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Senior Executives' Profiles



Antonius Pramana Gunadi

Chief Audit Executive

Age/Gender 48/Male
Nationality Indonesian
Domicile Jakarta

Educational Background

- Bachelor of Economics, Tarumanagara University
- Certified Internal Auditor, the Institute of Internal Auditors
- Certificate, Business Analytics: From Data to Insights, the Wharton School

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



Megawati Sutanto

Chief Special Asset Officer

Age/Gender 60/Female
Nationality Indonesian
Domicile Jakarta

Educational Background

- Master of Business Administration from Pepperdine University, USA
- Bachelor of Science from the University of Southern California, USA

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



Budiman Tanjung

Chief of Network & Digital Banking

Age/Gender 50/Male
Nationality Indonesian
Domicile Jakarta

Educational Background

- Bachelor of Business Administration from the 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 (2010-2016)
- 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



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Adeline Hendarto Tjong

Head of Region - Jakarta Region B

Indonesian Citizen, 48 years old.

She joined CIMB Niaga in October 1996 and began holding 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.

Affianti Suwita

Head of HR Business Partner 2 & Talent Partnership

Indonesian Citizen, 44 years old.

She has served as Head of HR Business Partner 2, which oversees the Operations, IT, and Business Enablers business units, as well as the Talent Partnership work function, since October 2021. Prior to her current position, she was Head of Talent Acquisition and HR Business Partner Head at CIMB Niaga from 2018 to 2020, and previously at PT SMART Tbk as Lead HR Business Partner Operations and PT HM Sampoerna Tbk as HR Business Partner Operations.

She holds a Bachelor of Computer Science from Trisakti University, Jakarta.

Agus Setiono

Head of Treasury Islamic

Indonesian Citizen, 44 years old.

He has been Treasury Islamic Head since 1 October 2020, having previously served as Treasury Islamic Head since 2013. In 2004, he joined 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.

Ahmad Nasihi Ulil Amri

Head of Sharia Strategy

Indonesian Citizen, 52 years old.

He joined CIMB Niaga in 2004 and is now the Head of Sharia Strategy. He has held several positions at CIMB Niaga, including Strategy & Investor Relations Head in 2018 and Corporate Planning Management Head in 2014. He has also led 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.

Albert Agustius

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

Indonesian Citizen, 39 years old.

In May 2020, he joined CIMB Niaga as Head of Audit Transaction Banking, Risk Management, Treasury, and Product. In 2006, he began his career as an MDP (Management Development Program) and Internal Auditor at BCA. In 2011, he moved on to Asia Pacific - Europe - Middle East Consumer Audit at Citibank.

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

Albert Suhandinata

Head of Consumer Banking Operations

Indonesian Citizen, 45 years old.

He is the Head of Consumer Banking Operations. Previously, he worked for 6 years at Citibank, 2 years at Barclays Bank Indonesia, 2.5 years at Commonwealth Bank, 2.5 years at ICBC, and 1.5 years at Bank Ganesha as Director of IT and Operations.

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

Alip Hanoky

Head of Region - Kalimantan

Indonesian Citizen, 52 years old.

He has been the Head of Region - Kalimantan since 8 April 2022, having previously served as the S&D Region Head Kalimantan Region since 31 October 2016. Prior to joining CIMB Niaga, he worked as a Regional Director for Maybank Indonesia.

He earned a Master of Economics from Tanjungpura University.

Amir Mirza

Head of Transaction Banking Product

Indonesian Citizen, 49 years old.

He was appointed to his current position in early 2022 after previously serving 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 banking career and held senior positions at Deutsche Bank AG Jakarta before joining CIMB Niaga Bank in November 2009.

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



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Andi Irawan Dalimunthe

Head of HR Business Partner 3 & Mass Resourcing

Indonesian Citizen, 41 years old.

He joined CIMB Niaga in October 2018 as HR Business Partner Head, and he is currently the Head of HR Business Partner 3, overseeing the Network & Digital Banking, Consumer Banking, Syariah Banking, and Mass Resourcing work functions. Prior to joining CIMB Niaga, he held key positions at Bank Muamalat, Bank Permata, and Bank BTPN, including Head of HCBP Retail Banking & Enablers. He began his career at PT Mitra Adi Perkasa Tbk as an HR & GA Manager.

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

Antonius Sukriswanto

Head of Anti Fraud Management

Indonesian Citizen, 60 years old.

Since 2011, he has been the Head of Anti-Fraud Management at CIMB Niaga. His background includes operational, audit, and operational risk management. He previously held the position of Head of Operational Risk Management at OCBC NISP, Barclays Bank Indonesia, and Bank Ekonomi Rahardja from 2008 to 2011. (HSBC Group).

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.

Andiko S Ben Asa Manik

Head of Region - Jabar & Jateng Region

Indonesian Citizen, 46 years old.

Since 8 April 2022, he has served as Head of Region - West Java & Central Java, after previously serving as S&D Region Head for West Java & Central Java since 1 January 2022. Prior to joining CIMB Niaga, he had careers at Bank BTPN, Citibank, Commonwealth Bank, and HSBC Bank.

He graduated from Parahyangan Catholic University with a Bachelor of Law.

Aris Susanta

Head of Business Performance Management

Indonesian Citizen, 51 years old.

In 1995, he began his career at Lippo Bank as Assistant Regional Business Head in Central Java. Prior to his current position, he worked as the Sales Performance Management Head at CIMB Niaga.

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

Angelica Permatasari

Head of Decision Management and Advance Analytics

Indonesian Citizen, 41 years old.

She joined CIMB Niaga in March 2018 as the Head of Decision Management, and she has been the Head of Decision Management and Advance Analytics since April 2021. She has also worked for 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.

Ariteguh Arief

Head of Preferred, Wealth and Insurance Business

Indonesian Citizen, 45 years old.

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

His banking career began in 2002 with ABN AMRO Bank and continued with DBS before joining CIMB Niaga in 2010. He has held various positions throughout his career, including sales, branch leader, business development, partnership acquisition, segment management, and product management.

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

Aulia Mochtar

Head of Money Market & Funding-Treasury

Indonesian Citizen, 57 years old.

He joined CIMB Niaga in 2006 as Trading Desk Head and has been the Funding & Gapping Group Head since 2009. He began his banking career at several local and Japanese banks.

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



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Aurelia Mulyono

Head of Risk Control Unit Network & Digital Banking

Indonesian Citizen, 55 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.

Bung Aldilla

Head of Sharia Consumer

Indonesian Citizen, 50 years old.

He joined CIMB Niaga on 8 October 2018, and became Head of Sharia Consumer on 1 August 2019. He previously held various positions at Citibank Indonesia, GE Capital, Bank Danamon, Standard Chartered Bank, and Bank Permata. He is in charge of Sharia consumer affairs and reports to the Director of Sharia Banking.

He earned a Bachelor of Computer Science from Gunadarma University.

Bambang Karsono Adi

Head of Information Technology

Indonesian Citizen, 56 years old.

He was appointed Head of Information Technology in 2022 after serving as Head of Digital Banking, Branchless & Partnerships at CIMB Niaga since October 2015. Specialist in the credit card industry, having worked for several banks, including Lippo Bank, Bank Bukopin, and Visa International. He previously served as Head of Cards & Merchant Business at CIMB Niaga beginning in September 2012.

He graduated from Trisakti University's Faculty of Economics with a major in Marketing Management.

Chialmi Dialdestoro Rosalim

Head of Structured & Syndicated Finance and Loan Agency

Indonesian Citizen, 50 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 since August 2020.

He has over 26 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, where he most recently served 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.

Banar Yuniarta

Head of Audit-Business Banking & Consumer Banking

Indonesian Citizen, 49 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.

Daniel Edison Hutapea

Head of RCU & TCM PB Risk Analytic

Indonesian Citizen, 51 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.

Banyon Anantoseno

Head of Consumer Collection & Recovery

Indonesian Citizen, 55 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.



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Dedy Sahat Tupal Parulian

Head Of Digital Economy

Indonesian Citizen, 50 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. 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, 40 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 Consumer Credit Underwriting

Indonesian Citizen, 56 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 (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, 33 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.

She earned her Bachelor of Economics from Tarumanagara University. She obtained the following certifications, including Certified Public Accountant (CPA Indonesia) from the Indonesian Institute of Certified Public Accountants (IAPI), ASEAN Chartered Professional Accountant (ASEAN CPA) from the ASEAN Chartered Professional Accountants Coordinating Committee (ACPACC), certified Risk Management (BSMR) level 4, completed Business Analytics: From Data to Insights from The Wharton School - the University of Pennsylvania and Digital Leadership Development Program from School of Business & Management ITB, Circular Economy and Sustainability Strategies from Cambridge Judge Business School, as well as certification of Price2 Agile Foundation from AXELOS.

Eric Augie Saputra

Head of Transformation & Strategy Office

Indonesian Citizen, 43 years old.

Since September 2022, he has served as the Head of Transformation & Strategy Office. Previously, he was Head of Transformation for CIMB Niaga since 2021 and Head of Customer Journey since 2019.

Prior to joining CIMB Niaga, he worked in Malaysia for 8 years, most recently as Director, Retail Risk Analytic Head & Regional Risk Head for Auto & Personal Loans at CIMB Group. He began his career at Astra Credit Companies in 2002 and has held various senior positions in the Credit Risk department.

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

Eric Gunawan Kosasih

Head of HR Strategy, Culture, & Risk Control

Indonesian Citizen, 52 years old.

He has been in his current position since 1 October 2022. Since September 2019, he has held several key positions at the Human Resources Directorate, including HR Advisor, Head of HR Strategy, Performance, and Analytics, and Head of Learning & Development.

Prior to rejoining CIMB Niaga in 2019, he had careers at Lippo Group as a Senior HR Officer/Director with assignments at Siloam Hospital Tbk Hospital, PT Bank Danamon Tbk as EVP Talent, Learning and Rewards, PT Bank CIMB Niaga Tbk as SVP/ Head of Learning & Talent Development, PT Bank HSBC Indonesia as SVP Resource Planning, Policy, Analytics and Talent Management and PT Bank BII as VP HR Development.

In 1995, he graduated from the University of Indonesia with a major in Petrochemical Engineering and began his career as a Management Trainee at Astra International - Toyota Sales Operations.



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Evita Barliana

Head of Region - Jakarta Region A

Indonesian Citizen, 51 years old.

She joined CIMB Niaga in 2007 as the Branch Head of Pondok Indah. She has been an Area Manager since 2010, a Region Head since 2016, and the current Head of Region since 2022. She previously worked as an 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 IKIP Padang.

Ferdinand Renaldi Wawolumaya

Head of Trading & Structuring

Indonesian Citizen, 41 years old.

Prior to serving as Head of Trading & Structuring, he held several positions at CIMB Niaga, including Trading & Restructuring Head and 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.

Fransiska Liminda Halim

Head of Audit - Technology Assurance & Data Analytics

Indonesian Citizen, 40 years old.

Since 1 August 2022, she has served as Head of Audit - Technology Assurance & Data Analytics. She has also held several key positions at CIMB Niaga, including IT Advisory Head and Head Office Audit Head.

She graduated from the University of Indonesia with a Bachelor of Economics in Accounting. She holds several certifications, including Certified Information Systems Auditor (CISA) and Certified Data Protection Officer (CDPO).

Gerry Sarent Tenges

Head of Branch Transformation & Network Planning

Indonesian Citizen, 39 years old.

Since April 2022, he has served as Head of Branch Transformation & Network Planning after previously serving as Group Head of S&D Network & Strategy. He has held several positions at CIMB Niaga, including Branch Distributor Planning Head and Network Strategy Planning & Analyst. He previously 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.

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.

Hadi Soedarso

Head of Risk Control Unit Sharia

Indonesian Citizen, 54 years old.

He began his banking career in Corporate Banking at Bank Niaga in November 1995 and is currently the Head of Risk Control Unit Sharia Banking CIMB Niaga. He has held various positions throughout his career, including Marketing Team Head, Value Chain & Business Synergy Head, Corporate Business Group Head, and Project Management Support Head.

He holds an SSI from the University of Indonesia.

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.



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Heintje Mogi

Head of Non Branch Channel

Indonesian Citizen, 53 years old

He has driven strong business growth as a leader at Non-Branch Channel (NBC) since June 2021. He has led NBC to significant growth despite the pandemic by implementing a new business model, vision, and support.

He joined CIMB Niaga in 2014 and previously worked in the mortgage team before 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.

Hernaman Tandianto

Head of Distribution & Institutional Sales

Indonesian Citizen, 44 years old.

Since 2018, he has been the Head of Distribution & Institutional Sales at CIMB Niaga. He worked in banking for 20 years, including 16 years in Treasury Sales for foreign and domestic banks and all customer segments, including corporate and retail customers. He has expertise and certification in various products, including plain vanilla, derivatives, and structured products.

He has an MM from Gadjah Mada University and a Bachelor of Civil Engineering from Atma Jaya Catholic University.

Hotamawaty

Head of Sharia Product, Business Process & Analytics

Indonesian Citizen, 49 years old.

She has 24 years of banking experience, 17 of which have been in sharia banking. She began her career as a Management Trainee at Bank BNI in 1997 before moving on to CIMB Niaga (Syariah) in 2004. She has been the Head of Sharia Product, Business Process, and Business Analytics at CIMB Niaga since 2020 and has previously held positions such as Branchless Banking & Sharia Non-Retail Product Head, Sharia Product & Business Process Head, Sharia Financial Management & Analytics Head, and MIS & Sharia Reporting Head.

She earned a Master of Management (Strategic Finance) from Paramadina Post Graduate School of Business and a Bachelor of Economics (Accounting major) from Padjadjaran University. She has completed the MMDP Program at CIMB Leadership Academy Malaysia and the SBM ITB Digital Leadership Program. She holds an Indonesian Institute of Accountants Sharia Accounting Certification and a Level 4 BSMR Certificate.

I Gusti Ngurah Dwi Sapta

Head of Non Retail Credit Administration

Indonesian Citizen, 48 years old.

He joined CIMB Niaga in October 2018, and prior to serving as Head of Non-Retail Credit Administration at CIMB Niaga, he worked in the banking industry for more than 22 years, beginning as a CRU Manager at Standard Chartered Bank (1998-2004), then 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 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 Pujiarto

Head of Tax Management

Indonesian Citizen, 55 years old.

He started at CIMB Niaga in April 2013 and is now the Head of Tax Management. He worked at Bank Permata from 2006 to 2013, most recently as Head of Tax. He has also worked as a Tax Consultant for Ernst & Young (2001-2006) and Arthur Andersen (2001-2006). (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, 46 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.

Juliana

Head of Private Banking

Indonesian Citizen, 48 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 Julius Baer Advisors Indonesia and Bank Julius 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.



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Julius Wiantara Tjhioe

Head of Operational Risk Management

Indonesian Citizen, 56 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.

Lena

Head of Loan Workout – Commercial Banking and Emerging Business Banking

Indonesian Citizen, 55 years old.

Since May 2015, she has been the Head of Retail Credit Risk Management at CIMB Niaga.

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's in Management from Prasetya Mulya.

Juto Budihardjo

Head of Network Service & Operations

Indonesian Citizen, 52 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.

Lina

Head of Good Corporate Governance & Sustainability

Indonesian Citizen, 46 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.

Ketut Meliana Saputra

Head of OIT Risk Control Unit & Strategic Risk Analytics

Indonesian Citizen, 45 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.

Linda Marshelia

Head of Financial Institution

Indonesian Citizen, 51 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.

Koei Hwei Lien

Head of Retail Credit Risk Management

Indonesian Citizen, 49 years old.

Since May 2015, she has been the Head of Retail Credit Risk Management at CIMB Niaga.

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 Prasetya Mulya.

Liston Siahaan

Head of Compliance Management

Indonesian Citizen, 54 years old.

He is currently CIMB Niaga's Head of Compliance Management. He previously worked as the Head of the Risk Management Group Division at Bank Niaga, as well as at the Indonesian Bank Restructuring Agency and PT Pefindo (Credit Rating Agency). He is involved in the development of Governance, Risk, and Compliance (GRC) frameworks in the Bank in order to improve implementation, including the development of digital data analysis tools for monitoring compliance at the Bank.

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



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Livia Sutanto

Head of Rewards & Budgeting

Indonesian Citizen, 41 years old

She joined CIMB Niaga in July 2020 as Head of Rewards & Budgeting. Prior to joining CIMB Niaga, she had careers at PT SMART Tbk as Head of Compensation, at PT Bank CIMB Niaga Tbk as Compensation and Benefit Head, and Korn Ferry as Reward Information Services Consultant.

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

Lusiana Saleh

Head of Digital Banking, Branchless & Partnership

Indonesian Citizen, 39 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, Old Republic, and Jeco Plastic Manufacturing in the United States.

Purdue University awarded her a Bachelor of Science in Engineering.

Lydiya Widjaja

Head of Audit-Operation, Syariah & NDB

Indonesian Citizen, 47 years old.

She joined CIMB Niaga in July 2018 as Audit Segment Head. She previously worked as Audit Head at Bank OCBC NISP (2007-2018) and began her career at Bank BCA (1996-2007), where she most recently held the position of 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, 43 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, 42 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, 59 years old

She began her career at CIMB Niaga in 2007 and is now the Head of the Sumatra Region, covering Aceh Province to Lampung and Bangka - Belitung Provinces. She previously held several key positions, including Regional Business Head Sumatra, Head of Sales & Distribution IV, and Region Head Sumatra.

Her banking career began with the Management Development Program (MDP) class XII at Maybank, where she most recently served as Branch Manager in Medan before joining ABN Amro Bank Medan.

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

Mika Martumpal

Economist

Indonesian Citizen, 43 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.

Miranty Supardi

Head of Corporate Banking

Indonesian Citizen, 41 years old.

She joined CIMB Niaga in August 2014 and was appointed as the Head of Corporate Banking in June 2022.

She is in charge of Corporate Lending clients both Private and State-Owned Enterprises, Corporate Funding clients, as well as Japanese Desk.

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.



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Muhammad Shodiq

Head of Learning & Development

Indonesian Citizen, 47 years old.

He has been in his current position since October 2021, after 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.

Nora Joice Kimbal

Head of HR Shared Services & MIS

Indonesian Citizen, 52 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.

Paskalina Purwa Ndadari Singara

Head of Foreclosed Asset & Business Planning

Indonesian Citizen, 48 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.

Patricia Hendrawirawan

Head of TB Business Strategy & Liability Management

Indonesian Citizen, 42 years old.

She joined CIMB Niaga in June 2013 and has held several positions since February 2018, including Sales Management Head, Segmentation Strategy Head, Strategic Planning & Performance Management Head, and Business Strategy & Support Head. 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, 43 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, 52 years old.

She is currently the Head of HR Business Partner 1, 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.



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Ratri Setyorini

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

Indonesian Citizen, 45 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 before 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 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.

Ria Yohanita

Head of Operational Accounting

Indonesian Citizen, 43 years old.

Since June 2017, she has been the Head of Operational Accounting at Bank CIMB Niaga. She has over 12 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 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.

Riboet Budiono

Head of Sharia Business Banking

Indonesian Citizen, 55 years old.

In April 2016, he joined CIMB Niaga as Head of Corporate Banking - SOE, Infrastructure, and Energy. He previously had careers at Standard Chartered Bank as Director of Corporate & Institutional Clients, GE Capital SE Asia in Singapore as VP of Business Development, Cipran Finance Indonesia as Branch Manager, and Societe Generale as Marketing Manager.

He earned his Bachelor of Accounting from Brawijaya University.

Roy Bahren Siregar

Head of Capital & Balance Sheet Management

Indonesian Citizen, 41 years old.

He began his career at Bank Niaga in 2004 as a Management Trainee Executive Education Program and has been the Head of Capital & Balance Sheet Management since 1 January 2022. He has previously held the positions of Head of Asset and Liability Management, Asset Liability Management Head, Asset Liability Coordinator, and Division Head of Bank Product, FTP, and Hedging.

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

Rudy Hutagalung

Head of Government Relations & Special Staff CEO

Indonesian Citizen, 56 years old.

Since 1 December 2016, he has served as Head of Government Relations and CEO of Special Staff. He was previously the Head of Government Relations since 1 March 2016. He has also served as CIMB Niaga's Corporate Secretary and concurrently as Head of Corporate Affairs & Legal at CIMB Niaga since 1 October 2013, as well as Head of Legal and Litigation at 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.

Rusidi

Head of Region - East Java Region

Indonesian Citizen, 55 years old.

He joined CIMB Niaga in 2011 as an Area Manager in Jakarta, and in 2022 he was appointed Head of East Java Region BaliNusra. Prior to joining CIMB Niaga, he worked for Bank Danamon, ASPAC, Permata, OCBC, and Mandiri.

He earned a Master of Management from Pelita Harapan University.

Sandi Maruto

Head of ALM Risk

Indonesian Citizen, 42 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.



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Santori Malinton

Head of Data Management

Indonesian Citizen, 50 years old.

He joined CIMB Niaga in January 2020 and has been the Head of Data Management and Data Protection Officer since September 2022. He has worked at HSBC Indonesia as SVP of IT Data Management since 2018. He was in charge of technology risk and audit at the Commonwealth Bank of Australia Group (Australia and New Zealand) from 2010 to 2018, Ernst & Young (Australia) from 2007 to 2010, and PricewaterhouseCoopers, Jakarta.

He earned a Bachelor from Bina Nusantara University.

Sjarif Hartady Gunawan

Head of Corporate & Commercial Sales

Indonesian Citizen, 52 years old.

Prior to serving as Head of Treasury Sales, he was the Risk Advisory & Institutional Sales Group Head and the Derivative Sales & Structuring Head at CIMB Niaga since October 2011. Since 2001, he has studied Treasury and Capital Markets at Standard Chartered Bank, Citibank, and, most recently, OCBC NISP as Head of the Risk Advisory Workgroup since 2009.

In 1995, he earned a double degree in Bachelor of Banking and Finance and a Bachelor of Social Art from Monash University in Australia.

Solihin Hakiekie

Head of OD, Talent, & Performance Management

Indonesian Citizen, 43 years old.

He joined CIMB Niaga in December 2018 and has been the Head of HR OD, Talent & Performance Management since October 2022, having previously served as the Head of Strategy, Performance & OD, and the 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.

Stella Fiona

Head of Finance

Indonesian Citizen, 39 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, 37 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.

Suherman Onihana

Head of Loan Workout Corporate Banking

Indonesian Citizen, 53 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.



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Syamsul Aidi Bachtiar

Head of Advisory & Legal Sharia

Indonesian Citizen, 49 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.

Tjahjadi Yapeter

Head of Non-Retail Credit Risk Management

Indonesian Citizen, 54 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.

Tajindra Pal Singh

Head of Wholesale Banking Operations

Indonesian Citizen, 47 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, most recently as Credit Operations and Technology Director in 2019.

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

Toni Darusman

Head of Marketing, Brand & Customer Experience

Indonesian Citizen, 47 years old.

He has over 22 years of experience in various Brand & Marketing positions in Multinational companies across industries in Indonesia, Malaysia, and Hong Kong. Prior to joining CIMB Niaga, he was Chief Marketing Officer at Bank Danamon. He began his career at Sampoerna for 8 years before moving on to Coca-Cola, Unilever, Heineken, and Indosat before entering the banking industry.

He is the best Mechanical Engineering graduate from Andalas University in Padang and holds a Master of Science (MSc) degree with honors from the University of Liverpool in the United Kingdom.

Teguh Sunyoto

Investor Relations Specialist

Indonesian Citizen, 43 years old.

He began his career at CIMB Niaga and has been in his current position since October 2020. He worked in various industries for over 20 years, including Bank Danamon, Manulife, Kim Eng Securities, Cigna, Avrist Asset Management, and Sinarmas Group.

He graduated from IPMI International Business School with a Master's of Financial Management and Diponegoro University with a Bachelor of Animal Husbandry.

Tony Tardjo

Head of Emerging Business Banking

Indonesian Citizen, 53 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.



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Trisna Lucia Mauliaty Siahaan

Head of Credit Card, Merchant & Personal Financing Business

Indonesian Citizen, 50 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, 49 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, 51 years old.

She joined CIMB Niaga in January 2016 and currently serves as Head of Non-Retail Credit Policy and Assurance Testing. Her banking career has spanned all banking business segments, with positions such as Credit Approver 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.

Yulius Setiawan

Head of Risk Analytics & Infrastructure

Indonesian Citizen, 54 years old.

He joined CIMB Niaga in March 2015 as the Risk Management Directorate's Head of Risk Analytics and Infrastructure. He previously worked as a senior Wholesale Credit Audit and Analytics at Bank Danamon (2006-2015) and BCA (1992 - 2006).

In 1997, he earned an MBA from PSBA - Manila and a Bachelor's from the Bogor Agricultural Institute.

Waskin

Head of Strategic Procurement & Admin Property Management

Indonesian Citizen, 55 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.