

Termasuk beberapa topic training baru!



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	Wh	olesale Transaction Ban	king		Interme	diate Level
<	No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
В	est Sel	Mastering the Wholesale Transaction Banking Concept & Strategies: 6 Pillars of WTB (Cash Management, Guarantee, Trade Services, Trade Finance, Supply Chain Finance & Digital Banking)	2 days	5 - 6 Feb (Jakarta) 7 - 8 May (Jakarta)	Rp.12 mio/ pax (exclude PPN)	Taufik Ardi and/or team
	2	Intermediate Growing & Winning Wholesale Transaction Banking Business (Roleplay, Simulation & Studies of Various Business Case)	2 days	12 - 13 Feb (Jakarta) 19 - 20 May (Jakarta)	Rp.12 mio/ pax (exclude PPN)	Taufik Ardi and/or team



	Who	olesale Transaction Ban	Intermediate Level			
	No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
•	3	Mastery of Business Acumen to Dominate Transaction & Grow Resilient Business	2 days	12 - 13 Mar (Jakarta) 25 - 26 Jun (Jakarta)	Rp.12 mio/ pax (exclude PPN)	
•	<mark>IEW!</mark>	Understanding Various Business Models & Implementing Effective Account Planning to Grow Transaction Banking Business	2 days	In-house training	tbd	Taufik Ardi and/or team
•	<mark>IEW!</mark> 5	Aliansi Wholesale & Retail Business Ecosystem untuk Penguasaan Transaksi & Sinergi Pengembangan Bisnis	2 days	only		



Who	Wholesale Transaction Banking Intermediate Level				
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW!	Mastery of Cash Management, Trade Services & Guarantee Solution for Corporates On Weekend	4 days (4 hours/ day)	18 & 25 Jan, 01 & 08 Feb (Online via Zoom) 03, 10, 17 & 24 May (Online via Zoom)	Rp.4 mio/ pax (exclude PPN)	Nuraini Lubis and/or team



Sust	tainable Financing		Basic	to Intermed	diate Level
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW!	Fundamentals of Sustainable Financing: Mastering Sustainability Financing Concept, Framework & It's Application in Growing Greener Business	1 day	17 Feb (Jakarta) 20 May (Jakarta)	Rp.6 mio/ pax	SVP of Corporate Banking & ESG Champion in a Global Bank
NEW!	How to Implement Sustainable Trade Finance Based on International & Local Standards	1 day	18 Feb (Jakarta) 27 May (Jakarta	(exclude PPN)	Nuraini Lubis and/or team



Sh	aria Financing	Basic & Intermediate Level			
No	. Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW 1	Fundamentals of Sharia Financing: Concept, Mechanism & Akad for Musyarakah, Murabahah, MMQ & IMBT	2 days	11 - 12 Feb (Jakarta) 5 - 6 May (Jakarta)	Rp.10 mio/	VP of Sharia Banking for Corporate
NEW 2.	Intermediate Off-Balance Sheet Sharia Financing for Non-Retail & Non-Trade: Using Akad Ijrah Muntahiah Bittamlik (IMBT) for Alternative Financing	2 days	26 - 27 Feb (Jakarta) 21 - 22 May (Jakarta)	pax (exclude PPN)	Banking Segment in One of the Biggest Bank in Indonesia



Cash	Management & Digital	Banking	Basic to In	termediate 8	& Advanced Le	Y
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer	
1	Introduction to Cash Management: Understanding Solutions & Their Roles for Banks & Clients	1 day	14 Jan (Jakarta) 23 Apr (Jakarta)	Rp.6 mio/ pax (exclude PPN)		
2	Intermediate Mastering Cash Management Product And Consultative Selling Technique	2 days	3 - 4 Feb (Jakarta) 7 - 8 May (Jakarta)	Rp.12 mio/ pax (exclude PPN)	Aldi Sikar and/or team	
3	Advanced Cash Management Solutioning with Real Case Simulation & Roleplay	2 days	19 - 20 Feb (Jakarta) 11 - 12 Jun (Jakarta)	Rp.12 mio/ pax (exclude PPN)		



Cash	Management & Digital B	anking	Interme	diate to Adv	anced Level
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW!	How Application Programming Interface (API) Platform "Disrupt" Banking Strategy	2 days	In-house training only	tbd	Digital Ecosystem Head and/or
NEW!	How Digital Banking Can Be Implemented to Corporate Clients to Increase Bank Fee Income	2 days	,		team



Trea	sury & Market Risk	Basi	c to Intermed	diate Level	
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
1	Fundamentals of Treasury for Operations : Concept, Mechanism, Risk and Control	2 day	13 - 14 Jan (Jakarta) 29 - 30 Apr (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Elly Berel and/or team
2	All About Forex Solutions : Tod, Tom, Spot, Swap, Forward & DNDF	2 day	4 - 5 Feb (Jakarta) 21 - 22 May (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Elly Berel and/or team
3 NEMi	Mastering the Fundamentals & Various Treasury & FX Solutions	2 day	12 - 13 Mar (Jakarta) 16 - 17 Jun (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Rudiyanto Lie and/or team



Trea	asury & Market Risk		Basi	c to Interme	diate Level
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
4	Fundamentals of Treasury from Audit Perspective	2 day	In-house training only	tbd	Elly Berel and/or team



Trea	asury & Market Risk	Intermediate to Advanced Level			
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW!	Mastering Market Risk: A Hands-on Guide to Quantifying Your Risk	2 day	21 - 22 Jan (Jakarta) 15 - 16 Apr (Jakarta)	Rp.10 mio/ pax (exclude PPN)	VP of Market & Traded Credit Risk Management in Regional Bank
NEW!	Next-Gen Market Risk : Practical Tech Solutions for Effective Risk Management	2 day	21 - 22 Apr (Jakarta) 23 - 24 Jun (Jakarta)	Rp.10 mio/ pax (exclude PPN)	VP of Market & Traded Credit Risk Management in Regional Bank



Cred	dit & Lending / Corporat	e Bankin	g Basio	to Interme	diate Level
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
Best Sell	Fundamentals of Corporate Banking: Credit, Risk & Analysis	2 days	10 - 11 Feb (Jakarta) 26 - 27 May (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Wiwiet Yusdiman and/or team
2	Banking with Engineering , Procurement & Construction (EPC) Companies				Team Head
3	Banking with Telco, Media & Technology Companies	2 days	In-house training only	tbd	of Corporate Banking Segment
4	Banking with Oil & Gas and Mining Companies				



Credit & Lending / Corporate Banking Basic to Intermediate Level Schedule Investment **Judul Training** Duration for Trainer No. Fee 2025 (off-line) Wiwiet Penetapan & Mitigasi Resiko dari In-house Fasilitas Kredit Modal Kerja & tbd Yusdiman 2 days training **Kredit Investasi** only and/or team Seasoned Corporate The Essentials of Syndicated Banker in In-house Loan: Advantages, Risk, 2 days training tbd Syndicated Opportunities & Structuring Loan & only Syndicated Loans Corporate Finance 19 - 20 Feb NEW! Wicaksono Rp.10 mio/ The Fundamentals of Corporate (Jakarta) Adipermana pax Structured Finance & 2 days (exclude (Ongky) **Syndication** 14 - 15 May PPN) and/or team (Jakarta)



Credit & Lending / Corporate Banking Basic to Intermediate Level Schedule Investment No. **Judul Training** Duration for Fee Trainer 2025 (off-line) 26 - 27 Feb Seasoned **Banking with Multinational** Rp.10 mio/ (Jakarta) Corporate Companies: Business Model, pax Banker in 2 days Various Solution, Risk & (exclude MNC 3 - 4 Jun PPN) Mitigation (Jakarta) segment NEW! 25 - 26 Feb Rp.10 mio/ Wicaksono The Essentials of **Problem Loans** (Jakarta) Adipermana pax 9 & Restructuring in Syndicated 2 days (exclude (Ongky) 17 - 18 Jun Loans and/or team PPN) (Jakarta) NEW! 15 - 16 Jan Rp.10 mio/ (Jakarta) Sariani pax 10 Sadikun Mastering Credit Knowledge 2 days (exclude and/or team 23 - 24 Apr PPN) (Jakarta)



Trad	Trade Finance, SCF & Guarantee Basic Level						
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer		
Best Sel	Fundamentals of Trade Services, Trade Finance, Supply Chain Finance & Guarantees	2 days	15 - 16 Jan (Jakarta) 23 - 24 Apr (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Taufik Ardi and/or team		



Trac	Basic Level				
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
2	Mastering Bank Garansi : Fundamentals, Mechanics & Structuring Facility	2 days	20 - 21 Jan (Jakarta) 28 - 29 Apr (Jakarta)	Rp.10 mio/ pax (exclude PPN)	
3	Mastering Demand Guarantee : Fundamentals, Mechanics & Structuring Facility	2 days	12 - 13 Feb (Jakarta) 14 - 15 May (Jakarta)		Taufik Ardi and/or team
4	Mastering Standby LC : Fundamentals, Mechanics & Structuring Facility	2 days	6 - 7 Feb (Jakarta) 23 - 24 Jun (Jakarta)		



	Trac	de Finance, SCF & Guarar	ntee		A SE	Basic Level
	No.	Judul Training	Duration	Schedule for 2025	Investment Fee (on-line)	Trainer
N	IEW!			15 & 22 Feb		
	5	Penguasaan Metode Pembayaran & Pembiayaan untuk Perdagangan Ekspor, Impor & Domestik pada Perusahaan Korporasi & SME On Weekend	2 days	(Online via Zoom) 17 & 24 May (Online via Zoom)	Rp.6 mio/ pax (exclude PPN)	Endro Siswanto and/or team
N	IEW!	Cara Melakukan Efisiensi & Alternatif Pembiayaan Modal				K V
	6	Kerja & Financial Supply Chain dari Perusahaan	2 days	In-house training	tbd	SVP Transaction
		(For Finance Team, Finance Manager & CFO)		only		Banking



Tra	de Finance, SCF & Guara	ntee A	Audit, Compliance & Financial Crime			
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer	
7	Fundamentals of Trade Finance from Audit Perspective	2 days	In-house training only	Tbd	Taufik Ardi and/or team	
NEW! 8	Fundamental of Trade Finance from Compliance and Financial Crime Risk Perspective	1 days	19 Feb (Jakarta) 15 May (Jakarta)	Rp.6 mio/ pax (exclude PPN)	Nuraini Lubis and/or team	



Tra	de Finance, SCF & Guarant		Intermed	diate Level	
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
9 10	Mastering LC Based Financing: Trust Receipt, Pre-Export Financing, Export-Import Forfaiting (Indirect UPAS), UPAS/UPAU & Negotiation/Discounting of LC Mastering Non-LC based Financing: Financing Against Advance Payment, Open Account & Documentary Collection	2 days 2 days	22 - 23 Jan (Jakarta) 5 - 6 May (Jakarta) 17 - 18 Feb (Jakarta) 27 - 28 May (Jakarta)	Rp.10 mio/ pax (exclude PPN)	Taufik Ardi and/or team
11	Intermediate Supply Chain Finance (Financing for Suppliers & Distributors of Corporates) & Without Recourse Receivables Financing (Factoring)	2 days	24 - 25 Feb (Jakarta) 17 - 18 Jun (Jakarta)	Rp.12 mio/ pax (exclude PPN)	



Tra	de Finance, SCF & Guarant	Intermediate Level			
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
12	Trade Finance & Risk Management : Mitigating Credit, Operational & Fraud Risk under Trade Finance Transaction	2 days	In-house training only	tbd	Taufik Ardi and/or team
13	Membangun Trade Ecosystem untuk Pengembangan Bisnis Bank yang Aman & Berkesinambungan	2 days			



Trac	de Finance, SCF & Guarai	Intermediate to Advanced Level			
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
Best Sel	Intermediate Trade Finance : Calculating & Structuring Trade Finance, Supply Chain Financing & Guarantee Facilities	2 days	19 - 20 Feb (Jakarta) 21 -22 May (Jakarta)	Rp.12 mio / pax (exclude PPN)	
15	FI Trade Loan, Trade Risk Participation & Distribution	2 days			Taufik Ardi and/or team
16	Needs Based & Consultative Selling Skills for Trade & Financial Supply Chain Solution	2 days	In-house training only	tbd	



Trade Finance, SCF & Guarantee			Intermediate to Advanced Level		
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
NEW! 17	Advance Commodity Structured Trade Finance: How to Calculate & Structure Various Facilities and Identify & Mitigate Various Risks in Commodity based Trade Finance	2 days	In-house training only	tbd	Taufik Ardi and/or team



Wor	king Capital / Corporate	Intermediate Level			
No.	Judul Training	Duration	Schedule for 2025	Investment Fee (off-line)	Trainer
1	Mastering Working Capital Advisory	2 days	In-house training only	tbd	Armandi Oesman
2	Fundamentals of Leverage & Acquisition Financing		In-house training only		and/or team



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Taufik Ardi is the founder, lead trainer & consultant of Alta Perfecto Training & Consulting. He has extensive 15+ years of hands-on experience from various type of banks (local, state owned and also foreign) all of them are in the business of trade finance. He gained technical, strategic and leadership capabilities as a Trade Product & Business Development Manager. Within the last 8+ years of his career he worked with HSBC in different market regions including South-East Asia (Indonesia) & Middle East (Qatar).

He is very well versed in trade finance, supply chain finance & receivables financing (structured trade solution), commodity trade finance, standby LC & guarantees, export & import forfaiting, FI trade loan, trade risk participation and distribution topics. He has a vast range of experience which includes revamping & launching new products, establishing cooperation with insurance companies, reengineering business & operational processes, leading new initiatives & projects with the purpose of growing the banks business in a safe and sustainable way. With such experience it is expected that Alta Perfecto participants will be enriched with applicable/practical and comprehensive knowledge.

Taufik is currently preparing Alta Perfecto for international growth, establishing an association of Banker & Treasurer in Indonesia & planning for another start-up which focus on python for ML, AI & automation to grow business, reduce cost & increase efficiency in banking industry.



Nuraini Lubis is a seasoned banker in wholesale and transaction banking in corporate banking, trade finance, guarantees and structured trade finance. Currently she works at Global Transaction Banking Specialist (GTBS) as a Managing Director since early 2023. Prior to this role, she was Country Head of Global Trade and Receivables Finance of HSBC Indonesia, where she led the big team to record hattrick as the best trade finance Bank in Indonesia.

Prior to HSBC, she had worked with BNP Paribas, Indover Bank, Bank Ekspor Indonesia and she began her career as credit analyst in Bank Negara Indonesia.



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Yudha Ramdhony has extensive 15+ years of banking experience from many types of banks in Indonesia. He spent all of banking experience in Trade Finance as Trade Operations, Trade Product Specialist and Trade Sales. He is currently working as Managing Director of Alta Perfecto Training & Consulting, a professional training & consulting for wholesale & transaction banking.

He started his career with Program Pendidikan Eksekutif (PPE) at Bank CIMB Niaga in 2008, after graduating, he worked as Trade Operations Officer for 5 years. In 2013, he moved to Bank Maybank Indonesia (formerly BII) as Trade Documents Verification Head. In 2015, he joined BTN, as one of biggest mortgage bank in Indonesia, to set & built up the bank's trade finance business from the ground. In 2022, he rejoined Bank CIMB Niaga as Transaction Banking Sales and later moved as Trade Product Specialist.

He is highly experienced in Trade Finance, Supply Chain Finance and Cash Management, where he was able to passed various professional certifications such as Certificate for Documentary Credit Specialist (CDCS) and Certificate in International Trade and Finance (CITF) from LIBF, and Verified Professional of Trade Finance (VPTF) from GTBS.



Syahrialdi Sikar (Aldi) has impressive of 13+ years of hands-on experience from HSBC and Standard Chartered Indonesia where his spent most of his career in transaction banking. His past roles includes handling high value clients, where he deliver cash management, supply chain and trade finance solutions for state owned enterprises, multinationals companies, medium enterprises and insurance companies.

He has led multiple cash management Request for Proposal (RFP) processes and provided extensive consultation services for client in transforming their cash management and supply chain finance structure. Aldi was also the team leader for three relationship management segments which gave him the ability to integrate cash management solution to relationship managers' revenue and liabilities target across different industries and areas.

Having taken the role as business planning manager, Aldi worked directly with the CEO in developing strategy and driving country agenda while overseeing process efficiency initiatives and cross function collaboration. This unique experience has allowed Aldi to understand the driving factor for management's goals and how solutions can be aligned to help achieve these targets. He believes that a consultative approach to solutioning leads to sustainable growth and stronger relationship between client and bank.

Aldi is currently building Mentor Inc., a mentoring platform that accelerate knowledge sharing for individuals and institutions.



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Wiwiet Yusdiman pernah menjabat sebagai Corporate Financing Risk – Senior Analyst pada bank syariah plat merah terbesar, yaitu Bank Syariah Indonesia. Sebelumnya beliau pernah bekerja di BRI Syariah sebagai Financing Review Section Head dan di Bank Mega sebagai Team Leader untuk Commercial Department.

Pengalaman beliau pernah langsung bekerja di business unit, credit analyst & reviewer, menangani berbagai macam sector usaha dan lini bisnis dapat memberikan insight, best practice, hands-on experiences maupun theoretical knowledge kepada peserta training.



Elly Berel has 29 years hands on experiences in various position in the banking industry. Her last position was as a Client Support Division Head (Assistant Vice President) at Custody Operation with CIMB Niaga.

Prior to her role as a custody operation division head she also served the bank as Corporate & Private Banking Operation Head, Client Support & Reporting Operation head and Treasury Operation head with the bank. Before her employment with CIMB Niaga, she works with LippoBank in various operation banking position for several years. In total she has more than 6 years hands-on experience in the treasury operation subject, where she started as a supervisor and ended as treasury operation head in CIMB Niaga.

She also has extensive skill, knowledge & experiences in delivering training for various topics. Elly is a certified professional for public speaking & training.



Endro Siswanto is a subject matter expert in international banking, trade finance, remittance & treasury operations and general lending. His has more than 30+ years hands-on experiences through out his tenure in PT Bank Duta Tbk as International Banking Division Head and PT Bank Mega Tbk as Trade Finance Department Head.

His past in-depth and vast experiences includes in establishing foreign exchange license for a local bank, overseeing a team of trade finance product manager & trade specialist, overseeing various type of plain vanilla and complex trade transaction for large local corporates, whether for cross border or domestic trade transaction.



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Armandi Oesman was a frontline banker with 15+ years solid experience. His extensive credit and lending skills obtained from his working experiences throughout Asia (Indonesia & Thailand), Europe (UK) and Middle East (Oman). His career started as management trainee in HSBC Indonesia and since then he worked his way in corporate banking world.

He is highly passionate in helping clients achieve their objectives, where he always believed in the importance of being a trusted advisor who provides world-class advice for them. His ability to nurture relationship with clients & stakeholder combined with his strong technical skills around corporate finance, debt structuring and advisory, enable him to tailor-make solutions for different customer needs and grow the business on all his roles in different countries.

Together with Aldi, Arman is currently building Mentor Inc., a mentoring platform that accelerate knowledge sharing for individuals and institutions.



Rudiyanto Lie is seasoned treasury professional in banking industry with 20+ years of hands-on experiences in financial industry with strong technology background. He has experiences working with various financial company in several countries. As SVP in treasury marketing division he has successfully managed teams of dealers to promotes various financial & treasury product for Japanese clients. Previously he also managed "business planning & risk team" and "research & ALCO" with primary focus on supporting sales & trading team to achieve yearly target.

He has strong treasury professional skilled in foreign exchange, hedging and derivatives with strong technology background, risk management, treasury planning & budgeting.

He is a certified bank's risk management trainer (BSMR J4, BSMR J5, BSMR J6, BSMR J7).



Wicaksono Adipermana (Ongky) is a seasoned banker with 25+ years of hands-on experience in the banking industry. He has worked in various type of banks in Indonesia (local, state-owned and islamic banks) and all of them operated in the corporate banking segment. His experiences include serving corporate client/segment to cover syndication, club deals, structured finance, corporate finance and project finance in both on-shore and off-shore transactions in various industrial sectors.

His past experienced covering structured finance, project finance, corporate finance and syndicated loans with portfolio within various sectors such as infrastructure (toll-roads, airports, power plants, telecommunication, railways), plantations, poultry, mining/oil & gas, construction, and property.



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Senior RM Corporate Banking is a seasoned banker with 15+ years of hands-on experiences in banking industry. He has works with multiple regional & global bank in Indonesia and currently he manage a team of relationship manager in corporate banking department for state-owned enterprises & large local corporate segments.

He has strong & diverse skills in corporate finance, company valuation, financial analysis, financial modeling, and capital market. He is experienced in loan syndication, project finance, acquisition financing, DCM/ECM, trade finance & cash management He also has deep understanding on multiple sectors such as infrastructure & utilities, telecommunication, media & technology, oil & gas, mining and others.



Digital Ecosystem Head is an expert on digital business who focus on product and business development. He has extensive 10+ years of hands-on experience from various type of banks and all of them are in transaction banking and digital business. He also spent 3 years of his career in top decacorn companies in Indonesia as Senior Product and Special Project Manager.

He is very well versed in the field of transaction banking. His multiple experiences in revamping or launching a new-products, establishing cooperation with various scale of startup industries, reengineering business & operational process and leading new initiatives and projects to grow the bank's business in a safe and sustainable way will bring rich, comprehensive & applicable/practical knowledge for the participants.



VP Sharia Banking is a seasoned banker with 15+ years of hands-on experiences in banking industry. He has works with multiple banks from local to regional. His past experiences prior to sharia banking include as RM of corporate banking segment handling various industries such as oil & gas, mining, telecommunication, property, retail & services.

He is currently working as Sharia product partner for one of the biggest regional bank in South-East Asia. Where he collaborate with Corporate Banking segment to identify business opportunity, identify risk & sharia compliance aspect of the structure and provide solution and risk mitigation.



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A seasoned banker with 14+ years of hands-on experiences in banking industry. His experiences include serving corporate client/segment to cover syndication, club deals, structured finance, corporate finance and project finance in both on-shore and offshore transactions in various industrial sectors.

His past experienced covering structured finance, project finance, corporate finance and syndicated loans with portfolio within various sectors such as infrastructure (toll-roads, airports, electricity, telecommunication, railways), plantation, poultry, multi finance, mining/oil & gas, aviation, construction, and property.



Vice President Market & Traded Credit Risk Management has more than 12 years of experiences in local and international/global bank, where he is now currently working with. He is experienced in handling market risk arising from various type of treasury products e.g. money market, FX, Fixed Income Securities, Derivative products, Futures, and Options.

After more than a dozen of hands-on experiences, now he possessed extensive and comprehensive knowledge and best practice how to manage market risk in trading book, including the qualitative & quantitave analysis.

His experience on building business intelligence using python, made him also mastering how to implement statistical & machine learning modeling from the market risk perspective.



Senior Vice President Syndication Head is a seasoned banker with 16+ years of hands-on experience in the banking industry. He has worked in various type of banks in Indonesia (local, islamic, state-owned and regional banks) and all of them operated in the corporate segment.

He is very well proficient in specialized lending, both bilateral and syndicated loans, as well as structured, project financing, and mergers & acquisitions. His long-term experience in asset distribution enriches him with diverse risk appetites in banks, both local and regional. He also provided the opportunity to be actively involved in handling the restructuring syndicated deals. Given the experience, he has a complete view in setting the bank's target market, as well as executing and monitoring deals.