



# Profile of Integrated Governance Committee Members

*PT Bank Central Asia Tbk*



**Cyrillus Harinowo**  
Chairman

## PROFILE

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



## Prabowo

Member

An Indonesian citizen, 66 years old, residing in Indonesia. He was appointed as a member of BCA's Integrated Governance Committee on May 6, 2021, following Director's Decree No. 088/SK/DIR/2021.

### CAREER

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Prabowo started his career at Bank Indonesia in 1985, holding various positions, with his last role as Director of Banking Investigation and Mediation (2012-2013). He later joined the Financial Services Authority (OJK) as Director of Market Conduct (2014-2015), and as the President Director of the OJK Pension Fund (2015-2019).

### EXPERTISE

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Throughout his career, his career has equipped him with extensive experience in human resources, finance, and banking.

### EDUCATION

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He earned a Bachelor's degree in Civil Law from the University of Gadjah Mada (1984) and an MBA in International Business from the University of Stirling, Scotland, United Kingdom (1994).



## Sulistiyowati

Member

An Indonesian citizen, 65 years old, residing in Indonesia. She has been serving as a member of BCA's Integrated Governance Committee since May 6, 2021, in accordance with Decree No. 088/SK/DIR/2021. She is also an Independent Commissioner at PT BCA Finance.

### CAREER

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Sulistiyowati started her career in an export-import company from 1978 to 1981. In 1981, she joined PT Bank Central Asia Tbk, where she worked in various roles until 2004, with her last position as Head of the Finance and Accounting Division. She then became a financial trainer and consultant, as well as a partner at Elevasi Performa Insani. She has been an Independent Commissioner at PT BCA Finance since 2016.

### EXPERTISE

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Throughout her career, her expertise includes accounting and finance.

### EDUCATION

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She graduated in Accounting from the Indonesian Accounting Foundation (1983) and the PPM School of Management (1996).



## Gustiono Kustianto

Member

An Indonesian citizen, 70 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his most recent reappointment effective May 6, 2021, as per Decree No. 088/SK/DIR/2021. He has also been an Independent Commissioner at PT Asuransi Umum BCA since 2011.

### CAREER

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Before joining BCA, Gustiono Kustianto held senior positions in the financial and non-financial industries, including VP at Citibank N.A. Jakarta, Director of PT Bank Tiara Asia Tbk, Head of the Bank Restructuring Unit at the Indonesian Bank Restructuring Agency (BPPN), Vice President Director at PT Bank Internasional Indonesia Tbk (now PT Bank Maybank Indonesia Tbk), Director of PT Tri Polyta Indonesia Tbk (now PT Chandra Asri Petrochemical Tbk), CFO at PT Broadband Multimedia Tbk (now PT First Media Tbk), and President Director at PT Indonesia Air Transport Tbk.

### EXPERTISE

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Throughout his career, he has expertise in financial management and risk management.

### EDUCATION

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He holds a Civil Engineering degree from the Faculty of Civil Engineering at Universitas Kristen Petra, Surabaya (1979), and an MBA from the Indonesian Management Development Institute (IPMI) in 1988.





## Pudjianto

Member

An Indonesian citizen, 68 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his reappointment effective May 6, 2021, according to Decree No. 088/SK/DIR/2021. He is also the Independent Commissioner and Chairman of the Audit Committee at PT Asuransi Jiwa BCA since November 2014.

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### CAREER

Before joining BCA, Pudjianto had a 31-year career at PT Asuransi Kesehatan Indonesia (PT Askes), followed by 5 years at PT Asuransi Jiwa InHealth Indonesia. He started his career as a staff member in the Finance Division at PT Askes in 1977, and later rose through the ranks to become Assistant Manager (1983-1987), Manager (1988-1999), and General Manager (2000-2008). He became the Finance Director at PT Asuransi Jiwa InHealth Indonesia (2009-2013).

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### EXPERTISE

Throughout his career, his expertise lies in financial management, accounting, and life insurance risk management.

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### EDUCATION

He completed his Bachelor's degree in Business Administration from the Universitas Terbuka, Jakarta (1990) and his Master's in Financial Management from the IMMI School of Management, Jakarta (2002).



## Ratna Yanti

Member

An Indonesian citizen, 61 years old, residing in Indonesia. She became a member of BCA's Integrated Governance Committee on March 31, 2022, with her most recent reappointment effective March 10, 2023, according to Decree No. 0050/SK/DIR/2023. She also serves as the President Commissioner at PT Bank BCA Syariah.

### CAREER

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Before becoming the Independent President Commissioner at BCAS, Ratna Yanti worked at BCA from 1988 to 2018, starting as an HR staff member in recruitment and later holding key positions such as Head of the Surabaya Regional Office (2015- 2018), Semarang Regional Office (2011-2015), Balikpapan Regional Office (2010-2011), and Branch Manager at several BCA branches. She was also Head of BCA's team in acquiring Bank Royal Indonesia and Rabobank Indonesia from 2019 to 2020.

### EXPERTISE

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Throughout her career, her expertise includes operations, banking supervision, and clinical psychology.

### EDUCATION

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She earned her Bachelor's degree in Psychology from Universitas Surabaya in 1987.



## Sutedjo Prihatono

Member

An Indonesian citizen, 56 years old, residing in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2015, with his reappointment effective May 6, 2021, as per Decree No. 088/SK/DIR/2021. He also serves as a member of the Sharia Supervisory Board at PT Bank BCA Syariah.

### CAREER

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Before joining PT Bank BCA Syariah, Sutedjo Prihatono worked at PT Bank Muamalat Indonesia Tbk from 1993 to 2004 as Senior Corporate Banking, then became Director at Karim Business Consultant (2004-2014). He also served as Audit and Risk Monitoring Committee at PT Bank BCA Syariah from 2010 to 2015.

### EXPERTISE

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Throughout his career, his expertise includes Sharia banking and general management.

### EDUCATION

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He holds a Bachelor's degree in Management from the Faculty of Economics at Universitas Krisnadwipayana (1993) and a Master's in Management from Binus Business School (2014).





## Hendra Iskandar Lubis

Member

An Indonesian citizen, 58 years old, domiciled in Indonesia. He has been a member of BCA's Integrated Governance Committee since 2017, with his reappointment effective May 6, 2021, in accordance with Decree No. 088/SK/DIR/2021. He also serves as an Independent Commissioner at PT BCA Sekuritas since 2017.

## CAREER

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Hendra Iskandar Lubis is currently serving as the Risk Planning and Monitoring Committee of Perum Perumnas (September 2020-present), Audit Committee of PT Hasnur International Shipping Tbk (May 2021-present), President Director of PT Central Sudirman Development (June 2021-present). Hendra Iskandar Lubis is also an independent consultant in the field of corporate finance and capital markets (2012-2014 and 2016-present). Previously, he served as President Director of PT Pefindo Riset Konsultasi (2014-2016), Director of Investment Banking & Corporate Finance at PT OSK Nusadana Securities Indonesia (2006-2012), Director of PT Catunilai Finans Adhinarya (2002-2006), Advisor at Lippo Group (2000- 2002), and Group Head of Bank Restructuring and Division Head of Asset Management Investment at the Indonesian Bank Restructuring Agency (1998-2000).

## EXPERTISE

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During his career, he has gained experience and expertise in various fields and assignments including capital markets and finance.

## EDUCATION

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He earned his Bachelor's degree in Urban & Regional Planning from Bandung Institute of Technology (1990) and an MBA from George Washington University, USA (1994).



## Janto Havianto

Member

An Indonesian citizen, 56 years old, domiciled in Indonesia. He became a member of BCA's Integrated Governance Committee on June 20, 2024, as per Decree No. 0093/SK/ DIR/2024. He also serves as an Independent Director at BCA Finance Limited since June 13, 2024.

### CAREER

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Janto Havianto has spent much of his career in the Treasury world in several local and international banks, starting from Bank Bali (1992-1996), PT Bank Credit Agricole Indonesia (1996- 2002), PT Rabobank Indonesia (2002-2008) and finally joining PT Bank Central Asia Tbk in 2008 with his last position as Head of Treasury Division in 2020-2021.

### EXPERTISE

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During his career, he has gained a lot of experience and expertise in the Treasury field, related to activities and transaction management in the fields of ALM, Money Market, Forex, Fixed Income, Derivative and Structured Products in meeting the needs of customers, both individuals, corporations, interbank, and wholesale clients, including developing Treasury System Support.

### EDUCATION

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He completed his Bachelor's in Electrical Engineering from Universitas Indonesia (1992) and a Master of Science in Sharia Banking from PSKTTI Universitas Indonesia (2010).



## Ina Suwandi

Member

An Indonesian citizen, 59 years old, domiciled in Indonesia. She has been serving as a member of BCA's Integrated Governance Committee since September 14, 2023, based on Decree No. 0154/SK/DIR/2023. She also serves as an Independent Commissioner at PT Bank Digital BCA since 2023.

### CAREER

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Before serving as Independent Commissioner of PT Bank Digital BCA, he had a career at BCA (1990-2020) and started his career in the Internal Audit Division before continuing his career in Consumer Banking BCA since 1995 with his last position as Head of the Banking Transaction Product Development Division (February 2020).

### EXPERTISE

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During her career, she has gained experience and expertise in various fields, especially in the development of electronic banking products, development of third party funds and marketing communication.

### EDUCATION

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She holds a Bachelor's in Food Technology from IPB (1988) and an MBA from IPMI (2006).