

**Profile/Curriculum Vitae the candidate Directors of the company whom are proposed in the Annual GMS 2016 with the term of commencing from the date Otoritas Jasa Keuangan approves his appointment (passing Fit & Proper Test) and ending at the Annual GMS 2021.**



**Jahja Setiaatmadja**

**Candidate of President Director**

Jahja Setiaatmadja (aged 60) domiciled in Indonesia, has been the President Director of BCA since June 17, 2011 and is responsible for General Coordination, as well as oversight of the Internal Audit Division, Corporate Affairs and the Anti Fraud Bureau. Previously, Mr. Setiaatmadja served as Deputy President Director of BCA (2005-2011), with latest responsibility for the Branch Banking Business, Treasury Division, International Banking Division and Overseas Representative Offices. Mr. Setiaatmadja was a Director of BCA from 1999 to 2005 and held a variety of managerial positions within the Bank from 1990. Prior to joining BCA, Mr. Setiaatmadja was Finance Director of Indomobil, a leading Indonesian automotive company (1989-1990), in various managerial positions including Finance Director at Indonesia's largest pharmaceutical company, Kalbe Farma (1980-1989), and started his career as accountant at Price Waterhouse (1979). Mr. Setiaatmadja graduated with a Bachelor's degree in Accounting from Universitas Indonesia.



**Eugene Keith Galbraith**

**Candidate of Deputy President Director**

Eugene Keith Galbraith (aged 63) domiciled in Indonesia, has been the Deputy President Director of BCA since August 25, 2011 after serving as the President Commissioner from 2002 to 2011. Mr. Galbraith is responsible for general supervision of the Compliance Director, Chief Risk Officer and Credit Risk Management Director, also overseeing the Finance and Planning Division as well as supervising and coordinating management of the subsidiaries. Prior to joining BCA, Mr. Galbraith served as Vice President Commissioner of PT Bank NISP Tbk (2000-2006), Chairman of Asiawise. com (1999-2001), Managing Director of ABN AMRO Asia (1996-1998), and President Director of HG Asia Indonesia (1990-

	<p>1996). He also served as an advisor to the Indonesian Ministry of Finance (1988- 1990), and as economic planning advisor in East Nusa Tenggara Province, Indonesia (1984-1988). Mr. Galbraith graduated in Philosophy (1974), holds an M. Phil in Economic History (1978), and a PhD in Anthropology (1983) from Johns Hopkins University, USA.</p>
	<p><b>Armand Wahyudi Hartono</b>  <b>Candidate of of Deputy President Director</b></p> <p>Armand Wahyudi Hartono (aged 40) domiciled in Indonesia, has served as a Director of BCA since September 14, 2009, and is responsible for operational divisions Domestic Payment Services, Electronic Banking Services, International Banking Services as well as Operation Strategy and Development. Mr. Hartono is also in charge of Information Technology. He served as Head of Planning and Regional Development of BCA (2004-2009). Prior to joining BCA, Mr. Hartono held various managerial positions at PT Djarum (1998-2004) including Finance Director, Deputy Purchasing Director and Head of Human Resources Department, previously also as an Analyst for Global Credit Research and Investment Banking at JP Morgan Singapore (1997-1998). Mr. Hartono is a graduate of the University of California, San Diego (1996) and holds a Master of Science in Engineering Economic-System and Operation Research from Stanford University, USA (1997).</p>
	<p><b>Suwignyo Budiman</b>  <b>Candidate of Director</b></p> <p>Suwignyo Budiman (aged 65) domiciled in Indonesia, has been a Director of BCA since May 20, 2002 and is responsible for Branch Banking, comprising the Retail and Commercial Banking Division, Transaction Services Development and Cash Management. Mr. Budiman also supervises Sharia banking subsidiary PT BCA Syariah and general insurance subsidiary PT Asuransi Umum BCA (BCA Insurance). Starting his career as Systems Analyst at Bank Rakyat Indonesia (BRI) in 1975, Mr. Budiman subsequently held various managerial positions including Head of the Technology Division (1992-1995), special staff to the Board of Directors (1995-1996), Head of Palembang Region (1996-1998), Head of the Operational Division (1998-2000) with his last position at as Head of the Central Java Region. He was a member of the Proxy Team</p>

	<p>of the Board of Directors at BCA from May to July 1998. Mr. Budiman holds an MBA from the University of Arizona, USA.</p>
	<p><b>Subur Tan</b>  <b>Candidate of Director</b></p> <p>Subur Tan (aged 55) domiciled in Indonesia, has been a Director of BCA since May 20, 2002 and is responsible for the Compliance, Legal, Human Capital Management and Learning and Development Divisions. Mr. Tan’s career at BCA began in 1986 and his managerial experience includes Head of Credit Department at Operational Head Office (1991-1995), Head of Legal Bureau (1995-1999), and Deputy Head of Legal Division (1999-2000). Prior to being appointed to the Board of Directors, he was Head of BCA’s Internal Legal Counsel. Mr. Tan completed the Notary Program at Universitas Indonesia Faculty of Law.</p>
	<p><b>Henry Koenafi</b>  <b>Candidate of Director</b></p> <p>Henry Koenafi (aged 56) domiciled in Indonesia, has been a Director of BCA since February 13, 2008 and is responsible for the Individual Banking Business, comprising mortgages, auto loans (four-wheeler and two-wheeler), credit cards, wealth management and BCA Prioritas (Priority Banking), supervising wholly-owned four-wheeler financing subsidiary PT BCA Finance, two-wheeler financing subsidiary PT Central Santosa Finance (CS Finance), and life insurance subsidiary PT Asuransi Jiwa BCA (BCA Life). Prior to being appointed to BCA’s Board of Directors, Mr. Koenafi was the President Director of PT BCA Finance from 2000 to 2008. Appointed by the Indonesian Bank Restructuring Agency (IBRA) as the Head of the Management Team of PT Bank Bali Tbk and as a member of the Managing Team of Bank Jaya from 1999 to 2000. Mr. Koenafi joined BCA in 1989 and has since held various managerial positions both at branches and at the head office. Before began his career in the banking industry with BCA in 1989, Mr. Koenafi was with a global IT company, IBM, for six years. Mr. Koenafi graduated with a Bachelor’s degree in Civil Engineering from Parahyangan Catholic University (1984), and continued his studies at the Institut Pengembangan Manajemen Indonesia (IPMI) in 2000. He holds an MBA degree from Monash University, Melbourne, Australia in 2001.</p>



**Erwan Yuris Ang**  
**Candidate of Director**


Erwan Yuris Ang (aged 56) domiciled in Indonesia, served as a Director of BCA since August 25, 2011, and was appointed as an Independent Director of BCA on April 7, 2014. As the Regional and Branch Support Director, Mr. Ang monitors and supervises daily regional and branches operations, and is also in charge of branch support divisions including Logistic and Property, Network and Regional Planning, as well as Credit Services. Previously, he served as BCA's Head of Regional Office for Jakarta, Surabaya, Medan and Malang (2000-2011). Prior to his appointment as a Regional Manager, he served as Branch Manager at BCA Bandung (1995-2000) and at BCA Pekanbaru (1989-1995), and Head of the Credit Department at BCA Pekanbaru (1987-1989). He joined BCA in 1985 as a trainee in the Medan branch. Mr. Ang holds a Bachelor of Laws from University Satyagama and obtained a Master's degree in Business Law from Trisakti University.



**Rudy Susanto**  
**Candidate of Director**

Rudy Susanto (aged 53) domiciled in Indonesia, has served as a Director of BCA since July 21, 2014, and is responsible for Credit Risk Analysis. Mr. Susanto joined BCA in 2002 and has since held several managerial positions, including Executive Vice President of the Credit Risk Analysis Group (2011-2014), Head of the Credit Risk Analysis Group (2004-2011), and Head of the Credit Division (2002-2004). Prior to joining BCA, Mr. Susanto was Head of the Loan Work Out II Division (2001-2002) and Senior Credit Officer (1999-2001) of the Indonesian Bank Restructuring Agency (IBRA). Mr. Susanto also served as Vice President of Corporate Finance (1998-1999), Senior Manager of Corporate Finance (1996-1998), Manager of Corporate Finance (1995), and Assistant Manager of Corporate Finance (1994) of PT Bank LTCB Central Asia (a joint venture between the Long-Term Credit Bank of Japan Ltd. and PT Bank Central Asia Tbk). He started his career at PT Danamon Indonesia Tbk in 1992 as a trainee in the Credit Marketing Program (1992). Mr. Susanto graduated with a Bachelor's degree in Civil Engineering from Tarumanagara University, and earned an MBA in Finance from the

	<p>University of Tennessee, Knoxville, USA.</p> <p><b>Lianawaty Suwono</b>  Candidate of Director  Candidate of Director</p> <p>Lianawaty Suwono (aged 49) domiciled in Indonesia, has been Division Head of Human Capital Management since 2006. She has been a member of the Remuneration and Nomination Committee since June 28, 2007. Her career in BCA started in 1991 as a management trainee in the Bank's Management Development Program before being assigned as a Business Analyst (1992 – 1996) in Information System Division, handling the Integrated Banking systems Project, focusing on Integrated Deposit Systems and Integrated Loan Systems. After her career in Information Technology area, she started her career in Human Resources area by being assigned to develop the Human Resource Information Systems. She then held various managerial positions, such as Function Head of HR Operations Support (1996 – 1998), Head of HR Operation System &amp; Support Bureau (1998 – 1999), Head of Management Development Program &amp; Head of Career Development Bureau (1999 – 2000), Head of HR Resourcing &amp; Development Bureau (2000 – 2002), Deputy of HR Division Head (2002 – 2006). She has been the President Commissioner of PT Asuransi Jiwa BCA since 2014. She graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA.</p>
	<p><b>Santoso</b>  Candidate of Director</p> <p>Santoso (50 years old) domiciled in Indonesia, has been the Head of Consumer Card Business Services and Support Group from 2015. His career in BCA started from 1992 as a Head of Supporting Administration Department. In his career, he had held a variety of managerial positions, such as Head of Marketing for Non-Jabodetabek II Area (1996 – 1998), Chief of Marketing Bureau (1998 – 2000), Deputy Head of Consumer Network Division, Deputy Head of Network Services Division and Deputy Head of Network &amp; Sales (2000 – 2005), Head of Small &amp; Medium Business Division (2005 – 2009), Head of Credit Card Business Unit (2009 - 2012), Head of Merchant and Consumer Credit Card Group (2012 - 2014). Since 2003, He has been as the</p>

	<p>head of Dana Pensiun BCA, and Commissioner of PT Abacus Cash Solution (2013 - present). He graduated from Engineering Faculty Trisakti University, Jakarta.</p>
	<p><b>Inawaty Handoyo</b>  Candidate of Director</p> <p>Inawaty Handoyo (aged 64) domiciled in Indonesia, has been a member of the Audit Committee since November 25, 2008, following 28 years of excellent service at the Internal Audit Division. Prior to joining BCA, Ms. Handoyo served as Head of Finance at PT Naintex (1976–1980). At present, Ms. Handoyo remains a lecturer in auditing at Atma Jaya Catholic University, Internal Audit Education Institution (YPIA) The Institute of Internal Auditors Indonesia and member of the Certification Council for Qualified Internal Auditor (DS-QIA) since 2007. Since 2010, has been involved as a consultant for several consulting projects held by the Consulting Division of the Internal Audit Education Institution (YPIA), particularly in the area of internal audit. Ms. Handoyo holds five professional certifications in auditing, namely QIA (Qualified Internal Auditor), CIA (Certified Internal Auditor), CISA (Certified Information System Auditor), CFSA (Certified Financial Services Auditor), and CRMA (Certification in Risk Management Assurance). Ms. Handoyo earned a Bachelor’s degree in Economics from Parahyangan Catholic University in Bandung with a Business Management major (1976) and Accounting major (1979), and a Master degree in Management from Prasetiya Mulya Business School Jakarta (2003).</p>