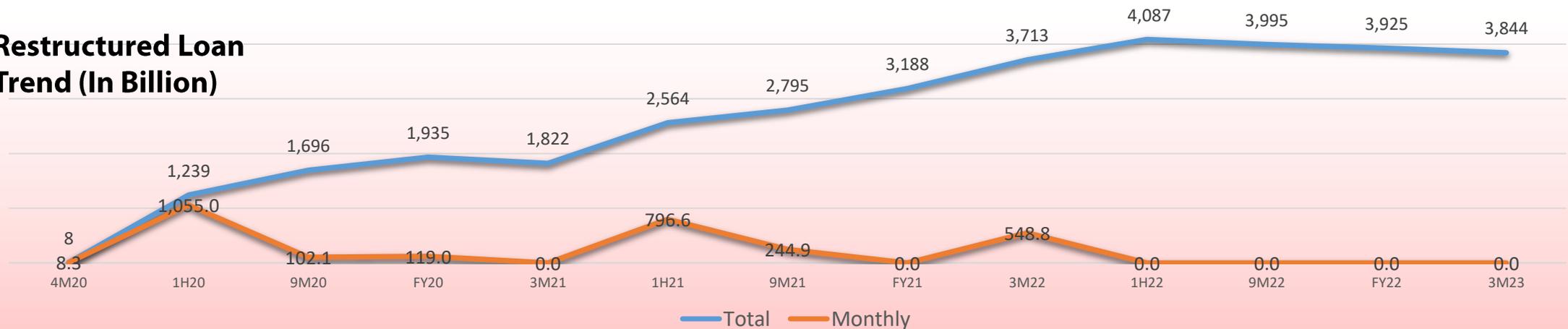
NON PERFORMING LOAN



COVID-19 LOAN RESTRUCTURE

LOAN SECTOR	TOTAL OUTSTANDING (In Billion IDR)	COVID LOAN RESTRUCTURED		
		OUTSTANDING (In Billion IDR)	COMPOSITION	NPL
CONSUMER	29.147	152	0.32%	0.05%
COMMERCIAL & SME	18,845	3,735	7.78%	1.47%
TOTAL	47.992	3,887	8,10%	1.52%

Restructured Loan Trend (In Billion)



DIGITALIZATION WITH JCONNECT

JCONNECT MOBILE



- ✓ 538 K User
- ✓ User +152.829 Account (Yoy)
- ✓ + IDR 0.9 Tr (Yoy) Transaction Nominal

JCONNECT LAKU PANDAI



- ✓ 3.935 Agents
- ✓ + 3.610 Agent (Yoy)
- ✓ + IDR 6.5 bn Transactions Nominal

JCONNECT E-LOAN



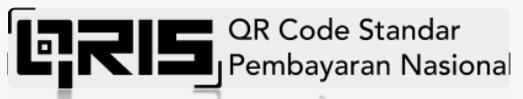
6.4 K Total Applications Approved from 8.8 K credit application

JCONNECT INTERNET BANKING



- ✓ 79.8 K Individual & Corporate User
- ✓ + 26.228 Individual & Corporate User (Yoy)
- ✓ + IDR 272 bn Transactions Nominal Individual & Corporate User

JCONNECT QRIS



- ✓ 78 K Merchant
- ✓ + 38.160 Merchant (Yoy)
- ✓ + IDR 36 bn Transactions Nominal

JCONNECT PEMDA

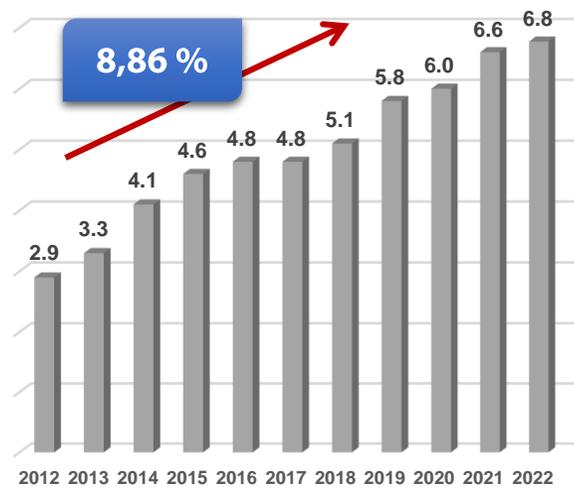
TOTAL ETPD		1809
ETPD East Java Government		135
ETPD City & Muncipal Government Non-Payroll		550
ETPD City & Muncipal Government Payroll		1124
Total Cities		9
Total Municipal		29

GUIDANCE & OUTLOOK 2023

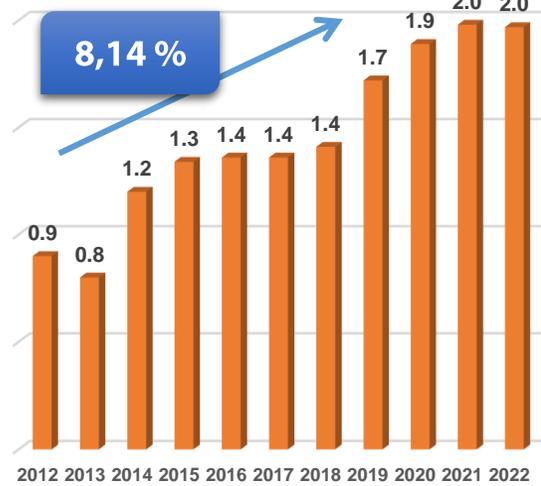
Description	Actual	Target	Actual	Target
	2021	2022 Rev	2022	2023 E
Total Asset	20,45%	2 - 3%	2,29%	1-2%
Loan	3,06%	4 - 5%	8,06%	12-13%
Third Party Fund	21,52%	2 - 3%	-1.72%	8-9%
Pre Tax Profit	28,57%	1 - 2%	4.75%	5-6%
Financial Ratio				
- CAR	23,52%	22 - 23%	24.74%	22-23%
- LDR	51,38%	51 - 52%	56.50%	58-60%
- NPL Gross	4,48%	3,5 – 3,8%	2.83%	2,7-3,0%
- NIM	5,11%	4,8 – 5,0%	5.11%	5,3-5,4%
- BOPO	75,95%	74 - 75%	76.15%	74-75%
- ROE	17,26%	16 - 17%	16.24%	16-17%
- ROA	2,05%	1,8 – 2,0%	1.95%	1,9-2,1%

COMPOUND ANNUAL GROWTH RATE

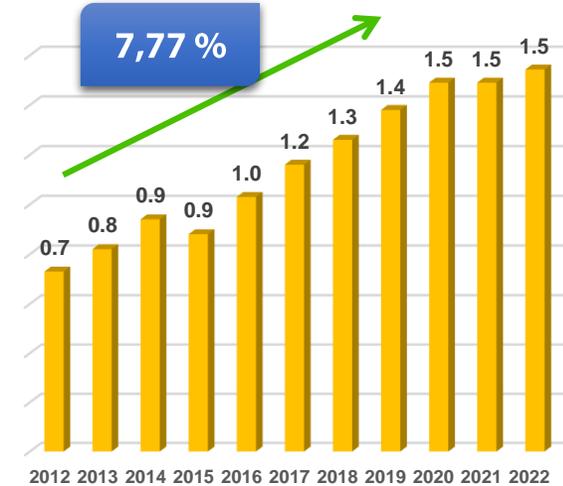
INTEREST INCOME (Rp Tril)



INTEREST EXPENSE (Rp Tril)



NET PROFIT (Rp Tril)



THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



THANK YOU



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
Investor Relation
Bank Jatim Kantor Pusat Lt. 4
Jalan Basuki Rachmat No. 98 – 104, Surabaya 60271

Telp: (031) 5310090 ext. 475
Email: iru@bankjatim.co.id
Website: www.bankjatim.co.id

APPENDIX

QUARTERLY BALANCESHEET

INFORMATION (In billion IDR)	FY18	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22	3M23
Total Asset	62.689	76.715	83.619	89.648	95.479	101.003	100.723	105.654	108.925	98.477	103,031	96,620
Loan	33.893	38.352	41.481	41.731	42.597	43.036	42.750	42.307	43.540	45.976	46,197	47,992
Allowance for Impairment Losses	(1.201)	(988)	(1.464)	(1.572)	(1.657)	(1.787)	(1.865)	(1.971)	(1.814)	(1.737)	(1,366)	(1,514)
Third Party Fund	50.916	60.546	68.468	76.088	81.524	86.126	83.202	91.356	94.902	82.982	81,767	79,013
- Current Account	19.286	23.826	21.129	22.552	22.961	23.352	25.976	27.532	28.055	24.926	23,635	22,059
- Saving Account	19.112	22.224	22.874	20.477	22.205	22.223	24.899	22.747	23.060	24.151	26,344	23,721
- Time Deposit	12.518	14.496	24.465	33.060	36.357	40.551	32.327	41.076	43.787	33.905	31,789	33,234
Equity	8.472	9.186	10.005	10.483	10.090	10.556	10.911	10.471	10.675	10.908	11,446	11,756

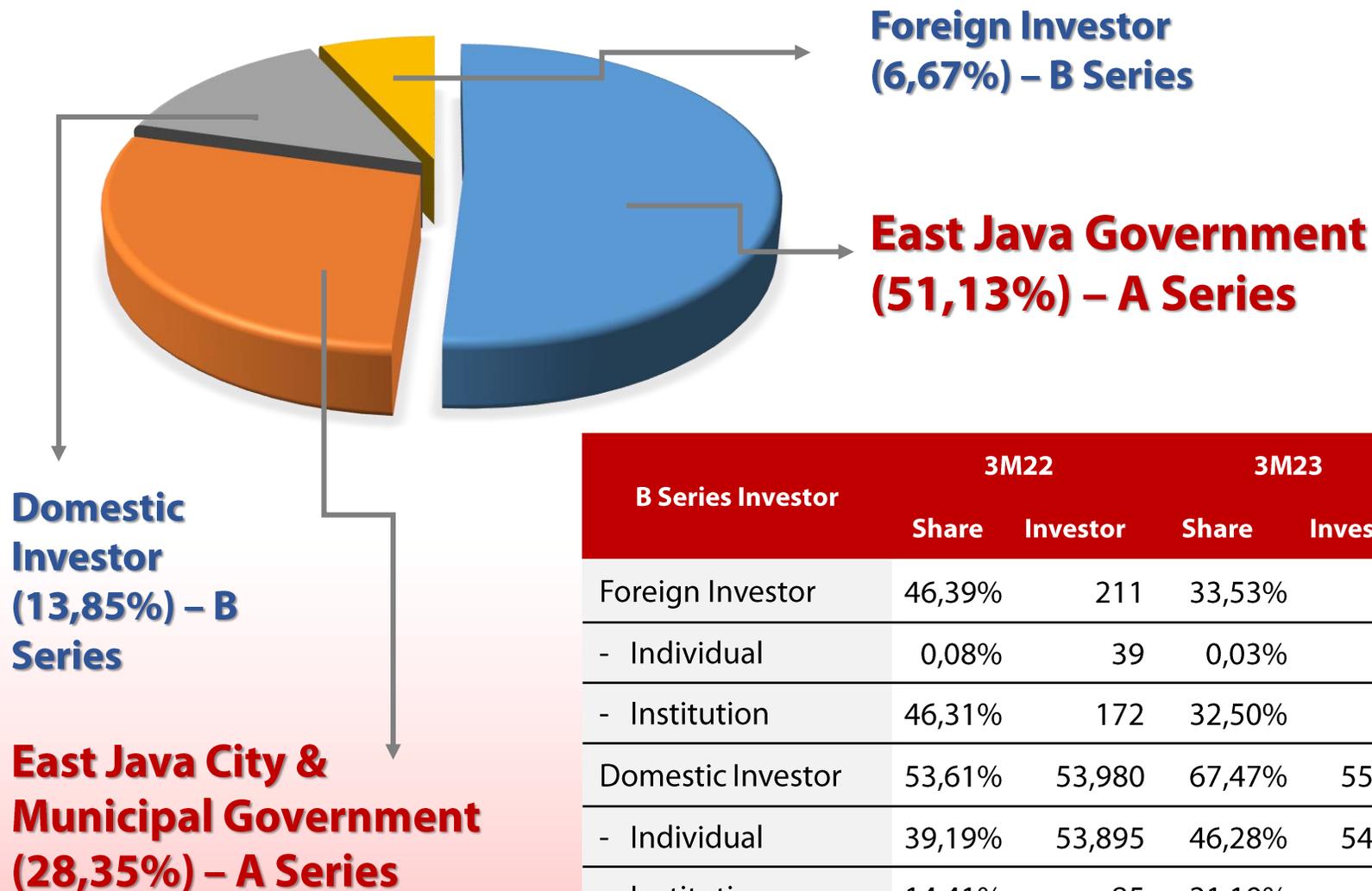
QUARTERLY INCOME STATEMENT

INFORMATION (In billion IDR)	FY18	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22	3M23
Interest Income	5.137	5.766	6.013	1.575	3.185	4.851	6.581	1.674	3.350	5.086	6,775	1,725
Interest Expense	(1.414)	(1.723)	(1.891)	(493)	(988)	(1.479)	(1.977)	(467)	(971)	(1.425)	(1,968)	(578)
Net Interest Income	3.722	4.043	4.122	1.082	2.198	3.372	4.604	1.208	2.380	3.661	4,806	1,147
Non Int Opt Inc	491	560	504	126	262	384	523	143	318	462	656	196
Non Int Opt Exp	(2.360)	(2.424)	(2.532)	(501)	(1.189)	(1.841)	(2.899)	(634)	(1.395)	(2.201)	(3,131)	(758)
Pre-Provision Opt Profit	1.853	2.180	2.094	708	1.271	1.915	2.228	717	1.302	1.922	2,332	585
Provision Expense	(134)	(370)	(568)	(128)	(217)	(356)	(432)	(116)	(210)	(318)	(387)	(182)
- Loan	(130)	(361)	(560)	(115)	(209)	(355)	(431)	(115)	(203)	(312)	(376)	(172)
- Non Loan	(3)	(9)	(8)	(14)	(8)	(1)	(1)	(1)	(7)	(6)	(10)	(9)
Non Opt Profit	34	55	(19)	(5)	(19)	(27)	142	(9)	(16)	(29)	85	(5)
Pre Tax Profit	1.754	1.864	1.507	575	1.035	1.532	1.938	593	1.076	1.575	2,030	399
Taxes	(493)	(488)	(18)	(126)	(232)	(347)	(415)	(139)	(261)	(372)	(487)	(94)
Net Profit	1.260	1.377	1.489	448	803	1.185	1.523	454	815	1.203	1,543	305

LOAN GROWTH

SEGMENT (in Billion IDR)	FY18	FY19	FY20	FY21	3M22	1H22	9M22	FY22	3M23
Consumer	23.512	25.383	26.806	27.261	27.306	27.577	28.500	28,654	29.147
SEGMENT (In Billion IDR)	FY18	FY19	FY20	FY21	3M22	1H22	9M22	FY22	3M23
Micro	-	-	-	-	-	-	-	-	5,796
Small	-	-	-	-	-	-	-	-	5,110
Medium	-	-	-	-	-	-	-	-	443
Commercial & Corporation	-	-	-	-	-	-	-	-	7,496
Total	10.381	12.968	14.676	15.489	15.001	15.963	17.476	17.543	18,845

STOCKS OWNERSHIP



B Series Investor	3M22		3M23	
	Share	Investor	Share	Investor
Foreign Investor	46,39%	211	33,53%	176
- Individual	0,08%	39	0,03%	15
- Institution	46,31%	172	32,50%	161
Domestic Investor	53,61%	53,980	67,47%	55,077
- Individual	39,19%	53,895	46,28%	54,992
- Institution	14,41%	85	21,19%	85

TOP 10 B SERIES NATION

No	B Series Nation	Share 3M22	Share 3M23
1	Indonesia	53.61%	67.45%
2	United States	19.04%	15.96%
3	Luxembourg	4.93%	4.52%
4	Finland	6.49%	4.22%
5	Norway	6.68%	1.59%
6	Swiss	1.35%	1.20%
7	Canada	1.42%	1.13%
8	Cayman Islands	0.71%	0.76%
9	German	1.01%	0.66%
10	Ireland	2.68%	0.89%

STOCKS



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
2017	44,10	1.159	56,96%
2018	45,61	1.260	54,26%
2019	48,20	1.377	52,58%
2020	48,85	1.489	49,26%
2021	52,11	1.523	51,37%
2022	53,09	1.543	51,67%

**BJTM Price Mar 31, 2023
IDR 735/ share**

PBV	0.94
EPS(ann net profit)	81.31
PER	9.04
Market Capital	Rp 11.036 tr



PEFINDO RATING
Id AA- /Stable
(Double A Minus, Stable Outlook)



IDX
Indonesia Stock Exchange

Asean Corporate Governance Scorecard (ACGS)
ASEAN Asset Class PLC's



KEHATI

1. INDEKS ESG QUALITY 45 IDX KEHATI
2. INDEKS ESG SECTOR LEADERS IDX KEHATI

SUSTAINABILITY GOVERNANCE

GREEN BANKING



Paperless business activities: E-Filling, SP2D Online, E-Samsat, Jatim Loan, Jatim Kilat, E-KMG. Promo lending rates for green environment applied business.

CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility into culture, health, education, and social

HUMAN CAPITAL IMPROVEMENT



Jatim Improvement Meeting, Work Life Balance (WLB) Town Hall Meeting Reward & Punishment Employee & Family Health Insurance, Employee fair promotion programs.

GOOD CORPORATE GOVERNANCE



ISO 27001:2013



Gratifikasi Control Unit

MESOP, Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.

AWARDS 2023



**6th Infobank MRI Satisfaction,
Loyalty, Engagement and
Corporate Reputation Award
2023**



**Indonesia Best BUMD Awards
2023**



**Indonesia Public Relation Awards
(IPRA) 2023**



Obsession Awards 2023



**Hasil Studi Laporan Keberlanjutan
Tahun 2021 Perusahaan Publik di
Indonesia**



**Digital Technology & Innovation
Awards 2023**



Top BUMD Awards 2023

BOARD OF COMMISSIONERS



SUPRAJARTO
President Commissioner

Education

- Doctor of Business Management, Padjajaran University

Experience:

- BRI President Director
- BNI Vice President Director
- BRI Networks and Services Director



SUMARYONO
Independent Commissioner

Education

- Bachelor of Commerce Administrative, Brawijaya University

Experience:

- BSM Insurance Broker President Director
- BRI Pekan Baru Regional Manager
- BRI Jakarta 1 Vice Regional Manager



M. MAS'UD SAID
Independent Commissioner

Education

- Ph.D - School of Political and International Studies – Flinders University - Adelaide- Australia

Experience:

- Deputy of the Special Advisor for The President of the Republic of Indonesia, on Local Development and Decentralization



CANDRA FAJRI ANANDA
Independent Commissioner

Education

- Doctor of Rural Development, University of Gottingen, Germany

Experience:

- Brawijaya University Lecturer
- Supervisory Board of Indonesia Central Bank
- Finance Minister Economist

Currently :

- Professor in Economics Faculty, Brawijaya University



ADHY KARYONO
Commissioner

Education

- Garut College of Social and Political Sciences;
- College of Administrative Sciences;

Experience:

- Head of Planning Bureau, Secretariat General, Ministry of Social RI;
- Expert Staff of the Minister for Change and Social Dynamics;
- Regional Secretary of East Java Province.

BOARD OF DIRECTORS



BUSRUL IMAN
President Director

- Experience:
- BRI Malang Regional Head
 - BRI Policy & Development Human Capital Division Head
 - BRI Surabaya Regional Head
 - Commercial & Corporate Director



EKO SUSETYONO
Director of Risk Management

- Experience:
- SEVP Management Risk of Pegadaian
 - Deputi Management Risk Operational and Market Risk of BRI



R. ARIEF WICAKSONO
Director of Micro, Retail, and Medium

- Experience:
- Treasury Division Head
 - Information Technology Division Head
 - Sharia Business Division Head



ZULHELFI ABIDIN
Director of IT & Digital

- Experience:
- President Commissioner of PT. Digital Prima Sejahtera
 - Senior IT System Advisor of PT R17
 - Director Network * IT Solution of PT Telkom Indonesia



TONNY PRASETYO
Compliance Director

- Experience:
- Credit Head Surabaya Main Branch
 - Sharia Business Division Head
 - General Division Head



EDI MASRIANTO
Director of Finance, Treasury & Global Services

- Experience:
- BRI Internasional Business Division Head
 - BRI Treasury Business Division Head
 - CFO PT Garam



ARIF SUHIRMAN
Operation Director

- Experience:
- Acting Head of Institution 1 Division of PT Bank Rakyat Indonesia;
 - Head of Special Branch, Special Branch Office of PT Bank Rakyat Indonesia;
 - Business Director of PT BRI Asuransi Indonesia;
 - Audit Head of Internal Audit for Jayapura Region PT Bank Rakyat Indonesia.