



# MEDHAWIKA YUSRITAMA

SENIOR RELATIONSHIP MANAGER

## PROFILE

As an experienced credit analyst and marketer with a specialization in the business banking segment, I am highly motivated and committed to delivering results. With excellent communication skills and a proven track record of working collaboratively to achieve company objectives, I thrive in fast-paced environments. I am now seeking a challenging credit risk role where I can leverage my skills and experience to drive business growth

## CONTACT

PHONE:  
+62-811198697

SOCIAL MEDIA:  
Facebook – Medhawika Yusritama  
Instagram – medhawika

EMAIL:  
medhawika.yusritama@gmail.com

## HOBBIES

#Watching Videos  
#Reading Articles  
#Gym  
#Traveling

## EDUCATION & CERTIFICATION

**Airlangga University**  
2005 - 2009  
Bachelor's Degree - Economics

**Risk Management Certification Lv. 2**  
2022

**Corporate Finance Certification**  
2019

**Credit Application Package Certification**  
2017

## WORK EXPERIENCE

**PT Bank Negara Indonesia (Persero) Tbk – Corporate Senior RM**  
2021 – present

**PT Bank Negara Indonesia (Persero) Tbk – Corporate RM**  
2017 – 2021

**PT Bank Negara Indonesia (Persero) Tbk – SME Unorganic Business Risk**  
2015 – 2017

**PT Bank Negara Indonesia (Persero) Tbk – Small Business Risk**  
2011 – 2015

**PT Bank Mandiri (Persero) Tbk – Customer Service Officer**  
2009 – 2011

## SKILLS

Credit Analysis  85%

MS Office  70%

No. Ijazah : 6768/0113/04.1/S1/2009 ✓

No. 0046545

DEPARTEMEN PENDIDIKAN NASIONAL  
**UNIVERSITAS AIRLANGGA**

*dengan ini menyatakan bahwa :*

**Medhawika Yusritama**

**Nomor Induk Mahasiswa : 040510524**

**Lahir di Jakarta, 7 September 1986**

*telah menyelesaikan pendidikan dengan baik pada*

**FAKULTAS EKONOMI  
PROGRAM SARJANA  
PROGRAM STUDI EKONOMI PEMBANGUNAN**

*karena itu kepadanya diberikan ijazah dan gelar*

**SARJANA EKONOMI (S.E.)**

*beserta segala hak dan kewajiban yang melekat pada gelar tersebut.*

**Diberikan di Surabaya pada tanggal, 15 September 2009 ✓**

DEKAN

**Drs. Ec. Karjadi Mintaroem, M.S**



REKTOR

**Prof. Dr. Fasich, Apt.**



**BADAN NASIONAL  
SERTIFIKASI PROFESI  
INDONESIAN PROFESSIONAL  
CERTIFICATION AUTHORITY**

# **SERTIFIKAT KOMPETENSI CERTIFICATE OF COMPETENCE**

**64120 1239 5 0014749 2022**

Dengan ini menyatakan bahwa,  
*Hereby declare that,*

**MEDHAWIKA YUSRITAMA**

**KEU.030 95713 2015**

Telah memenuhi persyaratan kompetensi untuk kualifikasi :  
*Has met the competency requirements for qualification below :*

**LEVEL 2**

*Second Level*

Pada Bidang Pekerjaan :  
*In the area of :*

**MANAJEMEN RISIKO PERBANKAN  
*Banking Risk Management***

*Sertifikat ini berlaku untuk 4 (empat) tahun  
This certificate valid for 4 (four) years*

**Jakarta, 4 Juli 2022**

Atas nama (*On behalf of*) BNSP :

**Lembaga Sertifikasi Profesi Perbankan  
*Banking Profession Certification Institution***  
*(founder: IBI, Perbanas, Himbara, Asbanda, Asbisindo, Perbarindo)*

*Rico Budidarmo*

**RICO BUDIDARMO**

**Direktur Eksekutif / *Executive Director***



**Daftar Unit Kompetensi**  
*List of unit(s) of Competency*

No.	Kode Unit Kompetensi <i>Code of Competency Unit</i>	Judul Unit Kompetensi <i>Title of Competency Unit</i>
1.	KEU.MR02.002.01	Mengukur Risiko Kredit <i>Measuring Credit Risk</i>
2.	KEU.MR02.010.01	Mengukur Risiko Operasional <i>Measuring Operational Risk</i>
3.	KEU.MR02.013.01	Mengidentifikasi Risiko Likuiditas <i>Identifying Liquidity Risk</i>
4.	KEU.MR02.017.01	Mengidentifikasi Risiko Strategik <i>Identifying Strategic Risk</i>
5.	KEU.MR02.018.01	Mengukur Risiko Strategik <i>Measuring Strategic Risk</i>
6.	KEU.MR02.021.01	Mengidentifikasi Risiko Reputasi <i>Identifying Reputation Risk</i>
7.	KEU.MR02.022.01	Mengukur Risiko Reputasi <i>Measuring Reputation Risk</i>
8.	KEU.MR02.025.01	Mengidentifikasi Risiko Hukum <i>Identifying Legal Risk</i>
9.	KEU.MR02.029.01	Mengidentifikasi Risiko Kepatuhan <i>Identifying Compliance Risk</i>
10.	KEU.MR02.030.01	Mengukur Risiko Kepatuhan <i>Measuring Compliance Risk</i>

3 X 4

Tanda tangan pemilik  
*(signature of holder)*

Lembaga Sertifikasi Profesi Perbankan  
*Banking Professional Certification Body*

  
**MARCUS SOEROTO RAHARDJO**  
Direktur Bidang Sertifikasi  
*Director of Certification*

# SERTIFIKAT KEHADIRAN

Dengan ini menyatakan bahwa:

**Medhawika Yusritama**  
PT Bank Negara Indonesia (Persero) Tbk

telah mengikuti pelatihan "Corporate Finance" yang diselenggarakan oleh BNI Corporate University bekerjasama dengan Kiran Executive Development Program di Jakarta pada tanggal 23 – 27 September 2019.



Dr. Soebowo Musa  
Executive Program Director



Amang Basuki  
Penimpin Divisi BNI Corporate University

**KIRAN**  
RESOURCES



**BNI**

**BNI**  
CORPORATE  
UNIVERSITY  
LEARN · GROW · LEAD

## CORPORATE FINANCE

DAY	PROGRAM SYLLABUS
<b>ONE</b>	<p><b>A. INTRODUCTION AND OVERVIEW OF CORPORATE FINANCE</b></p> <ol style="list-style-type: none"> <li>1. Time Value of Money (TVM)</li> <li>2. Present and Future Value</li> <li>3. Discounting and Compounding</li> <li>4. Annuities and Perpetuities</li> </ol> <p><b>B. PROJECT ANALYSIS/EVALUATION</b></p> <ol style="list-style-type: none"> <li>1. Payback and Discounted Payback</li> <li>2. Net Present Value [NPV]</li> <li>3. Internal rate of return (IRR) and modified IRR</li> <li>4. Economic Value Added [EVA]</li> <li>5. Accounting Rate of Return (ARR)</li> <li>6. Profitability Index (PI)</li> </ol> <p><b>C. CAPITAL STRUCTURE</b></p> <ol style="list-style-type: none"> <li>1. Basic understanding of capital structure</li> <li>2. Optimal capital structure</li> <li>3. Weighted Average Cost of Capital (WACC): Cost of Equity &amp; Cost of Debt</li> <li>4. Determinants of capital structure</li> <li>5. Cost of financial distre</li> </ol>
<b>TWO</b>	<p><b>D. DISCOUNTED CASH</b></p> <ol style="list-style-type: none"> <li>1. Approach of the Discounted Cash Flow Valuation               <ol style="list-style-type: none"> <li>a. Calculation of the Free Cash Flow</li> <li>b. Terminal Value</li> <li>c. Wrap-up DCF Valuation FCFF</li> </ol> </li> </ol> <p><b>E. CAPITAL MARKET OVERVIEW</b></p> <ol style="list-style-type: none"> <li>1. Equity capital market</li> <li>2. Debt capital market</li> </ol> <p><b>F. STRUCTURED FINANCE</b></p> <ol style="list-style-type: none"> <li>1. Structured Finance Concept</li> </ol>

DAY	PROGRAM SYLLABUS
<b>THREE</b>	<p><b>F. STRUCTURED FINANCE – Cont'd</b></p> <ol style="list-style-type: none"> <li>2. Collateralized Debt Obligations [CDOS]</li> <li>3. Securitization</li> <li>4. Trade Structured Financing</li> </ol>
<b>FOUR</b>	<p><b>G. LEVERAGE BUYOUT [LBOs]</b></p> <ol style="list-style-type: none"> <li>1. Type of Debts in LBO</li> <li>2. LBO Rationales</li> <li>3. Basic Structure of LBO</li> <li>4. Characteristics of LBO Candidate</li> <li>5. Exit Strategy in LBO transactions</li> <li>6. LBO Advantages</li> <li>7. LBO Disadvantages</li> <li>8. Valuations in LBO</li> <li>9. LBO Model</li> <li>10. Note to LBO Valuation and Modeling</li> </ol>
<b>FIVE</b>	<p><b>H. MERGERS &amp; ACQUISITIONS [M&amp;As]</b></p> <ol style="list-style-type: none"> <li>1. Basic Concepts of M&amp;A</li> <li>2. M&amp;A category</li> <li>3. M&amp;A Rationales - Why M&amp;A</li> <li>4. M&amp;A Overall Process</li> <li>5. Factors that can Thwart M&amp;A</li> <li>6. Facts About M&amp;A</li> <li>7. M&amp;A Valuation Methods</li> <li>8. M&amp;A Rule</li> <li>9. Synergy Valuation in M&amp;A</li> <li>10. Growth Theory in M&amp;A</li> <li>11. The Undervaluation Theory in M&amp;A</li> <li>12. Avoid Hostile M&amp;A</li> </ol>

**PT. BANK NEGARA INDONESIA (PERSERO) TBK**

Menyatakan bahwa :

*Medhawika Yusritama*

NPP : P042187

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Telah mengikuti dan menyelesaikan dengan baik

*Pelatihan Brevet Kredit Komersial : Credit Application Package (CAP) BNV 001 2017*

Yang diselenggarakan pada tanggal 01 Agustus 2017 s/d 18 Agustus 2017

Jakarta, 07 September 2017



**Wicaksono Sarwo Edi**

Chief Learning Officer  
BNI Corporate University

No.BNV/1/3039/2017

