

## Personal Information

Name Frans Saul Noijs  
Place/Birth of date Menado – September 13 - 1961  
Address Jalan Nusa Indah 3 No.51 Cengkareng Indah – Jakarta 11720

## Educational Back Ground

Year - 2003 STIE International Golden Institute Jakarta ( S1 Accounting )

## Course Have Attended

April/ Year - 1986 Advance Banking Education by LPPI Jakarta  
May /Year - 1997 Trade Finance Product by Korea Exchange Bank Singapore - Singapore  
Oct /Year - 2000 Credit Risk Management by Institute Bankers Indonesia  
Feb /Year - 2001 Export Marketing Strategy by JICA (Japan Int'l Cooperation Agency Jakarta)  
March/Year - 2002 Bank Risk Management by IAI (Ikatan Akuntansi Indonesia ) Jakarta  
March/Year - 2002 Tax Planning Strategy & Examination by IAI ( Ikatan Akuntansi Indonesia) Jakarta  
April /Year - 2002 Tax Brevet A/B by Trisakti School of Management  
May / Year - 2002 Business Process Management by Prasetiya Mulya Institute of Management  
May / Year - 2002 Activity Based Management by IAI ( Ikatan Akuntansi Indonesia) Jakarta  
July / Year - 2002 Tax Brevet C by Trisakti University ( Economic Faculty )  
Oct / Year - 2002 Redesigning The Finance Function by IAI (Ikatan Akuntansi Indonesia) Jakarta  
Jan / Year - 2003 Fraud Detection & Investigation for Internal Auditor by IAI Jakarta  
April / Year - 2003 Managing The Customer Experience by Mark Plus & Co Jakarta  
Feb / Year - 2004 KYC for Money Laundering by Jakarta Banking Institute  
July / Year - 2004 New CAMELS Rating System by Indonesia Economic Development  
April / Year -2005 IT Audit Principle & Practice by IAI ( Ikatan Akuntansi Indonesia ) Jakarta  
July / Year - 2006 Advance Corporate Credit Analyst by JFTC Jakarta  
August/Year-2006 International Trade Mechanism by JFTC Jakarta  
Nov / Year - 2006 Bank Risk Management by Asia Edu Finance – Jakarta  
June / Year - 2007 Effective Interaction by Obor Cipta Jakarta  
Dec / Year - 2007 Legal Aspect Credit by Sinergy Executive Training Program Jakarta  
Feb / Year - 2009 Business Continuity Plan by Talents Indonesia – Jakarta  
May / Year- 2009 Strategy & Handling Bank's Bad Debt ( Non-Performing Loan ) by Legal Business Institute Jakarta  
Oct / Year - 2010 Payment & Cash Management by SWIFT Consultant Singapore – Jakarta.

(1) Parikhasi ASCI BCA

## **Seminar**

October -2001	Anti-Money Laundering /AML by HSBC & BANK INDONESIA
February - 2002	New Banking Regulation & Risk Base Management Approach by Bank Indonesia
April - 2002	Risk Management by Perbanas - Jakarta
April - 2002	Know Your Customer by JP MORGAN - Jakarta
January - 2003	Treasury Management & Money Market Transaction by KEB Jakarta
March - 2003	Risk Management by SGI Consulting
April - 2003	Risk Base Audit Methodology by SGI Consulting
May - 2003	Service Excellent by SOS Hospital - Jakarta
July - 2003	Anti-Money Laundering by Bank Indonesia & Financial Service.
August - 2003	KYC and Anti Money Laundering by JP Morgan/Chase Jakarta
September - 2003	Socialization Bank Risk Management & Internal Control
January - 2004	Risk Management by IRPA ( Indonesia Risk Professional Association ) & Bank Indonesia
September - 2004	Risk Management & KYC Principle
June - 2006	Service Excellent by JFTC ( Jakarta Finance Training Center )
December - 2006	KYC , AML and Compliance by KEB Consultant
December - 2007	Business Performance & Etiquette by Talents Indonesia

## **Experiences**

April – Dec/1988	AAO Corporate Credit Analysis BRI Special Branch - Jakarta
Jan- Nov /1989	AAO Commercial Credit Analysis BRI Special Branch - Jakarta
Dec-Oct/1990	AAO Agriculture Business Analysis BRI Special Branch - Jakarta
Nov/1990 - Apr/1992	AO Corporate Credit Analysis Korea Exchange Bank Danamon
May/1992 - Dec/1996	Trade Finance Operation – Korea Exchange Bank Danamon - Jakarta
Jan/1996 – Oct /2000	Internal Audit Team – Korea Exchange Bank Danamon – Jakarta
Nov/2000- Oct/2002	Senior Internal Audit – Korea Exchange Bank Indonesia - Jakarta
Oct/2002- Mar/2006	Chief Internal Audit Team /Chief SKAI– Korea Exchange Bank.
Apr/2006- Sep/2006	Officer Trade Finance & Credit Operation Team-KEB Jakarta
Oct/2006- Mar/2007	Officer Corporate Credit – Korea Exchange Bank - Jakarta
April/2007-Feb/2010	Chief Credit Operation Team
March/2010-April/2011	Chief Cash & Payment collection Remittance Department
May/2011- Jun/2012	Head Branch Kelapa Gading