

Senior Executives' Profiles



Antonius Gunadi

Chief Audit Executive

Age/Gender 49 / Male

Nationality Indonesia

Domicile Jakarta

Educational Background & Certification Professional

- ▼ Bachelor of Economics, Tarumanagara University
- ▼ Certified Internal Auditor, the Institute of Internal Auditors

Work Experiences

- ▼ Audit Director at Citibank (2013-2016)
- ▼ Head of Internal Audit at PT Bank Internasional Indonesia (2010-2013)
- ▼ Head of Internal Audit at PT Bank Barclays (2009 - 2010)
- ▼ Head of Internal Audit at ABN Amro Bank (2005-2009)
- ▼ Auditor at Ernst & Young (2003-2005)
- ▼ Auditor at KPMG Indonesia (1998-2002)
- ▼ Auditor at Coopers & Lybrand (1996-1998)

Legal Basis of Appointment

024/HROB/HRS/XII/2016



Budiman Tanjung

Chief of Network & Digital Banking

Age/Gender 51 / Male

Nationality Indonesia

Domicile Jakarta

Educational Background & Certification Professional

Bachelor of Business Administration from University of Bath, UK.

Work Experiences

- ▼ Head of Sales & Distribution at Bank CIMB Niaga (2021-2022)
- ▼ Regional Head of Consumer Products, Wealth & Preferred at CIMB (2019-2021)
- ▼ Head of Retail Product at Bank CIMB Niaga (2016-2019)
- ▼ Head of Preferred, Private, Wealth Management & Consumer Liabilities at Bank CIMB Niaga (2012-2016)
- ▼ Head of Preferred, Private, Wealth Management at Bank CIMB Niaga (2010-2012)
- ▼ Head of Consumer Banking at Bank DBS Indonesia (2005-2010)
- ▼ Head of Wealth Management Business at Standard Chartered Bank Indonesia (2001-2004)
- ▼ Portfolio Management & Planning Manager at PT Pool Asuransi Indonesia (1999-2001)

Legal Basis of Appointment

524/OMTKA/SS/HR/IV/2022



Megawati Sutanto

Chief Special Asset Officer

Age/Gender 61 / Female

Nationality Indonesia

Domicile Jakarta

Educational Background & Certification Professional

- ▼ Master of Business Administration from Pepperdine University, Amerika Serikat.
- ▼ Bachelor of Science from University of Southern California, Amerika Serikat

Work Experiences

- ▼ Director of Credit at Bank CIMB Niaga (2011-2020)
- ▼ Head of Corporate Banking at Bank Danamon (2007-2010)
- ▼ Vice President Director at Bank DBS Indonesia (2003-2006)
- ▼ Head of Credit Wholesale Banking at Standard Chartered Bank (2000-2003)
- ▼ General Manager Corporate Banking Credit & Marketing at PT Bank Dagang Nasional Indonesia (1997-1998)
- ▼ Deputy Head Domestic Corporate at Hongkong Bank (1995-1997)

Legal Basis of Appointment

716/ROM/SS/HR/IV/2020



Supporting Business Report



Good Corporate Governance



Corporate Social Responsibilities



Corporate Data



Financial Statement

Adeline Hendarto Tjong

Head of Region - Jakarta Region B

Indonesian Citizen, 49 years old.

Joined CIMB Niaga in October 1996, she began to hold the position of Region Head in 2016 until she was appointed as Head of Region in June 2022. Throughout her career at CIMB Niaga, she has held several key positions, such as Area Manager, Branch Manager, Head of Cash Office, and other positions.

She graduated from Bina Nusantara University with a Bachelor of Informatics.

Albert Agustius

Head of Audit-TB, Risk Management, Treasury & Product

Indonesian Citizen, 40 years old.

He joined CIMB Niaga in May 2020 as Audit Segment Head, he began his career as an Internal Auditor at Bank BCA in 2006 and later joined Citibank APAC EMEA Consumer Audit Team in 2011.

He graduated from the University of Indonesia with a Bachelor of Economics

Agus Setiono

Head of Treasury Islamic

Indonesian Citizen, 45 years old.

He has been Head of Treasury Islamic since 1 October 2020, having previously served as Treasury Islamic Head since 2013. In 2004, he joined through CIMB Niaga's Executive Development Program.

He earned a Master of Management from the University of Indonesia and a Bachelor of Electrical Engineering from the Bandung Institute of Technology.

Albert Suhandinata

Head of Consumer Banking Operations

Indonesian Citizen, 46 years old.

Currently, he is the Head of Consumer Banking Operations, he has an extensive experience, having previously worked at Citibank for 6 years, 2 years at Bank Barclays Indonesia, 2.5 years at Bank Commonwealth, 2.5 years at ICBC, and 1.5 years as Director of IT and Operations at Bank Ganesha.

He graduated from California State Polytechnic University, Pomona, with a Bachelor of Finance and an MBA from Loyola Marymount University.

Ahmad Nasihi Ulil Amri

Head of Sharia Strategy, Performance, Reporting, Analytics, & Transformation

Indonesian Citizen, 53 years old.

He joined CIMB Niaga in 2004 and is currently the Head of Sharia Strategy, Performance, Reporting, Analytics, & Transformation. During his tenure at CIMB Niaga, he has held several positions at CIMB Niaga, including Head of Sharia Strategy in 2020, Strategy & Investor Relations Head in 2018 and Corporate Planning Management Head in 2014.

His experience includes mergers and acquisitions, leadership in projects, such as the Islamic Bond (SUKUK) Issuance and T18 Project at CIMB Niaga, as well as Project Manager on the first Sarbanes Oxley project in Indonesia at the American International Group (AIG) company. Previously, he also had a career at Maxima Resources and Lippo Life Bancassurance.

He received his Bachelor's from the University of Jember and worked as a lecturer at the University of Indonesia from 2006 to 2008.

Alip Hanoky

Head of Region - Kalimantan

Indonesian Citizen, 53 years old.

Currently, he serves as Head of Region - Kalimantan since 8 April 2022, having previously served as S&D Region Head Kalindim Region since 31 October 2016. Prior to joining CIMB Niaga, he worked at Bank Maybank Indonesia as Regional Director and at Bank Danamon as SME Region Head 4.

He earned a Master of Economics from Tanjungpura University

Amir Mirza

Head of Transaction Banking Product

Indonesian Citizen, 50 years old.

He was appointed to his current position in early 2022 after previously serving in several key positions in Transaction banking, including as Head of Digital Banking, Partnership, and Cash Product in 2021 and Head of Transaction Banking Corporate & FI Sales and Cash Product in March 2020. He began his career in the banking industry and held senior positions at Deutsche Bank AG Jakarta prior to joining CIMB Niaga Bank in November 2009.

He graduated from the Bandung Institute of Technology with a bachelor of Industrial Engineering.



Performance
Highlight



Management
Report



Company
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Management
Discussion & Analysis



Risk
Management

Andiko S Ben Asa Manik

Head of Region - Jabar & Jateng Region

Indonesian Citizen, 47 years old.

Joined CIMB Niaga in June 2018 and since 8 April 2022, he has served as Head of Region – West Java & Central Java Region, after previously serving as S&D Region Head for West Java & Central Java since 1 January 2022.

Prior to his career at CIMB Niaga, he had careers at HSBC Bank, Citibank, Commonwealth Bank and BTPN. Throughout his career, he has served in various positions, such as service, sales, wealth management and led branches and regions, and most recently at Bank BTPN as Regional Leader for Sumatra, West Java and Central Java and Regional Business Leader for the DKI Jakarta and West Java regions.

He graduated from Parahyangan Catholic University with a Bachelor of Law

Antonius Sukriswanto

Head of Anti Fraud Management

Indonesian Citizen, 61 years old.

Currently serves as Head of Anti Fraud Management and previously joined CIMB Niaga in 2011 with the position of Special Audit Group Head. His experience includes operations, audit, and operational risk management and previously held the position of Head of Operational Risk Management at OCBC NISP, Barclays Indonesia and Bank Ekonomi Rahardja (HSBC Group) in the 2008-2011 period.

He earned a Bachelor of Science in Politics and International Relations from Gadjah Mada University in Yogyakarta, as well as an INSEAD Senior Leadership Program Singapore-France and various banking and management training.

Andi Irawan Dalimunthe

Head of HR Business Partner 3 & Mass Resourcing

Indonesian Citizen, 42 years old.

He joined CIMB Niaga in October 2018 as HR Business Partner Head, currently serves as Head of HR Business Partner 3, which oversees the Network & Digital Banking, Consumer Banking, Sharia Banking business units, as well as the Mass Resourcing work function.

Prior to joining CIMB Niaga, he held key positions in several companies, such as Head of HCBP Retail Banking & Enablers at Bank Muamalat, Permata, and Bank BTPN. He started his career as a Management Trainee (MT) until he served as HR & GA Manager at PT. Mitra Adi Perkasa, Tbk.

He graduated from the University of North Sumatra in Medan with a Bachelor of Psychology.

Aris Susanta

Head of Business Performance Management

Indonesian Citizen, 52 years old.

He started his career at LippoBank as Assistant Regional Business Head Central Java in 1995. Prior to taking his current position, he had experience at CIMB Niaga as Sales Performance Management Head.

He graduated from Duta Wacana Christian University in Yogyakarta with a Bachelor of Science in Computer Science

Ariteguh Arief

Head of Preferred, Wealth and Insurance Business

Indonesian Citizen, 46 years old.

He currently holds the position as Head of Preferred, Wealth and Insurance Business since 1 May 2022 after previously serving as Preferred, Wealth and Insurance Head since 1 March 2020.

Career experience in the banking industry starting from ABN AMRO Bank (2002) and DBS (2007) before finally joining CIMB Niaga in 2010. During his career, he has held various positions, such as Sales, Branch Leader, Business Development, Partnership Acquisition, Segment Management & Products.

He graduated from the University of Oregon in the United States with a Bachelor of Arts.

Angelica Permatasari

Head of Decision Management and Advance Analytics

Indonesian Citizen, 42 years old.

Joined CIMB Niaga in March 2018 as Decision Management Head and currently holds the position as Head of Decision Management and Advance Analytics since April 2021. She also has career experience at several leading institutions, such as Citibank, HSBC Bank, ABN Amro Bank, and Ernst & Young.

She graduated from Nanyang Technological University with a Master of Business Administration and National University of Singapore with a Bachelor of Computing. She holds a Postgraduate Diploma in Digital Business from the Massachusetts Institute of Technology/ Columbia Business School and a certificate from the SBM ITB's Digital Leadership Development Program.



Supporting Business Report



Good Corporate Governance



Corporate Social Responsibilities



Corporate Data



Financial Statement

Aulia Ferdinand Mochtar

Head of Money Market & Funding-Treasury

Indonesian Citizen, 58 years old.

He joined CIMB Niaga in 2006 as Trading Desk Head and held the position of Trading & Liquidity Division Head in 2006, Funding & Liquidity Group Head since 2008, Funding & Liquidity Management Group Head in 2011, and Head of Funding & Gapping in 2017. Started his banking career at several local banks and Japanese banks.

He has a Bachelor of Computer Science from Embry Riddle Aeronautical University in Daytona Beach, Florida, USA.

Aurelia Mulyono

Head of Risk Control Unit Network & Digital Banking

Indonesian Citizen, 56 years old.

She has been the Head of the Risk Control Unit Network & Digital Banking since April 2022, having previously served as the Head of Risk Control Unit Consumer Banking at CIMB Niaga since October 2019. She has worked at Bank Permata in various positions since 2008, most recently as Director of Human Capital & Risk Management at PT Catur Sentosa Adiprana Tbk.

She graduated from Parahyangan Catholic University with a Bachelor of Economics/ Accounting.

Banar Yuniarta

Head of Audit-Business Banking & Consumer Banking

Indonesian Citizen, 50 years old.

He joined CIMB Niaga in 2018 as Head of Audit-Business Banking & Consumer Banking, having previous career experience at Accenture, BV Amsterdam, the Netherlands, the Royal Bank of Scotland (RBS), and ABN Amro Bank, NV. In 2000, he began his banking career by enrolling in the Management Associate program at ABN AMRO Bank.

Certified Internal Auditor (CIA) with a Bachelor of Economics from Atma Jaya University, a Research Diploma from Universitaet Innsbruck, Austria, and a Master of Science from Rijksuniversiteit Groningen, the Netherlands.

Banyon Anantoseno

Head of Consumer Collection & Recovery

Indonesian Citizen, 56 years old.

Since September 2017, he has served as the Director of Consumer Collection and Recovery. He previously worked as the CIMB Niaga Group Head of Unsecured Collection, the Executive Vice President of Card & Loan Processing, Bank Mega Fraud and Collection, the Senior Vice President of Collection Micro Bank Danamon, Vice President of Collection HSBC, and Assistant Vice President of Credit Operation Citibank.

He graduated from Airlangga University - Surabaya with a Bachelor's degree in Economics.

Bung Aldilla

Head of Sharia Consumer & Pjs Head of Sharia Business Banking

Indonesian Citizen, 51 tahun years old.

Joined CIMB Niaga on 8 October 2018 and he served as Head of Sharia Consumer effectively on 1 August 2019 and as of 12 April 2022 concurrently holding the position of Acting Head of Sharia Business Banking, responsible for Sharia Consumer, Sharia Business Banking and reporting to the Director of Sharia Banking.

Previously, he held various banking positions at Citibank Indonesia, GE Capital, Bank Danamon, Standard Chartered Bank, and Bank Permata.

He earned a Bachelor of Computer Science from Gunadarma University.

Chialmi Dialdestoro Rosalim

Head of Structured & Syndicated Finance and Loan Agency

Indonesian Citizen, 51 years old.

He joined CIMB Niaga in December 2017 as Head of Structured and Syndicated Finance and Loan Agency. He has also been a Commissioner at PT CIMB Niaga Securities in the period of 2020 to 2023. He has over 27 years of global corporate and investment banking experience in Asia, the United Kingdom, Europe, and the Middle East.

He began his banking career in 1996 as a Management Associate at Citigroup Indonesia, where he held several key positions, including Senior Remedial Officer in the Institutional Remedial Management Division, Head of Local Corporate in the Corporate and Investment Banking Division, and Senior Banker in the Global Corporate and Investment Banking Division at Citigroup Switzerland.

In 2006, he joined the Samba Financial Group in London, UK, with his last position serving as Co-Head of Corporate and Private Banking Group. He joined Qatar National Bank's headquarters in Doha, Qatar, in 2010 as Global Relationship Director in the Global Corporate and Investment Banking Division, with sector specializations in Large Corporates, Oil and Gas, Telecommunication, Contracting, and Real Estate.

In 1995, he earned a Master of Professional Accounting (with honors) from The University of Texas at Austin, USA, and a Bachelor of Science in Accounting and Finance (with honors) from Oklahoma State University, USA, in 1994.

Daniel Edison Hutapea

Head of RCU & TCM PB Risk Analytic

Indonesian Citizen, 52 years old.

Since 2017, he has served as the Head of RCU & TCM PB Risk Analytics. He began his banking career as an Account Officer at Bank Niaga in 1997 and later as a Relationship Manager Financial Institution from 2000 to 2008. He has been the Head of Credit & Operational Risk Analytics at CIMB Niaga since 2008.

In 1995, he received a Bachelor of Economics in Accounting from Padjadjaran University in Bandung

Dedy Sahat Tupal Parulian

Head Of Digital Economy

Indonesian Citizen, 51 years old.

He began his career at CIMB Niaga as Head of Digital Economy on 14 November 2022. Prior to his current position, he worked as the Director of Business Development at DANA Indonesia from August 2019 to October 2022. His banking career began at Bank Nusa International, then at Bank OCBC NISP as Head of Origination & Syndication, and at Bank Permata, where he last served as Division Head of Corporate Banking for SOEs and Subsidiaries.

He has a Bachelor of Economics from Satya Wacana Christian University in Salatiga and a Master's in Management from the University of Indonesia

Diva Mahdi

Head of Market Risk Management & Model Validation

Indonesian Citizen, 41 years old.

He joined CIMB Niaga as Market Risk Management Head in August 2013. He previously worked as the Market Risk Head at Bank OCBC NISP from 2010 to 2013, the Trading Risk Head at Bank Danamon from 2008 to 2010, and the Treasury Risk Analyst at Bank of Tokyo-Mitsubishi UFJ from 2003 to 2008.

He completed his education in Civil Engineering at Hogeschool's- Hertogenbosch in the Netherlands.

Djojo Boentoro

Head of Secured Lending Business and Consumer Credit Underwriting

Indonesian Citizen, 57 years old.

Since September 2017, he has served as the Head of Consumer Credit Risk. Previously, he was Head of Consumer Finance at Maybank Indonesia (until August 2017), Member Relations Director at MasterCard International Inc., Indonesia (until November 2010), Wealth Director at PT AXA Financial Indonesia (until April 2008), Head of Liabilities Product & E-Channel Division at Bank BII (until December 2005), Regional Office III Manager at Bank Internasional Indonesia (BII) in Surabaya (until March 2002), and several positions at BII from MDP Trainee in October 1989.

In 1989, he earned a Bachelor of Civil Engineering from Parahyangan Catholic University in Bandung

Elisa Gunawan

Head of Audit - Enablers

Indonesian Citizen, 34 years old.

She began her career as an External Auditor at KAP Tanudiredja, Wibisana, Rintis & Rekan (PricewaterhouseCoopers Indonesia - PwC Indonesia) in 2010. She joined CIMB Niaga in September 2018 as Audit Segment Head and currently serves as the Head of Audit - Enablers.

Obtained a Bachelor's degree in Economics from Tarumanagara University and has completed Business Analytics: From Data to Insights from The Wharton School - University of Pennsylvania, Digital Leadership Development Program from the School of Business & Management ITB, Circular Economy and Sustainability Strategies from Cambridge Judge Business School, and CIMB-CISL Sustainability Leadership Program from the University of Cambridge.

Has a Certified Public Accountant (CPA Indonesia) from the Indonesian Institute of Public Accountants (IAPI), ASEAN Chartered Professional Accountant (ASEAN CPA) from the ASEAN Chartered Professional Accountants Coordinating Committee (ACPACC), certified Risk Management (BSMR) level 4, certified Prince2 Agile Foundation and Prince2 Agile Practitioner dari AXELOS, Certified Data Protection Officer dari Association of Indonesian Data Privacy Professionals, dan Certified ISO 37001 Senior Lead Auditor dari PECB.



Supporting Business Report



Good Corporate Governance



Corporate Social Responsibilities



Corporate Data



Financial Statement

Eric Augie Saputra

Head of Transformation & Strategy Office

Indonesian Citizen, 44 years old.

Appointed as Head of Transformation & Strategy Office in 2022. Previously served as Head of Transformation CIMB Niaga since 2021. Previously, he had a total of 8 years of experience working in Malaysia as Director, Retail Risk Analytic Head & Regional Risk Head for Auto & Personal Loan Products at CIMB Group, and at Standard Chartered Malaysia Bank Berhad as Senior Manager, Risk Analytics for Consumer Banking.

Previously, he started his career at Astra Credit Companies for a period of 10 years and held various senior positions in the Credit Risk sector.

He graduated from the Bandung Institute of Technology with a bachelor of Industrial Engineering.

Eric Gunawan Kosasih

Head of HR Strategy, Center of Excellence & Risk Control

Indonesian Citizen, 53 years old.

He has held the position of Head of HR Strategy, Center of Excellence & Risk Control since 1 October 2023. He has extensive experience in the HR field from the various key positions he has held, including as Head of HR Strategy, Culture & Risk Control, HR Advisor, Head of HR Strategy for Performance and Analytics, as well as Head of Learning & Development at the Human Resources Directorate since September 2019.

Prior to rejoining CIMB Niaga in 2019, he had made his marks in a variety of strategic roles. As a Senior HR Officer/Director at Lippo Group, he contributed to the development of Human Capital at RS Siloam Hospital Tbk Hospital. In addition, he held several key positions, including as EVP/ Head of Talent, Recruitment, Learning and Rewards at PT Bank Danamon Tbk, SVP/Head of Learning & Talent Development at PT Bank CIMB Niaga Tbk, SVP of Resource Planning, Policy, Analytics and Talent Management at PT Bank HSBC Indonesia, and VP of HR Development PT Bank BII.

He started his career as a Management Trainee at PT. Astra Internasional Tbk – Toyota Sales Operations in 1995, before becoming involved in financial institutions in 2000 (Indonesian Central Securities Depository - Capital Market Regulator). Apart from his professional career, he also received professional certification as a Gallup Certified Strength Finder Coach, Competency Certification at the General Manager Human Resources level, NLP Master Business Practitioner License, MBTI License Practitioner, DDI Targeted Assessment & Identifying Criteria for Success.

In 1995, he graduated from the University of Indonesia with a major in Petrochemical Engineering.

Evita Barliana

Head of Region - Jakarta Region A

Indonesian Citizen, 52 years old.

She joined CIMB Niaga in 2007 as the Head of the Pondok Indah Branch. She served as Area Manager since 2010 and has held her current position as Head of Region since 2022. She previously worked as Area Manager in the Jakarta area. Prior to joining CIMB Niaga, she worked at Bank Niaga, Bank Danamon, Bank Mega, and Lippobank.

She received her Bachelor's from UNP Padang.

Faizin Rahmad Setiadi

Head of Risk Control Unit – Strategy Finance & SPAPM

Indonesian Citizen, 34 years old.

He has held the position of Head of Risk Control Unit – Strategy Finance & SPAPM since 2023, previously served as Acting Head of RCU (Strategy Finance & SPAPM) in September 2022 and started his career at Bank CIMB Niaga as a Risk Control Unit Specialist since August 2019.

His experience which started in June 2012 as Associate - Risk Assurance at PWC Indonesia (KAP TWRR) provided him with a deep understanding of risk management in various sectors until he became Assistant Manager in 2018. Then, he continued to develop his career as Ethics & Compliance Manager in November 2018 at PT. INDAH KIAT TBK (Asia Pulp and Paper), before finally joining Bank CIMB Niaga in 2019.

He holds a Master of Economics degree in Sharia Economics and Finance from Trisakti University Jakarta and a Bachelor of Economics degree from Accounting - International Program - Indonesian Islamic University (UII) in Yogyakarta. In addition, he completed Professional Accountant Education at Gadjah Mada University, Yogyakarta before being registered as a State Registered Accountant. He also has other professional certifications, such as Chartered Accountant - Indonesia, Certified Risk Management Professional (American Academy of Project Management), CTFIA (Certified Trained Forensic Accounting and Investigative Auditing) and ASEAN - Chartered Professional Accountant.

Ferdinand Renaldi Wawolumaya

Head of Trading & Structuring

Indonesian Citizen, 42 years old.

Prior to serving as Head of Trading & Structuring, he held several positions at CIMB Niaga, including as Trading & Restructuring Head, Rate & Structuring Head. He has gained experience in the Treasury field since 2004.

He received a Bachelor of Science from the National University of Singapore.



Performance
Highlight



Management
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Management
Discussion & Analysis



Risk
Management

Fransiska Liminda Halim

Head of Audit - Technology Assurance & Data Analytics

Indonesian Citizen, 41 years old.

She has held the position of Head of Audit - Technology Assurance & Data Analytics since 1 August 2022 and has also held several key positions at CIMB Niaga, including IT Advisory Head and Head Office Audit Head in 2010-2022. Before joining CIMB Niaga, she had a career at PricewaterhouseCoopers in 2004-2010.

She earned an Accountant and Bachelor of Economics degree from the Faculty of Economics and Business, University of Indonesia in 2004. In addition, she also has several certifications, such as Certified Information Systems Auditor (CISA), Certified in Cyber Security, Certified Prince2 Agile Foundation, and Certified Data Protection Officer (CDPO)

Hartono Agus

Head of Cyber Security

Indonesian Citizen, 49 years old.

He has been in his current position since 2022, having started his career at CIMB Niaga in 2010 as IT Audit Head, having previously worked as IT Audit Head at Bank Danamon (2007-2010). He worked for PwC Indonesia as Senior Manager - Technology Risk Management (2004-2007), Schlumberger as Technical Consulting Manager (2001-2003), and PwC Indonesia and PwC Melbourne as Senior Consultant (1996-2001).

He graduated from Monash University with a Bachelor of Technology (Computer Studies). He holds several IT professional certifications and Audit and Risk Management credentials, such as the CIA, CISA, CISSP, CEH, CRISC, and CRMA. Harvard University's Cybersecurity Certified: Managing Risk in the Information Age.

Gerry Sarent Tenges

Head of Branch Transformation & Network Planning

Indonesian Citizen, 40 years old.

He has served as Head of Branch Transformation & Network Planning since 1 January 2023. Throughout his career at CIMB Niaga since 2011, he has served in various positions, such as Head of Network Strategy, Group Head S&D Network & Strategy, and Group Head Branch Distribution & Planning Head. Prior to CIMB Niaga, he had a career at i-Lead Consulting and Bank Danamon.

He earned a Master of Science and a Bachelor of Science from the University of Southern California.

Heintje Mogi

Head of Non Branch Channel

Indonesian Citizen, 54 years old

Serving as leader at Non-Branch Channel (NBC), he has driven strong business growth since June 2021. During 2023 he has brought NBC to achieve significant growth in driving Unsecured Loan growth, such as PL and Cash Plus, and Fee Base growth through increasing cross selling sales related to Bancassurance.

He joined CIMB Niaga in 2014 and previously worked in the mortgage team prior to taking on his current position.

The Faculty of Law degree he earned from Parahyangan University was the key to his success in growing the bank's mortgage portfolio. Together with his various experiences and accomplishments at Bank OCBC NISP, Bank UOB Buana, Bank Lippo, and Bank Bali.

H Ahmad S Ilham

Head of Region - Indonesia Timur, Bali Nusra Region

Indonesian Citizen, 45 years old.

He joined CIMB Niaga in November 2022 and has held his current position since then. Previously, he worked as Head of the Regional Office at Bank Muamalat Indonesia from 2017 to 2020, Bank Permata from 2006 to 2017, with his last position as Regional Head of Sulawesi Bali Kalimantan, Bank Danamon from 2003 to 2006, Bank Bukopin from 2002 to 2003, and Lippo Bank in 2002.

He has a Master of Management from Hasanudin University Makassar and a Bachelor of Economics from Makassar Nitro Management College.

Hernaman Tandianto

Head of Treasury Sales & Distribution

Indonesian Citizen, 45 years old.

Appointed as Head of Treasury Sales & Distribution on 01 October 2023 and previously served as Head of Treasury Distribution & Institutional Sales and Head of Distribution & Institutional Sales at CIMB Niaga since 2018. Previously, he had 21 years of experience working in banking with 19 years in Treasury Sales in both foreign and local banking and all customer segments, both corporate and retail customers.

He has experience and certification in various products from plain vanilla, derivatives and structured products, holds a Masters in Management from Gadjah Mada University and a Bachelor's degree in Civil Engineering from Unika Atma Jaya.



Supporting Business Report



Good Corporate Governance



Corporate Social Responsibilities



Corporate Data



Financial Statement

Hotamawaty

Head of Sharia RCU & Business Process

Indonesian Citizen, 50 years old.

She has 27 years of experience in banking, the last 19 years in sharia banking. She started her career through the Management Trainee route (1997) at Bank BNI, prior to joining CIMB Niaga (Syariah) in 2004. Previously she served as Head of Sharia Product, Business Process & Business Analytics since 2020 and has held various positions during her career at CIMB Niaga, including Branchless Banking & Sharia Non-Retail Product Head, Sharia Product & Business Process Head, Sharia Financial Management & Analytics Head, and MIS & Sharia Reporting Head.

She holds a Master's in Management (Strategic Finance) from Paramadina Post Graduate School of Business and a Bachelor of Economics (Accounting) from Padjadjaran University. She has participated in the MMDP Program at CIMB Leadership Academy Malaysia, the Digital Leadership Program at SBM ITB, and the Compact Digital Leadership Program – Emeritus & Columbia Business School. Holder of BSMR Level 4 Certificate and Sharia Accounting Certification from IAI.

I Gusti Ngurah Dwi Sapta

Head of Non Retail Credit Administration

Indonesian Citizen, 49 years old.

Joined CIMB Niaga in October 2018 and prior to serving as Head of Non-Retail Credit Administration CIMB Niaga, he has approximately 25 years of experience in the banking industry, which started with serving as CRU Manager at Standard Chartered Bank (1998-2004) continued by serving as Credit Control Unit Head at PT Bank DBS Indonesia (2004-2007), Head of Credit Control Unit at PT Bank Danamon Indonesia Tbk (2007-2015), and as Head of Credit Risk Control at Standard Chartered Bank (2016 - 2018).

He graduated from Trisakti University in Jakarta with a Bachelor of Industrial Engineering.

Iwan Pujiharto

Head of Tax Management

Warga Negara Indonesia, 56 tahun.

Joined CIMB Niaga in April 2013 and currently serves as Head of Tax Management. Previously, he had a career at Bank Permata (2006-2013) with his last position as Head of Tax. He also has experience as a Tax Consultant at Ernst & Young (2001-2006) and Arthur Andersen (1998-2001).

He holds a Bachelor of Economics from STIE Perbanas and is currently a member of the Association of National Banks' Tax Committee (Perbanas).

Joni Hermanto

Head of TB Sales, Service & Delivery

Indonesian Citizen, 47 years old.

He has been in his current position since March 2020. He previously worked as the Financial Institution Head and Acting Regional Transaction Banking Sales Head & Trade Sales Head at PT Bank Danamon Indonesia Tbk, as the Senior Business Development Manager at PT Bank HSBC Indonesia, and as the Head of Global Trade and Transaction Services at PT Bank Commonwealth Indonesia.

In 1999, he graduated from Trisakti University with a major in financial management.

Julyana

Head of Private Banking

Indonesian Citizen, 49 years old.

She was appointed Head of Private Banking at the Treasury and Capital Market Directorate on 16 December 2019. She began her banking career in 1998 with Citibank, NA Indonesia. Prior to joining CIMB Niaga, she worked with several Private Banking companies including Bank LGT LTD. Singapore as Director-Private Banker, PT Julyus Baer Advisors Indonesia and Bank Julyus Baer & Co. Ltd., Singapore as Director-Senior Client Advisors, Standard Chartered Private Bank, Singapore, and American Express Private Bank, Jakarta.

In 1997, she graduated from Parahyangan Catholic University with a major in Economics.

Julyus Wiantara Tjhioe

Head of Operational Risk Management

Indonesian Citizen, 57 years old.

Since 2015, he has served as the Head of Operational Risk Management (ORM) at CIMB Niaga.

He previously worked at Citibank N.A. Indonesia as Head of ORM (2012-2014), Bank DBS Indonesia as Head of ORM (2007-2011) and Head of Internal Audit (1999-2007), and several other banks as Head of Internal Audit.

In 1992, he received his Bachelor of Economics from Macquarie University in New South Wales, Australia, with majors in Finance and Accounting.



Performance
Highlight



Management
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Company
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Management
Discussion & Analysis



Risk
Management

Juto Budihardjo

Head of Network Service & Operations

Indonesian Citizen, 53 years old.

He joined CIMB Niaga in 2012 and has been the Head of Network Service & Operations since April 2022. He has previously held positions, such as Branch Service Assurance & Improvement Head. Prior to joining CIMB Niaga, he worked at Rabobank International Indonesia from 2010 to 2012, HSBC Bank from 2008 to 2010, and Bank Permata from 2003 to 2007.

He graduated from the PPM College of Management with a Master of Management and earned a Bachelor of Agricultural Engineering from the Bogor Agricultural Institute.

Lena

Head of Loan Workout – Commercial Banking and Emerging Business Banking

Indonesian Citizen, 56 years old.

Joined CIMB Niaga in July 2015, and currently serves as Head of Loan Workout for Commercial Banking & EBB. She started her career at Bank Permata (formerly Bank Bali), in 1991-2010, with her final position as Head of Special Asset Management. Prior to joining CIMB Niaga, she was Head of Special Asset Management at Bank UOB Indonesia (2010-2015).

She earned a Bachelor of Economics from Atma Jaya University Yogyakarta in 1991.

Ketut Meliana Saputra

Head of OIT Risk Control Unit & Strategic Risk Analytics

Indonesian Citizen, 46 years old.

She joined CIMB Niaga in February 2022 and has held her current position since then. Previously, she had careers in several banking and non-banking institutions, including Commonwealth Bank as Division Head of Process Reengineering & Service Quality, Bank Permata as Department Head of Reengineering & Customer Experience, and Citibank Indonesia as Customer Experience Head.

She earned a Master of Science and a Bachelor of Science from California State University.

Lina

Head of Good Corporate Governance & Sustainability

Indonesian Citizen, 47 years old.

She joined CIMB Niaga in November 2017 and has been the Head of Good Corporate Governance & Sustainability since September 2020. She previously had careers at Bank QNB Indonesia, Bank UOB Indonesia, and Bank Victoria International, as well as at Hans Tuanakotta & Mustofa, a public accounting firm (member of DELOITTE TOUCHE).

She graduated from Tarumanegara University in Jakarta with a Bachelor of Economics.

Koei Hwei Lien

Head of Retail Credit Risk Management & PJS Head of Risk Analytics & Infrastructure

Indonesian Citizen, 50 years old.

Serving as Head of Retail Credit Risk Management of CIMB Niaga since May 2015.

She began her career at GE Finance Indonesia before studying retail risk management and holding positions as Credit Policy & Risk Analytic Head at ABN AMRO/RBS, Standard Chartered Bank, and Bank Danamon.

She earned a Bachelor of Economics from Atma Jaya University Yogyakarta and a Master in Management from Prasetiya Mulya.

Linda Marshelia

Head of Financial Institution

Indonesian Citizen, 52 years old.

Since October 2018, she has served as Head of Financial Institutions, supervising banks and non-bank financial institutions. She previously had careers at Citibank, Standard Chartered Bank, and MUFG Bank Jakarta, where she most recently served as Head of Financial Institution and Multinational Corporate.

She holds a Bachelor of Business Administration from the Indonesian Institute of Business and Informatics (IBII) and has completed the Executive Leadership Program at the University of Oxford- Said Business School.



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Liston Siahaan

Head of Compliance Management

Indonesian Citizen, 55 years old.

Currently serving as Head of Compliance Management CIMB Niaga. Previously, he served as Head of the Risk Management Group Division at Bank Niaga and worked at the National Banking Restructuring Agency and PT Pefindo (Credit Rating Agency). He is involved in developing the Governance, Risk and Compliance (GRC) framework in banks to ensure that its implementation is more effective. Such as developing the ReCom application to help manage compliance risk in banks, developing an online-based learning system, and developing the use of digital data applications to automate compliance monitoring in banks.

He received a Bachelor of Science in Urban and Regional Planning from Bandung Institute of Technology in 1992 and a Masters of Management from Prasetiya Mulya Business School in Jakarta in 1996.

Livia Sutanto

Head of Rewards & Budgeting

Indonesian Citizen, 42 years old.

She joined CIMB Niaga in October 2011 as Head of Rewards and since October 2021, she has served as Head of Rewards & Budgeting. Her last position prior to joining CIMB Niaga, she served as Head of Compensation at PT SMART Tbk and had a career as a Reward Information Services Consultant at Hay Group.

She graduated from Inti College with a Bachelor of Computer Science in 2002.

Lusiana Saleh

Head of Digital Banking, Branchless & Partnership

Indonesian Citizen, 40 years old

She has been Head of Digital Banking, Branchless & Partnership since November 2022, after previously serving as Group Head of Branchless Banking Business Development since 2017. She has held several key positions at CIMB Niaga since 2012, including E-Channel & ATM Development Head, Branch & Branchless Banking Channel Management Head, and E-Channel Strategic New Wave Marketing Head. She previously had careers at ANZ Bank Singapore and Indonesia.

She holds a Bachelor of Science Engineering degree from Purdue University, West Lafayette, United States.

Lydiya Widjaja

Head of Audit - Operation, Network & Syariah Audit

Indonesian Citizen, 48 years old.

Joined CIMB Niaga in July 2018 as Audit Segment Head & Head of Audit - Operation, Sharia & S&D on 01 October 2020. Previously, she served as Audit Head at Bank OCBC NISP (2007-2018) and started her career at Bank BCA (1996- 2007) with her last position as Senior Auditor.

She has a Master's in Management and a Bachelor of Economics from Unika Atma Jaya.

Magdalena

Head of OIT Office, Cost Management, & Analytics

Indonesian Citizen, 44 years old.

She joined CIMB Niaga in July 2010 and has been Head of OIT Office, Cost Management & Analytics since September 2020. Her previous career history includes Bank International Indonesia, Citibank, and Allianz Life Indonesia.

She earned a Bachelor of Economics from Parahyangan Catholic University in Bandung.

Maya Latif

Head of Risk Control Unit - Consumer Banking

Indonesian Citizen, 43 years old.

She became Head of the Risk Control Unit - Consumer Banking on 1 May 2022, after previously serving as Risk Control Unit & Strategy Head Jakarta since 1 March 2020. Prior to joining CIMB Niaga, she had careers at Bank Mega, Bank Permata, Bank DBS Indonesia, ABN Amro Bank, and Standard Chartered Bank.

She graduated from Atma Jaya Catholic University in Jakarta with a Bachelor of Social Science.

Maya Sartika

Head of Region - Sumatera Region

Indonesian Citizen, 60 years old.

She began her career at CIMB Niaga since 2007 as Regional Business Head Sumatra. Her career in banking began in 1990 at Maybank with her last position being Branch Manager (2004) and at Bank ABN AMRO as Branch Manager until finally moving to CIMB Niaga in 2007.

While at CIMB Niaga, she held several key positions, namely Area Manager S&D II, Head of S&D IV, Regional Head Sumatra, and Head of Region Sumatra.

She holds a Bachelor of Economics - Accounting from Darma Agung University in Medan.



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Melinda Kussala Dewi

Head of NDB Business Strategy & Performance

Indonesian Citizen, 38 years old.

She holds the position of Head of NDB Business Strategy & Performance since January 2023, and started her career at Bank CIMB Niaga since May 2017 as Commercial Banking Analytic Head and most recently as Non-Retail Business Planning & Strategy Head.

Has experience in the banking industry for more than 17 years, starting as a Manager Trainee at Bank Danamon in October 2006, continued by serving as Senior Project Manager at Maybank in December 2013 and returning to his career at Bank Danamon as Senior Transformation Leader in September 2015

She holds a Bachelor of Engineering degree from the Bandung Institute of Technology (ITB).

Muhammad Shodiq

Head of Learning & Development

Indonesian Citizen, 48 years old.

He has been in his current position since October 2021, after previously serving as Sharia, Sales & MSME Learning Academy Head, and Business Learning Head in the HR Directorate. He joined CIMB Niaga in October 2014, having previously worked at several well-known institutions, including Bank Rakyat Indonesia Syariah as Head of the Academic Learning Center Department, Sampoerna Financial Group as Vice President of Human Capital Development, and Bank Danamon Indonesia.

He earned the title of Chartered Islamic Finance Professional/ Master of Islamic Finance after completing his education in Islamic Banking & Finance at INCEIF - Malaysia. He also has a Master of Mechanical-Manufacturing Engineering from the University of Indonesia and a Bachelor of Mathematics from Airlangga University.

Mika Martumpal

Economist

Indonesian Citizen, 44 years old.

He joined CIMB Niaga in January 2012 as Research & Strategy Head and has been acting as Chief Economist since July 2021. He has worked for several well-known financial institutions, including the Commonwealth Bank and Bangkok Bank.

He holds a Bachelor of Economics from the University of Indonesia.

Nora Joice Kimbal

Head of HR Shared Services & MIS

Indonesian Citizen, 53 years old.

She has been the Head of HR Shared Services & MIS since October 2021, having previously been the Head of Learning and Development since July 2020. She has also held several key positions at CIMB Niaga, including Learning Intervention Head, CX Strategy and Performance Head, and Customer Experience Program & Improvement Head.

She earned a Bachelor from Udayana University in Bali.

Miranty Supardi

Head of Corporate Banking

Indonesian Citizen, 42 years old.

She joined CIMB Niaga in August 2014 and was appointed as the Head of Corporate Banking, which oversees Private and Public Sector clients.

She began her career with Deloitte and Ernst & Young in the United States. She has also held various senior positions at Citibank New York and Hong Kong, with her most recent position as Senior Vice President of Corporate and Investment Banking at Citibank Indonesia.

She earned a Bachelor of Business Administration from University of Wisconsin Madison, USA, and a Master of Business Administration from Cornell University, USA.

Paskalina Purwa Ndadari Singara

Head of Foreclosed Asset & Business Planning

Indonesian Citizen, 49 years old.

She has been the Head of Foreclosed Asset & Business Planning at CIMB Niaga since June 2020, after serving as the Head of Credit Office & Asset Disposal since July 2019. She began working for CIMB Niaga in January 2012.

She earned a bachelor of industrial engineering from National Development University and a Master of Business Administration in finance from Trisakti University.



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Patricia Hendrawirawan

Head of TB Business Strategy & Liability Management

Indonesian Citizen, 43 years old.

She joined CIMB Niaga in June 2013 and has held several positions, including Sales Management Head, Segmentation Strategy Head, Strategic Planning & Performance Management Head, and Business Strategy & Support Head since 2018. She previously had careers at Asuransi AXA Indonesia as Head of Strategic Planning & Business Development, Bank ICBC Indonesia, and Bank UOB Buana.

She earned a Master of Management (Finance) from the University of Indonesia with a Cum Laude predicate and a Bachelor of Economics from Tarumanagara University in Jakarta.

Peter Gunawan

Head of Anti Money Laundering

Indonesian Citizen, 44 years old.

He has been the Head of Anti-Money Laundering since 1 March 2022, having previously served as the Head of AML Business Alignment and Awareness since 2 January 2019. He began his banking career in 2001 in Operations Development at Bank OCBC NISP.

He graduated from the Bandung Institute of Technology with a Bachelor of Science

Pribadi Wijayanti Kusumodewi

Head of HR Business Partner 1 & Industrial Relations

Indonesian Citizen, 53 years old.

She is currently the Head of HR Business Partner, overseeing the Business Banking, Transaction Banking, Treasury & Capital Market, Risk Management, Special Asset, and Anti-Fraud Management business units, as well as the Industrial Relations function. She began her career at CIMB Niaga in May 2014 as the HRBP Head for Support Functions (Enablers), TCM, and Sharia Banking. During her more than 20-year banking career, she has held several strategic Human Resources positions in the HRBP, Recruitment, Employee Relations, and Governance functions at Bank Mega, Citibank, Bank Permata, Barclays Bank, Bank Danamon, ABN AMRO, and GE Money (financial institutions – non-banks).

She graduated from the University of Indonesia with a Bachelor of Economics.

Ratri Setyorini

Head of Risk Control Unit - Corporate Banking, Financial Institution & Transaction Banking

Indonesian Citizen, 46 years old.

She began serving as Head of the Risk Control Unit - Corporate Banking & Financial Institutions and Transaction Banking in 2021, after serving as Head of RCU Business Banking since November 2018. She started her career at Citibank in September 2001, and her most recent position prior to joining Bank CIMB Niaga was as Head of Middle Office and Support at Bank UOB Indonesia. She previously worked at Standard Chartered Bank Japan and as a guest auditor at various Standard Chartered Bank foreign branches, such as Pakistan, Bangladesh, India, and Malaysia. She has over ten years of experience in retail and non-retail banking operational risk management.

She graduated from the International University of Japan (IUJ) with a Master's in E-Business Management and from the Bandung Institute of Technology (ITB) with a Bachelor of Civil Engineering.

Rhena Octaria

Head of Region Jatim

Indonesian Citizen, 39 years old.

She holds the position of Head of Region East Java since December 2022 and has diverse and long experience, starting her career at Bank CIMB Niaga (Lippo) since starting work in 2008 as Branch Sales Development, Relationship Officer, Consumer Liability Officer, Funding Sales Officer and holding several key positions at the level of Manager, Branch Manager, Senior Branch Manager, Branch Area Manager East Java Area III up to Branch Area Head - East Java, Bali & Nusra Area III in April 2022.

She earned a Bachelor of Pharmacy degree and professional pharmacist education at the University of Surabaya.

Ria Yohanita

Head of Operational Accounting

Indonesian Citizen, 44 years old.

Since June 2017, she has been the Head of Operational Accounting at Bank CIMB Niaga. She has over 19 years of banking experience, beginning as Supervisor and Assistant Manager, Finance & Accounting Department at PT ANZ Panin Bank (2004-2009). She went on to serve as Head of Project & Development, Finance & Accounting Department at PT Bank UOB Indonesia (2011-2013), Head of FTP Policy & Framework, Central Treasury Unit at PT Bank UOB Indonesia (2013-2016), and finally as Risk Control Unit Head for the Strategy & Finance Directorate at PT Bank CIMB Niaga in 2016.

She graduated from the University of New South Wales - Sydney with a Bachelor of Commerce (B. Com) in Finance & Financial Management Services and a Master of Commerce (M. Com) in Accounting & Finance.



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Riboet Budiono

Head of Sharia Business Banking

Indonesian Citizen, 56 years old.

Joined CIMB Niaga in April 2016 as Head of Corporate Banking – SOE, Infrastructure & Energy. Starting July 2022 appointed as Head of Sharia Business Banking responsible for Sharia's portfolio in SME, Financial Institution, Commercial Banking and Corporate Banking.

Prior to joining CIMB Niaga, he worked at Standard Chartered Bank as Director Corporate & Institutional Client, GE Capital SE Asia in Singapore, Branch Manager at Clipan Finance Indonesia and Societe Generale Bank

He earned his Bachelor of Accounting from Brawijaya University.

Sandi Maruto

Head of ALM Risk

Indonesian Citizen, 43 years old.

Before joining CIMB Niaga as ALM Risk Group Head in February 2015, he worked at Standard Chartered Bank as Country Head of Market & Liquidity Risk from 2011 to 2015. In 2011, he was also the Head of Analytics and Policy at Bank Danamon.

He holds a Financial Risk Manager (FRM) certificate from the Global Association of Risk Professionals (GARP), a Master's in Management from the PPM School of Management, and a Bachelor of Civil Engineering from the Bandung Institute of Technology.

Roy Bahren Siregar

Head of Capital & Balance Sheet Management

Indonesian Citizen, 42 years old.

He started his career as a Management Trainee in the Executive Education Program at Bank Niaga in 2004 and currently serves as Head of Capital & Balance Sheet Management since 1 January 2022. He previously served as Asset Liability Management Head, Asset Liability Management Coordinator and Division Head Bank Product, FTP & Hedging, ALM Analyst.

He earned a Bachelor of Economics from Padjadjaran University and an MBA from Gadjah Mada University.

Santori Malinton

Head of Information Technology

Indonesian Citizen, 51 years old.

Currently serving as Head of Information Technology since 1 August 2023, and joined CIMB Niaga with the position of Head of Data Management in early 2020. Previously, he had a career at HSBC Indonesia as SVP of IT Data Management in 2018-2020. He was responsible for Technology Risk and Audit at Commonwealth Bank of Australia Group (Australia and New Zealand) in 2010-2018, Ernst & Young (Australia) in 2007-2010, and PricewaterhouseCoopers, Jakarta.

He earned a Bachelor from Bina Nusantara University.

Rudy Hutagalung

Head of Government Relation

Warga Negara Indonesia, 57 tahun.

Appointed as Head of Government Relations on 01 July 2023. Previously, he also served as Head of Government Relations and Special Staff to the CEO since 1 December 2016 and Head of Government Relations since 1 March 2016. He also served as Corporate Secretary of CIMB Niaga and concurrently as Head of Corporate Affairs & Legal CIMB Niaga since 1 October 2013 and Head of Legal and Litigation CIMB Niaga (2012)

He earned a Ph.D. in Law (M&A) from American University in London, UK, in 2009, a Master of Law (LLM) in Business Law from the University of Minnesota Law School in 1999, and a Bachelor of Law (SH) from Gadjah Mada University Yogyakarta in 1990.

Solihin Hakiekie

Head of HR Business Partner 2 & Talent Partnership

Indonesian Citizen, 44 years old.

He joined CIMB Niaga in December 2018, as of 01 October 2023 he served as Head of HR Business Partner 2 & Talent Partnership, and previously held several positions as Head of HR OD, Talent & Performance Management, Head of Strategy, Performance & OD and Head of Organization Development, Talent & Employee Relations. Prior to joining CIMB Niaga, he was Head of the HR Center of Excellence at Commonwealth Bank until 2018, and he previously also had careers at Toyota Astra Financial Service until 2010 and SCTV until 2009.

He holds a Master's in Management from PPM Management College and a Bachelor of Science in Social and Political from Parahyangan Catholic University.



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Stella Fiona

Head of Finance

Indonesian Citizen, 40 years old.

She has been Head of Finance since September 2021, after holding several key positions at CIMB Niaga, including Head of Budgeting & Capital Management, Financial Controller Head, Capital Management & Product Profitability Group Head, and Product Profitability & FTP Head. She previously had a career at PricewaterhouseCoopers in New York and Jakarta before joining CIMB Niaga.

She earned a Bachelor of Economics from Padjadjaran University in Bandung and a Professional Accountant Education certificate from the University of Indonesia in Jakarta.

Sudono Salim

Head of Audit-Professional Practices

Indonesian Citizen, 38 years old.

He joined CIMB Niaga as Audit Segment Head in July 2020 and is currently the Head of Audit - Professional Practices. He had careers at PwC Indonesia (2007-2013; 2015-2020), PwC USA - New York Office (2013-2015), and EY Indonesia (2007-2013), (2007).

He graduated from the University of Indonesia with a Bachelor of Accounting and from the University of Surabaya with a Bachelor of Economics.

He has a Chartered Accountant (CA) certification from the Indonesian Institute of Accountants (IAI), a level 4 Risk Management certificate (BSMR), and a Prince2 Agile Foundation certificate from AXELOS. He is a member of the board of the Bank Internal Auditors Association (IAIB) for the 2020-2023 period.

Suherman Onihana

Head of Loan Workout Corporate Banking

Indonesian Citizen, 54 years old.

Since July 2017, he has been the Head of Loan Workout for Corporate Banking at CIMB Niaga. He has worked in the loan recovery sector at Commonwealth Bank since 2006 and most recently at HSBC as Head of the Loan Management Unit since 2010. He previously had a 10-year career at Bank Permata.

He graduated from Tarumanagara University as Bachelor of Economics in 1993.

Surya Kirana Sulistiyo

Head of Legal / General Counsel

Indonesian Citizen, 58 years old.

Since May 2016, he has been the Head of Legal at CIMB Niaga. He has held various positions, including General Legal Counsel of Bank Danamon Indonesia and Legal Division Head of UOB Indonesia.

He earned a Bachelor of Law from Trisakti University and a Master of Law from the University of Indonesia.

Syamsul Aidi Bachtiar

Head of Advisory & Legal Sharia

Indonesian Citizen, 50 years old.

He has 20 years of sharia banking experience. In 2013, he joined CIMB Niaga (Syariah) as Group Head Advisory & Sharia Legal. He has been the Head of Advisory & Legal Sharia since 2019. Previously, he worked in various positions at Bank Syariah Mandiri (2002-2013), most recently as Branch Manager.

He earned a Master of Arts in Islamic Studies from the National University of Malaysia and a Bachelor of Islamic Law (majoring in Accounting) from Al-Azhar University in Cairo. Holder of a BSMR Level 4 Certificate.

Tajindra Pal Singh

Head of Wholesale Banking Operations

Indonesian Citizen, 48 years old.

He joined CIMB Niaga in September 2020 as Head of OIT Risk Control Unit & Strategic Risk Analytics. Currently, he serves as the Head of Wholesale Banking Operations. He previously served as SVP of Service Excellence at PT Aplikasi Anak Bangsa (Gojek) and has 15 years of experience at Citibank, with the last position as Credit Operations and Technology Director in 2019.

He graduated from Michigan State University with a Bachelor of Science and a Master of Science.

Tjahjadi Yapeter

Head of Non-Retail Credit Risk Management

Indonesian Citizen, 55 years old.

He has been the Head of Non-Retail Credit Risk Management since February 2021 and the Head of Wholesale Banking Credit since joining Bank CIMB Niaga in November 2012.

He previously had careers at Bank BCA as Head of Structured and Project Finance and at HSBC Bank as Head of the Credit Approval Unit.

He holds a Bachelor of Science in Industrial Engineering and Management from Oklahoma State University in the United States of America.



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Tony Tardjo

Head of Emerging Business Banking

Indonesian Citizen, 54 years old.

He has been the Head of Emerging Business Banking at CIMB Niaga since March 2020, after serving as Head of Analytics & Customer Experience in 2019, Head of Sales & Distribution for the Out Region in 2015, and Head of Consumer Lending since January 2011. From 2010 to 2011, he was the Retail Lending Head at Bank Permata, and from 2009 to 2010, he was the Consumer Lending Business Head at Barclays Bank.

He graduated from The Ohio State University in Columbus, Ohio, with a Bachelor of Science in Electrical Engineering and attended the INSEAD Business School Executive Program in 2012.

Waskin

Head of Strategic Procurement & Admin Property Management

Indonesian Citizen, 56 years old.

Since October 2018, he has been the Head of Strategic Procurement & Admin Property Management at CIMB Niaga. He previously had careers at CIMB Niaga as Group Head of Project Development & Integration Management, at Bank Permata as Group Head of Data Quality & Strategic Information Management, at CIMB Niaga as Division Head Information Management, Panin Bank as Head of IT Security & Core Banking Implementation, and Bank Bali as IT Development Staff.

He earned a Bachelor of Information Management from the Faculty of Computer Science, Gunadarma University, and a Master of Sharia Business Management from the Faculty of Economics, Tazkia Institute.

Trisna Lucia Mauliaty Siahaan

Head of Credit Card, Merchant & Personal Financing Business

Indonesian Citizen, 51 years old.

Since 1 May 2022, she has served as the Head of Credit Card, Merchant, and Personal Financing Business. She has also held several key positions at CIMB Niaga, including Credit Card Management Head, Credit Card National Sales Head, and Merchant Business Head. She began her banking career in 2001 as Credit Analyst Head at Bank Danamon.

She graduated from the Bandung Institute of Technology with a Master of Engineering.

Widodo Suryadi

Head of Commercial Banking

Indonesian Citizen, 50 years old.

He has been the Head of Commercial Banking at CIMB Niaga since September 2019, having previously served as the SEVP/ Deputy Head of Micro, Small, and Medium Enterprises. In September 2015, he joined CIMB Niaga as SEVP/Head of Corporate Banking II. He previously worked as EVP/ Head of Wholesale Banking at Commonwealth Bank (2011-2015) and in various other positions at DBS, Rabobank, Citibank, and Arthur Andersen.

In 2009, he received an MBA from the Bandung Institute of Technology, and in 1996, he received a Bachelor of Business Administration from the University of Wisconsin at Madison, USA.

Wahdinie Musmar

Head of Non-Retail Credit Policy and Assurance Testing

Indonesian Citizen, 52 years old.

Serves as Head of Non Retail Credit Policy and Assurance Testing and joined CIMB Niaga in January 2016. Prior to her current position, she served as Credit Audit Head from January 2016 to December 2017. She has a career covering all credit segments in banking, holding various positions including Senior Credit Approver and Head of Credit Administration at Standard Chartered Bank and ABN AMRO Bank.

She holds a Bachelor of Economics in Financial Management from Padjadjaran University in Bandung and an MBA in International Trade from Texas A&M International University, USA.

Wijaya Handoyo Jo

Head Of Consumer Strategy & Partners Development

Indonesian Citizen, 49 years old.

He holds the position of Head of Consumer Strategy & Partners Development since January 2023, and started his career at Bank CIMB Niaga in May 2019. Has diverse and long experience of more than 21 years from various banking institutions, previously in January 2014, he joined Mastercard International as VP Member Relationships. He started his career at BCA in 1998, and in 2003 as HSBC VP Cards & PIL Policy and in 2005 he had a career at Standard Chartered Bank as Head of CTB & Secured Loan – Retail Banking Product

He earned a BA in Economics at the University of Wisconsin Madison – USA.