

# **Profile/Curriculum Vitae of The Candidates (New & Re-Appointment) for the Members of the Board of Commissioners and the Board of Directors of The Company Who Will be Proposed to be Appointed in The Annual GMS 2026**

**PT Bank Central Asia Tbk**

# Candidates for Members of the Board of Commissioners



## Jahja Setiaatmadja

President Commissioner Candidate

Indonesian citizen, 70 years old.  
Domiciled in Indonesia.

### CAREER

He currently serves as the President Commissioner of BCA. He served as the President Director (2011-2025), lastly responsible for overall coordination as well as the direct supervision of the Anti Fraud Bureau (until December, 2024) and Internal Audit Division. Prior to that, he served as Deputy President Director of BCA (2005-2011), responsible for Branch Banking, Treasury Division, International Banking Division, and overseas representative offices. He served as Director of BCA from 1999-2005, and has held a variety of managerial positions at BCA since 1990.

Prior to joining BCA, he served as the Finance Director at a leading Indonesian automotive company, PT Indomobil (1989-1990), and held various managerial positions at one of Indonesia's largest pharmaceutical companies, PT Kalbe Farma (1980-1989), lastly as the Finance Director. He started his career in 1979 as an accountant at an accounting company (Price Waterhouse).

### EDUCATION

He holds a Bachelor's degree in Accounting from Universitas Indonesia (1982).

### EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including change management, banking strategy, treasury, accounting & financial management, corporate banking, international banking, risk management, and digital banking.



## CAREER

He currently serves as BCA's Commissioner. Prior to joining BCA, he served as Director of PT Cipta Karya Bumi Indah, a property development and construction company (2001-2002), following a previous posting in the company as Commissioner. Tonny Kusnadi has also served as Chief Manager of Corporate Banking at BCA (1992-1998) as well as various managerial positions in several other companies, including President Director of PT Sarana Kencana Mulya, an electronic distributor company (1999-2001), General Manager of PT Tamara Indah, an engineering and general supplier company (1988-1992), and General Manager of PT Indomobil, a leading Indonesian automotive company (1987).

## EDUCATION

Obtained a Bachelor's degree in Mechanical Engineering from Universitas Brawijaya, Malang (1978).

## EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including corporate banking, banking operations & services, and corporate planning.

# Tonny Kusnadi

Commissioner Candidate

Indonesian citizen, 77 years old.  
Domiciled in Indonesia.



## Raden Pardede

Independent Commissioner Candidate

Indonesian citizen, 65 years old.

Domiciled in Indonesia.

### CAREER

Currently, he serves as an Independent Commissioner of BCA. He served as Independent Commissioner of PT Adaro Energy Indonesia, Tbk (2010-2022), President Commissioner of PT Perusahaan Pengelola Aset (2008-2009), Deputy President Director of PT Perusahaan Pengelola Aset (2004-2008), Executive Director of PT Dana Reksa (2002-2004), Chief Economist and Head Division of PT Dana Reksa (1995-2002), Executive Director of PT Danareksa (2002-2004), Chief Economist and Head Division of PT Danareksa (1995-2002).

In addition, Raden Pardede has held various positions in several companies and governments, including Secretary General of the Committee for COVID Handling and National Economic Recovery (2020-2023), Vice Chairman of the National Economic Committee (2010-2014), Special Staff to the Minister of Finance (2008-2010), Chairman of the Indonesian Financial System Stability Forum (2007-2009), Secretary of the Financial System Stability Committee (2008-2009), Chairman of Indonesian Infrastructure Development Financing (2004-2005), Special Staff to the Coordinating Minister for Economic Affairs (2004-2005), Deputy Coordinator of the Assistance Team to the Minister of Finance (2000-2004), Founder of Danareksa Research Institute (1995), Consultant at the World Bank (1994-1995), Planning Staff at the Ministry of Industry (1985-1990), and Process Engineer at PT Pupuk Kujang (1985).

### EDUCATION

Obtained a Bachelor's degree in Chemical Engineering from Institut Teknologi Bandung and a PhD in Economics from Boston University, USA.

### EXPERTISE

During his career, he accumulated extensive experience in various fields and assignments, including monetary economy, economic development planning, scenario planning, banking & finance, and macroeconomic policy.



**Sumantri Slamet**  
Independent Commissioner Candidate

Indonesian citizen, 71 years old.  
Domiciled in Indonesia.

## CAREER

He currently serves as BCA's Independent Commissioner.

He served as Independent Commissioner and Chairman of the Audit Committee of PT Multi Bintang Indonesia Tbk (2014-2020), President Commissioner of PT Danakita Investama, an investment management company (2014-2016), Commissioner of PT Bank Internatioal Indonesia (2003-2005), and Commissioner of PT Astra International (2000).

He has also held managerial and director positions in several companies, including Head of Project Finance and Investor Relations - Strategy and Business Development at PT Medco Energy International Tbk (2008-2013) and concurrently as Managing Director at several Medco subsidiaries outside Indonesia, namely in Singapore, United States, Oman, Yemen, and France (2008-2013). Additionally, he once served as a Director at PT Surya Citra Televisi-SCTV (2005-2008) and Director at PT Surya Citra Media Tbk (2004-2008).

## EDUCATION

Graduated with a Bachelor's degree majoring in Mathematics at the Faculty of Mathematics and Natural Sciences of Universitas Indonesia (1978) and obtained a Master's degree (1981) and a PhD (1983) in Computer Science from the University of Illinois, Urbana Champaign, USA.

## EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including IT, finance, capital market, audit, risk management, and remuneration & nomination.

# Candidates for Members of the Board of Directors



## Hendra Lembong

President Director Candidate

Indonesian citizen, 54 years old.  
Domiciled in Indonesia.

### CAREER

Currently, he serves as the President Director of BCA. He has over 30 years of banking experience both in Indonesia and internationally. He served as Deputy President Director from 2022 until 2025, responsible for general supervision of the Finance & Corporate Planning Director and the Transaction Banking Director, as well as responsible for the Strategic Information Technology Group and the Operation Strategy & Development Group. Also monitors developments at PT Central Capital Ventura, a subsidiary in venture capital, and at PT Bank Digital BCA (BCA Digital), a subsidiary engaged in digital banking.

Prior to joining BCA, he was Chief Transformation Officer, led Transformation & Strategy Program that started in January 2019 to March 2020 for all units and functions at PT Bank CIMB Niaga Tbk; Chief Fintech Officer CIMB Group Malaysia (June 2018 to December 2018); CEO Group of Transaction Banking CIMB Group Malaysia (July 2016 to December 2018); Chief of Transaction Banking PT Bank CIMB Niaga Tbk (August 2013 to December 2018); Regional Head of Transaction Services (cash, liquidity, FX), Asia Pacific with J.P. Morgan Asia-Pacific in Singapore (2010-2013); Global COO & Head of Business Development with Deutsche Bank London (2009-2010); and career with Citibank from 1994 to 2009 in various posts in Asia and Europe in strategy and product management.

### EDUCATION

Obtained Bachelor of Science in Chemical Engineering from University of Washington and a Master of Science in Engineering Economic Systems from Stanford University, USA.

### EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including in transformation strategy & implementation, transaction banking and services, global trade finance & corporate cash management business development, regional strategy & planning, and product solution management.



## John Kosasih

Deputy President Director Candidate

Indonesian citizen, 56 years old.  
Domiciled in Indonesia.

### CAREER

Currently, he serves as the Deputy President Director of BCA. He served as Director of BCA, responsible for the Commercial & SME Division, Cash Management and Credit Service Centre, since 2021. He also supervises two wholly owned subsidiaries of BCA, PT Asuransi Umum BCA (BCA Insurance) and PT Bank BCA Syariah (BCA Syariah).

From 2016 to early 2021, he served as President Director of PT Bank BCA Syariah. He has extensive experience in the banking industry, held a variety of positions including as Finance and Loan Administration Manager at PT Bank Risjad Salim Internasional; Head of Central Coordinator and Team Member for restructuring PT Bank Risjad Salim Internasional at Indonesia Bank Restructuring Agency (IBRA) (1997- 2000); Head of Business Development and Business Planning, Consumer Mass Marketing, Head of Consumer Banking Strategic Planning & Marketing Communication, Head of Liability Product & Marketing Communication, Head of Jakarta Region at PT Bank Danamon Indonesia Tbk (2000-2005); Head of Sales Development Individual Banking, Senior Advisor to the Regional Development & Planning Task Force, and Consultant for Marketing Strategy Development at PT Bank Central Asia Tbk (2005-2010); and Director and Vice President Director of PT Bank BCA Syariah (2010-2016). He was active in the Administrative Body of Perbanas (2020-2024).

### EDUCATION

He obtained a Bachelor degree in Economics from Murdoch University, Perth, Western Australia; and attended Pacific RIM Bankers Programme – University of Washington, Foster Education Seattle, USA (2012); ASEAN Global Leadership Program, UC Berkeley California, USA (2017); and University of Chicago Booth School of Business, USA (2023).

### EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including in consumer banking, wealth management, commercial & SME banking, micro business, sharia/islamic banking strategy, and accounting & financial management.



## CAREER

Currently, he serves as the Deputy President Director of BCA. He served as a Director of BCA from 2009. Previously served as Head of Regional Planning and Development of BCA (2004-2009). Prior to this, he has held several executive positions at PT Djarum (1998-2004), including Finance Director, Deputy Director for Purchasing, and Head of Human Resources. He began his career working as an analyst at Global Credit Research and Investment Banking, JP Morgan Singapore (1997-1998).

## EDUCATION

Graduated from the University of California, San Diego (1996), and obtained a Master of Science degree in Engineering Economic-System and Operations Research from Stanford University, USA (1997).

## EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including in IT & digital transformation, change management, banking operations & service excellence, and network distribution & delivery channel.

# Armand Wahyudi Hartono

Deputy President Director Candidate

Indonesian citizen, 50 years old.  
Domiciled in Indonesia.



## CAREER

Currently, he serves as the Director of BCA. He previously served as Head of Legal Work Unit, Deputy Head of Legal Division (1999- 2000), Head of Legal Bureau (1995-1999), and has held several managerial positions, including Head of Credit in Operational Headquarters (1991-1995). He joined BCA in 1986.

## EDUCATION

Obtained a Bachelor's degree in Law from Universitas Jenderal Soedirman (1986) and obtained a Notary qualification from the Faculty of Law, Universitas Indonesia (2002).

## EXPERTISE

Selama masa karir, telah berpengalaman di berbagai bidang dan penugasan di antaranya *legal & litigation, enterprise & credit risk management, human capital management, credit restructuring, compliance, divestasi dan IPO, serta merger & acquisition.*

## Subur Tan

Director Candidate

Indonesian citizen, 65 years old.

Domiciled in Indonesia.



## Lianawaty Suwono

Director Candidate (concurrently serving as Director in charge of the Compliance function)

Indonesian citizen, 59 years old.  
Domiciled in Indonesia.

### CAREER

Currently, she serves as the Director of BCA. She served as Head of the Human Capital Management Division (2006-2016) and member of the Remuneration and Nomination Committee (2007-2016). Joined BCA in 1991 as a trainee in the Management Development Program, and then appointed as Business Analyst in the Information Systems Division (1992-1996), handling the Integrated Banking Systems Project for the Integrated Deposit Systems & Integrated Loan Systems. After handling Information Technology, she started a career in Human Resources, starting with an assignment to develop a Human Resource Information Systems.

She has held various executive positions in her career, including as Deputy Head of the Human Resources Division (2002-2006), Head of the HR Resourcing & Development Bureau (2000-2002), Head of Management Development Program Bureau & Head of Career Development Bureau (1999-2000), Head of HR Operations Systems & Support Bureau (1998-1999), and Head of HR Operations Support (1996-1998). In 2014 up to July 2016, she also served as President Commissioner of PT Asuransi Jiwa.

### EDUCATION

Graduated with a degree in Business Information Computing Systems from San Francisco State University, California, USA.

### EXPERTISE

During her career, she accumulated extensive experience in various areas and assignments, including in human capital management, talent management, corporate culture, employee training & development, information system & technology, and compliance.



**Santoso**  
Director Candidate

Indonesian citizen, 60 years old.  
Domiciled in Indonesia.

## CAREER

Currently, he serves as the Director of BCA. He served as Head of the Consumer Card Business Services & Support Group (2015-2016), Head of Merchant & Consumer Credit Card Group (2012-2014), Head of Credit Card Business Unit (2009-2012), Head of Small & Medium Business Division (2005-2009), Deputy Head of the Consumer Network Division, Deputy Head of the Service Network Division and Deputy Head of the Sales & Network Division (2000-2005), and Head of Area Marketing Bureau (1998-2000). He has held various managerial positions, including Head of Marketing for Non Jabodetabek Areas II (1996-1998). Joined BCA in 1992 as Head of Administration Support.

He is also active as Chairman of the Indonesian Payment System Association (ASPI) (June 2021-present), Member of Board of Executives of the Indonesian Credit Card Association (AKKI) (2013-present), Vice Secretary General of ASPI (August 2020 to June 2021), Chair of Research, Assessment, and Publication (RPP) at the Indonesian Bankers Association (IBI) (2019-present), Chairman of Committee VII of ASPI (2016-2020), Commissioner of PT Abacus Cash Solution, a cash management service provider (2010-2016), and as Head of BCA Pension Fund (2003-2016).

## EDUCATION

Graduated from the Faculty of Engineering, Universitas Trisakti, Jakarta (1989).

## EXPERTISE

During his career, he has accumulated extensive experience in various areas and assignments, including in transaction banking business development, retail payment settlement, business partnership, consumer card issuance & acquisition, and digital banking & financial technology.



## Vera Eve Lim

Director Candidate

Indonesian citizen, 60 years old.  
Domiciled in Indonesia.

### CAREER

Currently, she serves as the Director of BCA. She joined BCA in 2018 as Executive Vice President of Finance & Planning and Corporate Secretary. Prior to joining BCA, she has served as Director and Commissioner in various companies, including as Director and Chief Financial Officer at PT Bank Danamon Indonesia Tbk (2006-2017), Commissioner at PT Adira Dinamika Multi Finance, and concurrently as Director at PT Bank Danamon Indonesia Tbk (2010-2017), Deputy President Commissioner at PT Asuransi Adira Dinamika and concurrently Director at PT Bank Danamon Indonesia Tbk (2008-2013), Chief Financial Officer PT Bank Danamon Indonesia Tbk (2003-2006), and as Head of Division, Deputy Head of Division and Section Head at PT Bank Danamon Indonesia Tbk (1990-2003). She started her career working as assistant manager of finance with PT Asuransi Sinarmas (1987-1998) and assistant manager of accounting & finance with PT MBF Leasing (1988-1990).

### EDUCATION

Obtained a Bachelor's degree in Economics/Accounting from Universitas Tarumanagara (1989) and completed the Executive Program at Stanford Graduate School (2008).

### EXPERTISE

During her career, she accumulated extensive experience in various areas and assignments, including in merger and acquisition, divestment and IPO, capital market fund/capital raising, transformation management office, operation excellence, corporate planning and strategy, procurement, real estate management, investor relations, financial accounting & tax, regulatory reporting, management information system (MIS), and others.



## **Haryanto Tiara Budiman**

Director Candidate

Indonesian citizen, 57 years old.  
Domiciled in Indonesia.

### **CAREER**

Currently, he serves as the Director of BCA. He previously served as Managing Director & Senior Country Officer (Chief Executive) J.P. Morgan Indonesia (January 2012 to April 2020), Senior Executive Vice President and Head of Change Management Office PT Bank Mandiri (Persero) Tbk (October 2006 to December 2011), and he began his career at the global management consulting firm McKinsey & Company (1996-2006), lastly as Associate Partner and Director of PT McKinsey Indonesia. He was appointed as Chairman of the Indonesian Bankers Association (IBI) for a 4-year term (2019-2023) and was re-elected as Chairman for the second period (2023-2027). He was also appointed as one of the seven B20 Indonesia Task Force Chairs in Indonesia G20 Presidency 2022 for Integrity & Compliance. In September 2022, he was appointed as a member of the Board of Trustee USINDO (United States Indonesia Society) – a non-profit organization exclusively dedicated to a stronger US – Indonesia relationship.

### **EDUCATION**

He held a Bachelor's degree from Texas A&M University, a Master's degree from Virginia Polytechnic Institute & State University (Virginia Tech), and a Ph.D. degree from the Massachusetts Institute of Technology (MIT) in the United States.

### **EXPERTISE**

During his career, he accumulated extensive experience in various areas and assignments, including in strategic planning, corporate & investment banking, risk management, compliance, merger & acquisition, capital market and consumer banking.



## CAREER

Currently, he serves as the Director of BCA. He started his career in 1989 at BCA as a Credit Analyst and rose through the ranks to become Head of Cakranegara Branch in 2001. Subsequently he served as Head of the Sidoarjo Branch, Diponegoro Branch, Solo Branch and Veteran Surabaya Branch, respectively, until appointed as Head of Regional Office IV East Indonesia in 2012. In 2018 to 2021, he served as Head Regional Office III Surabaya, and was also a member of the Steering Committee of the East Java Regional Banking Consultative Agency.

## EDUCATION

He obtained a Bachelor's degree in Accounting from STIE Yayasan Pendidikan Ujung Pandang (STIE YPUP) and a Master degree in Financial Management from Universitas Katolik Widya Mandala.

## EXPERTISE

During his career, he accumulated extensive experience in various areas and assignments, including in SME & commercial banking, branch banking management, network distribution & delivery channel, and procurement & property management.

# Frengky Chandra Kusuma

Director Candidate

Indonesian citizen, 59 years old.  
Domiciled in Indonesia.



## **Antonius Widodo Mulyono**

Director Candidate

Indonesian citizen, 61 years old.

Domiciled in Indonesia.

### **CAREER**

Currently, he serves as the Director of BCA. Antonius Widodo Mulyono has had an extensive experience of more than 30 years in the banking industry in Indonesia. From 2019 until 2022, he served as Director of PT Asuransi Jiwa BCA, in charge of the marketing of Asuransi Jiwa BCA products in all distribution channels.

Prior to serving as Director of PT Asuransi Jiwa BCA, he served as the Business Director with PT Bank DKI (2015-2018), Commissioner of PT Asuransi Umum BCA (2014-2015), and in a number of other positions with PT Bank Central Asia Tbk, including as Head of Commercial & SME Division (2011-2015), Head of Regional Office II Central Java & DI Yogyakarta (2009-2011), Head of Regional Office IV Denpasar Bali (2008-2009), Head of BCA Malang Branch Office (2006-2008), Deputy Division Head of Retail Banking (2003-2006), Head of BCA Yogyakarta Branch Office (2000-2003), and Head of Branch Credit Bureau (1994-1999). Currently, he also serves as Chairman of the Communication Division for the period 2023-2027 at the Indonesian Bankers Association (IBI).

### **EDUCATION**

He held a Bachelor's degree in Economics as well as a Magister Management degree, both from Universitas Gadjah Mada, Yogyakarta.

### **EXPERTISE**

During his career, he accumulated extensive experience in various areas and assignments, including in commercial & SME banking, retail banking, branch banking management, marketing strategy, general insurance, life insurance, management community development, and corporate communication.



## Hendra Tanumihardja

Director Candidate

Indonesian citizen, 53 years old.  
Domiciled in Indonesia.

### CAREER

Currently, he serves as the Director of BCA. Currently serves as BCA's Head of Banking Transaction Cooperation Solution Development Division since September 2022. He began his career in BCA in 1990; joined Management Development Program (1996-1997); and since 1997, had a vast experience in human resource training. He occupied various managerial positions including as Deputy Head of Training & Development Division (2009-2011); Head of Learning & Development Sub-Division (2011-2015); Head of Network and Regional Planning Work Unit (2015-2016); Head of Human Capital Management Division (2016-2020); and Head of Corporate Strategy & Planning (2021-2022). He served as HR Senior Manager at PT Kalbe Farma Tbk (2006-2008) in charge of HR strategy for International Business.

### EDUCATION

He completed his undergraduate degree majoring in accounting at Tarumanagara University in 1995 and earned his master degree in finance from University of Indonesia, Jakarta, in 2002.

### EXPERTISE

During his career, he has accumulated extensive experience in various areas and assignments, including in transaction banking business development, corporate planning & strategy, human capital management, regional planning & network management, talent management, corporate culture, people development, and branch banking transactions.



**David Formula**  
Director Candidate

Indonesian citizen, 47 years old.  
Domiciled in Indonesia.

## CAREER

Currently serves as Senior Executive Vice President of Strategic Information Technology Group since 2022 and is responsible for Group Strategic Information Technology. Previously, he had more than 25 years of experience in the field of Information Technology.

Before joining BCA, he had a diverse experience in the field of Information Technology, continuity planning, and digital transformation, including as Chief Digital and Transformation Officer at PT Prudential Indonesia (2022), Director of Information and Technology at PT Maybank Indonesia Tbk (2021–2022), Chief Technology Officer (EVP) at PT Maybank Indonesia Tbk (2018–2021), EVP Information Technology at PT Bank OCBC NISP Tbk (2015–2018), SVP Information at PT Bank OCBC NISP Tbk (2013–2015), GM System Implementation at PT Matahari Putra Prima (2009–2010), IT Audit Manager at PT Bank Commonwealth (2006–2009), IT Consultant at PT Multipolar (2004–2006), IT Coordinator at PT Sanbe Farma (2001–2004).

## EDUCATION

He obtained a Bachelor's degree in Mathematics from Padjadjaran University in Bandung (2001) and a Master of Science in Business Analytics from Michigan State University in the United States (2014). He also attended INSEAD The Business School for the World in Singapore (2013).

## EXPERTISE

Throughout his career, he has gained experience in various fields and assignments, including Information Technology (Cyber Security, Applications, Infrastructure, Governance, Data Management, Architecture), Digital Business and Transformation, IT Audit, Operational Processes, and several other areas related to Banking.