



Profile of Risk Oversight Committee Members

PT Bank Central Asia Tbk



Raden Pardede

Chairman

PROFILE

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



Joanes Justira Gunawan

Member (Independent Party)

An Indonesian citizen, 67 years old, residing in Indonesia. He has been a member of the BCA Risk Oversight Committee since 2025. His most recent appointment was effective on 13 April 2026 based on Director's Decree No. 064/SK/DIR/2026.

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 has gained expertise in various fields and has held positions including 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 (Independent Party)

An Indonesian citizen, 61 years old, residing in Indonesia. He has been a member of the BCA Risk Oversight Committee since 2025. His most recent appointment was effective on 13 April 2026 based on Director's Decree No. 064/SK/DIR/2026.

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 has gained expertise in various fields and has held positions including 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.



Wignyo M. Mulyono

Member (Independent Party)

An Indonesian citizen, 62 years old, residing in Indonesia. Appointed as member of Risk Oversight Committee on 13 April 2026 based on Director's Decree No. 064/SK/DIR/2026.

CAREER

Wignyo M. Mulyono is a banker with over 30 years of experience in commercial banking. As an Independent Member of the Risk Oversight Committee at PT Bank Mandiri Taspen (2021–2026); Executive Director of the Bankers Association for Risk Management (BARa) (2021–present); As an Assessor for the National Professional Certification Agency at the Banking Professional Certification Institute (2009–present); Member of the Drafting Team for the Indonesian National Occupational Competency Standards (SKKNI) for Financial Services in the Risk Management Sector (2020); Held positions at PT Bank Mandiri as Head of the ALMA and Liquidity Risk Management Department, as well as various prior assignments, including Deputy General Manager of the Hong Kong Branch, Treasury Unit, and Funding Unit (1998–2020); Worked at PT Bank Exim in various roles in Branch Operations, Credit, and Trade Finance Services (1990–1998); Began his career as an auditor at the public accounting firm SGV Utomo (1988–1990).

EXPERTISE

Throughout his career, he has gained expertise in various fields and has held positions including, Risk Management, Finance, Asset & Liability Management (ALMA), and as a BNSP Competency Assessor.

EDUCATION

He attained his Bachelor's degree from the Faculty of Economics, Department of Accounting, Gadjah Mada University, Yogyakarta (1987), and Master of Business Administration (MBA) in Finance from the University of Arkansas, Fayetteville, Arkansas, United States of America (1996).