



Name : Ahmad Irfan

Date of Birth : Palembang, December 18th 1963

Position : President Director of bank bjb

- Educational Background** :
- A Bachelor Degree in Agriculture from Sriwijaya University, Palembang (1988)
 - Master of Business Administration from Institute of Management Studies, Jakarta (1998)
 - Postgraduate Study in Management from STIE Jakarta (1998)
 - Postgraduate Study in Law from University of Padjadjaran, Bandung (2006)
 - A Bachelor Degree in Law Studies from University of 17 Agustus, Jakarta (2009)
 - Obtained a Doctoral Degree of Management from University of Padjadjaran, Bandung (2017)
- Working Experiences** :
- Started his Banking Career in 1993 at BAPINDO, then joined Bank Mandiri in 1999, His last position was as an Assistant Vice President. In 2013, Joined bank bjb as a Division Head of Corporate and Commercial Banking and on July 1st 2014 appointed as a Commercial Director of bank bjb, then since December 19th 2014 he has been appointed as the President Director of bank bjb.



Name : Agus Gunawan

Date of Birth : Ciamis, December 28th 1973

Position : Director of bank bjb

Educational Background

- Finance / Banking Management Academy of STIE YPKP, Bandung (1996)
- Bachelor Degree in Education from University of Pasundan, Bandung (2007)
- Currently, he is doing a Postgraduate Studies in Micro Finance Management at University of Padjadjaran

Working Experiences

: He started his career at PT Bank Danamon Indonesia, Tbk in 1997 – 2008 with his last position was as an Assistant Vice President. After that, his career continued at BTPN, from 2008 to 2014, with his last position as SME Distribution Head. Appointed as a Director at bank bjb since December 19th 2014



Name : Nia Kania

Date of Birth : Bandung, June 9th 1966

Position : Director of bank bjb

Educational Background : A Bachelor Degree in Economics from University of Padjadjaran, Bandung (1990)

Working Experiences : Started her career at bank bjb in 1991 and during her career she had previous positions at bank bjb as a Treasury Division Head, Strategic Management Division Head, Consumer Banking Division Head, Credit Risk Reviewer Division Head and Operational and Services Division Head. Appointed as a Director at bank bjb since December 19th 2014



Name : Fermiyanti

Date of Birth : Jakarta, September 29th 1963

Position : Director of bank bjb

Educational Background : A Bachelor Degree in Agriculture from Institut Pertanian Bogor (1988)

Working Experiences : Started her career at Bank Internasional Indonesia (BII) since 1989 with her last position was as a section head. In 2002 joined Bank Mandiri as a Professional Staff, later on in 2007 joined Bank DKI as a Group Head of Mortgage & Housing. In 2011 joined bank bjb and had a previous positions at bank bjb as a Card Center Division Head and as a KPR & Mortgage Division Head. Appointed as a Director at bank bjb since December 19th 2014.



Name : Suartini

Date of Birth : Bandung, November 5th 1968

Position : Director of bank bjb

Educational Background : A Bachelor Degree in Science from University of Padjadjaran, Bandung (1993)

Working Experiences : Started her career at bank bjb in 1995 and had previous positions as Regional Head, Consumer Division Head and Consumer Credit Division Head. She was appointed as a Director at bank bjb in December 19th 2014.