



Profile of Risk Oversight Committee Members

PT Bank Central Asia Tbk



Cyrillus Harinowo
Chairman

PROFILE

The educational background, certification, expertise, position, and work experience of him can be found in this [link](#).



Endang Swasthika Wibowo

Member

Indonesian citizen, 63 years old, domiciled in Indonesia. She has been a member of the BCA Risk Monitoring Committee since 2007. Her most recent appointment was effective on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023.

CAREER

Endang Swasthika Wibowo is an academician and researcher in the fields of risk management, finance, and banking. Previously, she served as the Head of the Master's Program in Banking Management at ABFII Perbanas, a trainer for risk management (Certified GARP – BSMR), Head of the Research and Community Service Center at Perbanas (2000-2006), Expert Staff in Economic and Banking Affairs at the Legislative Body of the Indonesian Parliament (2000-2005), Commissioner of PT Putera Lintas Kemas, an Air Freight Forwarder Company (2000-2004), and Head of the Management Department at STIE Perbanas (1990-1993).

EXPERTISE

Throughout her career, she has gained experience and expertise in finance and banking.

EDUCATION

She graduated from the Faculty of Economics at Universitas Islam Indonesia, Yogyakarta (1985), earned a Graduate Diploma in Banking & Finance (1996), and a Master's degree in Banking from Monash University, Australia (1998).



Joanes Justira Gunawan

Member

Indonesian citizen, 59 years old, residing in Indonesia. He was appointed as a member of the BCA Risk Monitoring Committee on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023.

CAREER

Joanes Justira Gunawan started his career at BCA as an internal audit staff in the Internal Audit Division (1990-1996), Head of the Internal Audit Division (1997-2001), Deputy Head of the Internal Audit Division (2001-2012). He then joined the Electronic Banking Services Center (2012-2020) as Head of the Electronic Banking Services Center.

He was also assigned as Commissioner at PT. Abacus Cash Solution (2019-2023). After retiring in 2020, he became Commissioner at PT. Abacus Teknika Solusindo (2021-2023), Commissioner at PT. Zeals Digital Asia (2022-present), and President Commissioner at PT. Abacus Dana Pensiuntama (2023- 2024). He rejoined BCA as a member of the Risk Monitoring Committee in January 2024.

EXPERTISE

Throughout his career, he gained experience and expertise in IT Audit and electronic operations.

EDUCATION

He holds a Bachelor's degree from Universitas Trisakti (1989) and a Master's degree in Management from the University of Budi Luhur Jakarta (2023).



Reinhard Harianja

Member

Indonesian citizen, 61 years old, domiciled in Indonesia. He was appointed as a member of the BCA Risk Monitoring Committee on December 18, 2023, based on Director's Decree No. 0212/SK/DIR/2023.

CAREER

Reinhard Harianja began his career at Bank BTN as a Staff Officer in the Officer Development Program (1991-1994) in KC Jayapura and Head of Section at KC Samarinda (1994-1997), as well as Head of Operational Risk Management at the Risk Management Division (2005-2009). He then worked as Branch Manager at KC Mataram (2009-2010), AVP Operational Risk at the Risk Management Division (2010-2011), Head of Operational Risk Management Department (2011-2012), and Division/Branch Risk Management Coordinator (Feb 2012-July 2012). He later became Vice President, Head of the Risk Management Division (2013-2015), Business Deputy Regional Manager at the Surabaya Regional Office 2 (2015-2017), and Housing Finance Center Head (2017 until his retirement preparation in 2018). He was appointed as a member of the Audit Committee at PT Perusahaan Perdagangan Indonesia (Persero) since 2020 and as a member of the BCA Risk Monitoring Committee since 2024.

In the banking industry, he was actively involved in the Banker Association for Risk Management (BARa) as Deputy Director of Liquidity Risk (2018) and Deputy Executive Director (2018-2021).

EXPERTISE

Throughout his career, he gained experience and expertise in Risk Management.

EDUCATION

He holds a Bachelor's degree from the Bogor Agricultural Institute (1987) and a Master's degree in Management from Universitas Gajah Mada (1999). He is currently pursuing a Doctoral Program (Ph.D.) in Communication & Leadership at the London School of Public Relations.