

# Board of Commissioners' Profile



**SNG SEOW WAH**  
President Commissioner

Nationality	Singaporean
Age   Place & Date of Birth	59 years old per 31 December 2017 Singapore, 13 August 1958
Education Background	1. Bachelor of Accountancy - National University of Singapore (1982) 2. National Junior College (1976)
History of Position	
Legal Basis of Appointment	Appointed as President Commissioner of the Company for the first time on 21 May 2015 according to Annual GMS Decision for fiscal year of 2014. Appointed as a Member of the Nomination and Remuneration Committee of the Company according to the Decision of the Board of Commissioner dated 11 August 2015.
Work Experience	<ol style="list-style-type: none"> <li>1. President Commissioner of the Company (2015–present)</li> <li>2. President Director of PT Bank Danamon Indonesia Tbk (2015-present)</li> <li>3. Group CEO of Alliance Bank Malaysia Bhd/Alliance Financial Group Bhd (2010-2014)</li> <li>4. Executive Vice President of Fullerton Financial Holdings (International) Pte Ltd (2008-2010)</li> <li>5. Executive Vice President of OCBC Bank (2003-2008)</li> <li>6. Managing Director of Citibank N.A., Singapore (1999-2003)</li> <li>7. Senior Vice President of Banque Nationale de Paris (1995-1999)</li> <li>8. Vice President of Banque Nationale de Paris (1992-1995)</li> <li>9. Relationship Manager of Westpac Banking Corporation (1990-1991)</li> <li>10. Manager Corporate Banking of Westpac Banking Corporation (1988-1990)</li> <li>11. Relationship Manager of Westpac Banking Corporation (1986-1988)</li> <li>12. Senior Account Manager of United Overseas Bank (1983-1986)</li> <li>13. Auditor of Coopers &amp; Lybrand (1982-1983)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- 2016 - Indonesia Certificate in Banking Risk &amp; Regulation Refreshment Program : The Risk Forum School of Finance, 10 August 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> </ul>
Certification	- Basic Financing Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2015
Affiliated Relationship	<ul style="list-style-type: none"> <li>- Is not affiliated to any other members of the Board of Directors and the Board of Commissioners.</li> <li>- Is President Director of PT Bank Danamon Indonesia Tbk.</li> </ul>
Domicile	Kuningan, Jakarta Selatan
ADMF Share Ownership	0 share



**DJOKO  
SUDYATMIKO**  
Commissioner,  
concurrently as  
Independent  
Commissioner

Nationality	Indonesia
Age   Place & Date of Birth	74 years old per 31 December 2017 Pati, 6 April 1944
Education Background	1. Baccalaureate of Electrical Engineering – Bandung Institute of Technology (1968)
History of Position	
Legal Basis of Appointment	Appointed as Commissioner of the Company for the first time in Annual GMS on 23 June 2004 and reappointed as Commissioner, concurrently as Independent Commissioner in Annual GMS on 21 May 2015. Appointed as a member of Risk Management Committee according to the Decision of the Board of Commissioners on 28 April 2011. He also held the position as Chairman of Nomination and Remuneration Committee according to the Decision of the Board of Commissioners on 11 August 2015 and as Chairman of Corporate Governance Committee according to the Decision of the Board of Commissioners on 6 February 2015.
Work Experience	<ol style="list-style-type: none"> <li>1. Chairman of the Nomination &amp; Remuneration Committee of the Company (2015-present)</li> <li>2. Member of the Audit Committee of the Company (2015-2016)</li> <li>3. Chairman of the Corporate Governance Committee of the Company (2015-present)</li> <li>4. Commissioners of ASCO Group (2012-saat ini)</li> <li>5. Commissioner, concurrently as Independent Commissioner of the Company (2011-present)</li> <li>6. Member of the Risk Management Committee of the Company (2011-present)</li> <li>7. Chairman of the Audit Committee of the Company (2011-2015)</li> <li>8. Chairman of Audit and Risk Management Committee of the Company (2010-2011)</li> <li>9. Nomination and Remuneration Committee of the Company (2004-2015)</li> <li>10. Independent Commissioner of the Company (2004-2011)</li> <li>11. Member of the Audit and Risk Management Committee of the Company (2004-2010)</li> <li>12. Commissioner of PT Pakoakuina - Automotive Wheel Rim Manufacturer (2003-present)</li> <li>13. Commissioner of PT Inkoasku - Automotive Wheel Rim Manufacturer (2003-2010)</li> <li>14. Commissioner of PT Palingda - Automotive Wheel Rim Manufacturer (2003-2010)</li> <li>15. Commissioner of PT Adira Sarana Armada (2003-2009)</li> <li>16. Commissioner of PT Asuransi Adira Dinamika (2003-2008)</li> <li>17. President Commissioner of the Company (2002-2004)</li> <li>18. Commissioner of PT Kharaba Unggul/PT Makro Indonesia (1990-2000)</li> <li>19. Commissioner of PT Dharma Sarana Perdana (1989-1995)</li> <li>20. Commissioner of PT Astra Graphia Tbk (1986-1989)</li> <li>21. Member of the People's Consultative Assembly of the Republic of Indonesia (1992-1997)</li> <li>22. Member of the House of Representative and the People's Consultative Assembly of the Republic of Indonesia (1971-1992)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- Fostering Innovation in The Financial Technology Advancement Era : PPM Management, 5 December 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> </ul>
Certification	- Basic Financing Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2015
Affiliated Relationship	Is not affiliated to any other member of the Board of Directors, the Board of Commissioners and the majority shareholders.
Domicile	Kemanggis, Jakarta Barat
ADMF Share Ownership	0 share



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements

## Board of Commissioners'

### Profile



**KRISNA WIJAYA**  
Commissioner,  
concurrently as  
Independent  
Commissioner

Nationality	Indonesia
Age   Place & Date of Birth	62 years old per 31 December 2017 Jakarta, 22 July 1955
Education Background	1. Doctor in Interdisciplinary Studies - Gajah Mada University (2009) 2. Master of Agribusiness Management - Gajah Mada University (1990) 3. Bachelor of Social Economics Studies - Bogor Agricultural Institute (1980)
History of Position	
Legal Basis of Appointment	Appointed as Commissioner, concurrently as Independent Commissioner for the first time in Annual GMS on 18 May 2016. Hold the position as Chairman of the Audit Committee since the Decision of the Board of Commissioners on 27 May 2016.
Work Experience	1. Commissioner, concurrently as Independent Commissioner of the Company (2016-present) 2. Chairman of the Audit Committee of the Company (2016-present) 3. Director of the Indonesian Banking Development Institute (2016-present) 4. President Commissioner / Independent Commissioner of PT BNI Life Insurance (2015-present) 5. Independent Commissioner, Chairman of Audit Committee, Member of Risk Management Committee, Member of Nomination and Remuneration Committee as well as Credit Review of PT Bank Mandiri Tbk (2010-2015) 6. Member of Sharia Supervisory Board of PT Jaya Proteksi Takaful (2009-2016) 7. Commissioner and Member of the Audit Committee of PT Bank Danamon Indonesia Tbk (2008-2010) 8. Member of the Audit Committee of PT Mahaka Group (2006-2016) 9. Commissioner member of Indonesia Deposit Insurance Corporation (2005-2007) 10. Commissioner of PT Bank Rakyat Indonesia (2005-2007) 11. Director of Small and Micro Enterprise of PT Bank Rakyat Indonesia (2003-2005) 12. Director of Operation of PT Bank Rakyat Indonesia (2000-2003) 13. Head of Education and Training Division of PT Bank Rakyat Indonesia (1996-2000) 14. Branch Manager of Semarang of PT Bank Rakyat Indonesia (1994-1995) 15. Branch Manager of Surakarta Sudirman of PT Bank Rakyat Indonesia (1992-1994) 16. Head of Commercial Business Regional Office of PT Bank Rakyat Indonesia – Surabaya Branch Office (1990-1991) 17. Senior Leasing Officer of PT Bank Rakyat Indonesia (1983-1987) 18. General Staff Candidate of PT Bank Rakyat Indonesia (1980)
Education or Training for Competency	- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017 - Strategic Decision Making : Cambridge University Business School, United Kingdom, 2014 - Financial Institution and Its Future : Stanford School of Business and Chicago Both, 2012 - Corporate Social Responsibility : Harvard Business School, 2011
Certification	- Basic Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2016
Affiliated Relationship	Is not affiliated to any other member of the Board of Directors, the Board of Commissioners and the majority shareholders.
Domicile	Cilandak, Jakarta Selatan
ADMF Share Ownership	0 share





**ENG HENG NEE PHILIP**  
Commissioner

Nationality	Singaporean
Age   Place & Date of Birth	71 years old per 31 December 2017 Singapore, 24 August 1946
Education Background	1. Accountancy - Institute of Chartered Accountants, Australia (1972) 2. Accountancy - University of New South Wales, Australia (1969)
History of Position	
Legal Basis of Appointment	Appointed as Commissioner of the Company for the first time in Annual GMS on 5 June 2007 and reappointed lastly in Annual GMS on 21 May 2015. Appointed as Chairman of the Risk Management Committee according to Decision of the Board of Commissioners on 28 April 2011, and as a member of the Nomination and Remuneration Committee according to Decision of the Board of Commissioners on 11 August 2015.
Work Experience	<ol style="list-style-type: none"> <li>1. Director of Agency for Healthcare Supply Chain Pte. Ltd (2018-present)</li> <li>2. Chairman of Transmex Systems International Pte. Ltd (2017-present)</li> <li>3. Commissioner of the Company (2016-present)</li> <li>4. Director of Vanda 1Investment Pte. Ltd (2014-present)</li> <li>5. Director of Frasers Australand Pty. Ltd (2014-present)</li> <li>6. Director of KK Women's and Children's Hospital Pte. Ltd., Singapura (2012-present)</li> <li>7. Director of Frasers Centrepoint Limited (2013-present)</li> <li>8. Director of Ezra Holdings Ltd., Singapore (2012-present)</li> <li>9. Chairman of the Risk Management Committee of the Company (2011-present)</li> <li>10. Commissioner, concurrently serves as Independent Commissioner of the Company (2011-2016)</li> <li>11. Non Executive Director of Asia Pacific Breweries Ltd., Singapore (2011-2013)</li> <li>12. Non Executive Director of Hup Soon Global Corp. Ltd., Singapore (2010-2013)</li> <li>13. Director of Singapore Health Services Pte. Ltd., Singapore (2009-present)</li> <li>14. Director of The Hour Glass Ltd., Singapore (2009-present)</li> <li>15. Director of Hektar Asset Management Sdn. Bhd., Malaysia (2008-present)</li> <li>16. Independent Non Executive Director concurrently serves as Chairman of Audit Committee of NTUC Income, Singapore (2008-present)</li> <li>17. Non Executive Director of OpenNet Pte. Ltd., Singapore (2008-2013)</li> <li>18. Member of the Audit Committee of the Company (2007-2016)</li> <li>19. Commissioner of the Company (2007-2011)</li> <li>20. Member of the Risk Management Committee of the Company (2007-2011)</li> <li>21. Non Executive Director of Sunrise MCL Land Sdn (2007-2011)</li> <li>22. Chairman of Frasers Centrepoint Asset Management Ltd., Singapore (2006-present)</li> <li>23. Chairman of mDR Limited, Singapore (2005-present)</li> <li>24. Deputy Chairman of MCL Land Ltd., Singapore (2005-2011)</li> <li>25. Non Executive Director of Chinese Development Assistance Council, Singapore (2004-2014)</li> <li>26. Group Managing Director of Jardine Cycle &amp; Carriage Ltd., Singapore (1996-2005)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- Fostering Innovation in The Financial Technology Advancement Era : PPM Management, 5 December 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> </ul>
Certification	- Basic Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2015
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Singapore
ADMF Share Ownership	0 share



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements

## Board of Commissioners'

### Profile



**MULIADI RAHARDJA**  
Commissioner

Nationality	Indonesia
Age   Place & Date of Birth	58 years old per 31 December 2017 Tangerang, 10 May 1959
Education Background	1. Master in Business Administration - Massachusetts Institute of Technology, USA (1998) 2. Bachelor of Accountancy – University of Indonesia (1984)
History of Position	
Legal Basis of Appintment	Appointed as Commissioner according to Annual GMS Decision on 17 May 2017 and effectively served as Commissioner since the Decision of the Board of Commissioners of the OJK on Fit and Proper Test Result No. KEP-36/KDK.05/2017 dated 15 June 2017.
Work Experience	1. Independent Commissioner of PT XL Axiata Tbk (2017-present) 2. Commissioner of the Company (2017-present) 3. Member of the Risk Management Committee of the Company (2017-present) 4. Vice President Director of PT Bank Danamon Indonesia Tbk (2015-2017) 5. Commissioner of the Company (2010-2015) 6. Director of PT Bank Danamon Indonesia Tbk (1999-2015) 7. Various senior position in PT Bank Danamon Indonesia Tbk (1989-1999) 8. Deputy Group Head of PT Bank Lippo Tbk (1988-1989) 9. Finance Director of PT Indopanca Garmen (1987-1988) 10. Finance Manager of PT Asuransi Lippo Life Tbk (1985-1987) 11. Manager of PT Sepatu Bata Indonesia Tbk (1984-1985) 12. MAS Consultant (1983-1984)
Education or Training for Competency	- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017 - Risk Management for Bank : The Risk Forum, School of Finance (2016) - Risk Management for Bank : The Risk Forum, School of Finance (2014) - Risk Management for Bank : The Risk Forum, School of Finance (2012)
Certification	- Basic Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2017
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Sukasari, Tangerang
ADMF Share Ownership	0 share





**WILLY SUWANDI  
DHARMA**  
Commissioner

Nationality	Indonesia
Age   Place & Date of Birth	61 years old per 31 December 2017 Jakarta, 29 August 1956
Education Background	1. Faculty of Economics – Indonesia Open University (1992) 2. Faculty of Agriculture – Bogor Agricultural Institute (1981)
History of Position	
Legal Basis of Appointment	Appointed as Commissioner according to Annual GMS Decision on 17 May 2017 and effectively served as Commissioner since the Decision of the Board of Commissioners of the OJK on Fit and Proper Test Result No. KEP-37/KDK.05/2017 dated 15 June 2017.
Work Experience	1. Commissioner of the Company (2017-present) 2. Member of the Nomination and Remuneration Committee of the Company (2017-present) 3. Commissioner of PT. Asuransi Adira Dinamika (2012-present) 4. President Director of the Company (2012-2017) 5. President Director of PT. Asuransi Adira Dinamika (2002-2012) 6. President Director of KPMG Siddharta Consulting (1999-2002) 7. Various senior position in Astra Group, the last position was President Director of PT Asuransi Astra Buana (1982-1999)
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- Fostering Innovation in The Financial Technology Advancement Era : PPM Management, 5 December 2016</li> <li>- Executive Shared Value Delivering Positive Impact in Indonesia : Palladium International, 31 May 2016</li> <li>- BOD/BOC Executive Training for Adira Finance : PPM Management, 3 December 2015</li> <li>- Culture Retreat Top Team : ESQ, 6 November 2015</li> <li>- Certified of OJK Regulation &amp; Refreshment Training – PPM Institute, 2015</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> <li>- Certified Wealth Management, 2001</li> </ul>
Certification	<ul style="list-style-type: none"> <li>- Advance Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2015</li> <li>- Risk Management Certification for Finance Company – BSMR, 2016</li> <li>- Risk Management Certification for Insurance Company – AAMAI, 2015</li> </ul>
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Kembangan, Jakarta Barat
ADMF Share Ownership	0 share



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements

# Board of Directors' Profile



**HAFID HADELI**  
President Director

Nationality	Indonesia
Age   Place & Date of Birth	54 years old per 31 December 2017 Jakarta, 23 June 1963
Education Background	1. Bachelor of Accountancy - Trisakti University (1988)
History of Position	
Legal Basis of Appointment	Appointed as Director of the Company for the first time on 21 June 2006. Appointed as President Director of the Company according to Annual GMS Decision dated 17 May 2017.
Work Experience	<ol style="list-style-type: none"> <li>1. Direktur Utama dan Direktur Kepatuhan Perusahaan (2017-saat ini)</li> <li>2. Direktur Pemasaran Pembiayaan Perusahaan (2012-2017)</li> <li>3. Direktur Pemasaran Pembiayaan Mobil Perusahaan (2010-2012)</li> <li>4. Direktur Keuangan dan Corporate Secretary Perusahaan (2006-2010)</li> <li>5. Direktur PT Broadband Multimedia Tbk (2002-2005)</li> <li>6. Wakil Direktur Utama di PT Bank Lippo Tbk (2001-2002)</li> <li>7. Berbagai posisi senior di Citibank, N.A., Jakarta (1988-2001)</li> <li>8. Auditor di Arthur Andersen &amp; Co. (1985-1988)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- Team Building Speed of Trust : Dunamis, 25-26 October 2017</li> <li>- Accompaniment and Training of Communication Skill : Irakoesno Communications, 1 April 2017 – 1 June 2017</li> <li>- Building Trust Culture : Dunamis, 18 April 2017</li> <li>- Culture Session : HCGA PT Adira Dinamika Multi Finance Tbk, 1 December 2016</li> <li>- Fostering Innovation in The Financial Technology Advancement Era : PPM Management, 5 December 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> <li>- General Management Leadership Program : Columbia University - Graduate School of Business, June 2013</li> </ul>
Certification	- Advance Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2016
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Sawah Besar, Jakarta Pusat
ADMF Share Ownership	0 share



**HO LIOENG MIN**  
Director

Nationality	Indonesia
Age   Place & Date of Birth	49 years old per 31 December 2017 Jakarta, 17 April 1968
Education Background	1. Master of Management – Gadjah Mada University (2006) 2. Bachelor of Engineering – University of Indonesia (1992)
History of Position	
Legal Basis of Appointment	Appointed as Director for the first time on 1 April 2009. Reappointed according to the Annual GMS Decision dated 21 May 2015.
Work Experience	1. Director of Risk Management, Operational and Legal of the Company (2016-present) 2. Director of Risk Management of the Company (2009-2016) 3. Deputy Director of Risk Management of the Company (2006-2009) 4. Head of Credit of the Company (2004-2006) 5. Head of Finance of the Company (2002-2004) 6. Various Senior position in PT Bank Prima Express (1994-2002)
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper) : PPM Management, 13 December 2017</li> <li>- Analytics Leaders Summit - Two Days Conference : ENIGMA CG, 28-29 November 2017</li> <li>- Team Building Speed of Trust : Dunamis, 25-26 October 2017</li> <li>- International Seminar APPI – Finance Companies and it's Issues in Asia : APPI, 25 August 2017</li> <li>- National Seminar: Welcoming FinTech Era, APPI, 25 April 2017</li> <li>- Building Trust Culture : Dunamis, 18 April 2017</li> <li>- World Class Marketing US Certified Marketing Manager (CMM): PT Husin Intelligence Group, 8-10 March 2017</li> <li>- Fostering Innovation in The Financial Technology Advancement Era: PPM Management, 5 December 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> <li>- Automotive Industry's Trend, and Responsibility of BOC &amp; BOD (Executive Learning Institute): Prasetya Mulya Business School, 20 November 2014</li> <li>- In House Training ASEAN Corporate Governance Scorecard: Indonesian Institute for Corporate Directoship (IICD), 3 September 2014.</li> </ul>
Certification	<ul style="list-style-type: none"> <li>- Advance Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2016</li> <li>- Risk Management - Excecutive Program, Daya Makara UI, 2016</li> </ul>
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Serpong Utara, Tangerang
ADMF Share Ownership	0 share



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements



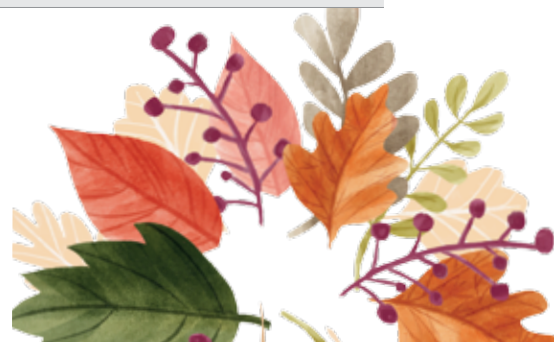
## Board of Directors'

### Profile



**I DEWA MADE SUSILA**  
Director

Nationality	Indonesia
Age   Place & Date of Birth	47 years old per 31 December 2017 Bali, 25 December 1970
Education Background	<ol style="list-style-type: none"> <li>Chartered Financial Analyst (CFA) - Association Investment Management and Research (2003)</li> <li>Master of Management – PPM School of Management(1998)</li> <li>Bachelor of Agribusiness – Bogor Agricultural Institute (1993)</li> </ol>
History of Position	
Legal Basis of Appointment	Appointed as Director for the first time on 7 April 2010. Reappointed according to the Annual GMS Decision dated 21 May 2015.
Work Experience	<ol style="list-style-type: none"> <li>Compliance Director and Corporate Secretary of the Company (2011-2017)</li> <li>Director of Finance of the Company (2010-saat ini)</li> <li>Investor Relations &amp; Subsidiary Support Division Head PT Bank Danamon Indonesia Tbk (2004-2010)</li> <li>Corporate Affair Deputy Division Head of PT Bank Danamon Indonesia Tbk (2001-2003)</li> <li>Senior Investment Officer of Asset Management Investment Unit in Indonesian Bank Restructuring Agency (1999-2001)</li> <li>Manager of Financial Institution Rating Division and various senior position in Indonesia Rating Agency (Pefindo) (1995-1999)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper): PPM Management, 13 December 2017</li> <li>Team Building Speed of Trust: Dunamis, 25-26 October 2017</li> <li>Building Trust Culture: Dunamis, 18 April 2017</li> <li>Fostering Innovation in The Financial Technology Advancement Era : PPM Management, 5 December 2016</li> <li>Culture Session: HCGA PT Adira Dinamika Multi Finance Tbk, 1 December 2016</li> <li>Training TTT OCHI &amp; EES: HCGA PT Adira Dinamika Multi Finance Tbk, 23 January 2016</li> <li>Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> </ul>
Certification	- Advance Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2016
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Kebayoran Lama, Jakarta Selatan
ADMF Share Ownership	0 share



## Board of Directors'

### Profile



**SWANDAJANI  
GUNADI**  
Director, concurrently as  
Independent Director

Nationality	Indonesia
Age   Place & Date of Birth	45 years old per 31 December 2017 Pekalongan, 4 August 1972
Education Background	1. Bachelor of Agronomy – Bogor Agricultural Institute (1995)
History of Position	
Legal Basis of Appointment	Appointed as Director for the first time on 17 Mei 2013. Reappointed according to the Annual GMS Decision dated 21 May 2015.
Work Experience	<ol style="list-style-type: none"> <li>1. Director of Human Capital, CREM and Marketing of the Company (2017-present)</li> <li>2. Director of Human Capital of the Company (2013-2017)</li> <li>3. Human Resources and General Affairs Deputy Director of the Company (2010-2013)</li> <li>4. Human Resources and General Affairs Division Head of the Company (2003-2010)</li> <li>5. Remuneration and Human Resources Development Department Head of the Company (2002-2003)</li> <li>6. Remuneration Senior Analyst of PT Sumalindo Lestari Jaya Tbk (Group PT Astra International Tbk) (2000-2002)</li> <li>7. HR Corporate Manager at Orang Tua Group (2000)</li> <li>8. Remuneration Senior Analyst in PT Astra International Tbk-Automotive Division (1997-2000)</li> <li>9. Personal Administration Section Head of PT Astra International Tbk- Automotive Division (1996-1997)</li> <li>10. People Development &amp; Management Officer of PT Astra International Tbk- Automotive Division (1996)</li> <li>11. Management Trainee of PT Astra International Tbk (Holding Company) (1995-1996)</li> </ol>
Education or Training for Competency	<ul style="list-style-type: none"> <li>- Understanding Shifting Behavior of the Customer in the Current Market (Refreshment training for maintaining fit and proper): PPM Management, 13 December 2017</li> <li>- Team Building Speed of Trust: Dunamis, 25-26 October 2017</li> <li>- National Seminar: Welcoming FinTech Era, APPI, 25 April 2017</li> <li>- Building Trust Culture: Dunamis, 18 April 2017</li> <li>- Training NPL Krisna Murti: Krisna Murti, 24-27 August 2017</li> <li>- World Class Marketing US Certified Marketing Manager (CMM): PT Husin Intelligence Group, 8-10 March 2017</li> <li>- Fostering Innovation in The Financial Technology Advancement Era: PPM Management, 5 December 2016</li> <li>- Culture Session: HCGA PT Adira Dinamika Multi Finance Tbk, 1 December 2016</li> <li>- Training TTT OCHI &amp; EES: HCGA PT Adira Dinamika Multi Finance Tbk, 23 January 2016</li> <li>- Core Training For Professional Coaching: Coach Master Academy, 29 March 2016</li> <li>- Consumer Behaviour on Automotive Expenditure, Multifinance Industry Policies by FSA (OJK), and Designing Innovative Business Model Using Business Model Canvas, PPM Management, 3 December 2015</li> </ul>
Certification	- Advance Finance Certification – PT. Sertifikasi Profesi Pembiayaan Indonesia, 2017
Affiliated Relationship	Is not affiliated to any member of the Board of Directors, the Board of Commissioners and majority shareholders
Domicile	Koja, Jakarta Utara
ADMF Share Ownership	0 share

# Sharia

## Supervisory Board's Profile



**PROF. DR. H.  
FATHURRAHMAN  
DJAMIL, MA**  
Chairman of Sharia  
Supervisory Board

<b>Nationality</b>	Indonesia
<b>Age   Date of Birth</b>	57 years old per 31 December 2017   7 November 1960
<b>Education Background</b>	<ol style="list-style-type: none"> <li>1. Ph.D on Islamic Legal Theory - McGill University, Canada (1994)</li> <li>2. Master of Arts on Sharia - State Institute for Islamic Studies, Jakarta (1987)</li> <li>3. Bachelor of Arts on Sharia - State Institute for Islamic Studies, Jakarta (1981)</li> </ol>
<b>Legal Basis of Appointment</b>	Appointed for the first time as Chairman of Sharia Supervisory Board of the Company in Extra-ordinary GMS dated 4 September 2012 and was reappointed in Annual GMS in 21 May 2015.
<b>Work Experience</b>	<ol style="list-style-type: none"> <li>1. Vice Chairman of Implementing Agency of the National Sharia Council – Indonesian Ulama Council (DSN-MUI) for period 2015-2020</li> <li>2. Chairman of Sharia Supervisory Board of the Company (2012-present)</li> <li>3. Member of Sharia Supervisory of Board PT CIMB Niaga Auto Finance (2012-present)</li> <li>4. Chairman of Sharia Supervisory Board of BCA Syariah (2010-present)</li> <li>5. Chairman of Sharia Supervisory Board of Sun Life Financial Syariah (2010-present)</li> <li>6. Chairman of Sharia Supervisory Board of PT AIA Financial Syariah (2009-present)</li> <li>7. Member of Sharia Supervisory Board of PT Bank CIMB Niaga Tbk (2008-present)</li> <li>8. Professor of Syarif Hidayatullah State University for Islamic Studies, Jakarta (1999-present)</li> <li>9. Lecturer of Muhammadiyah University, Jakarta (1985-present)</li> <li>10. Lecturer of Syarif Hidayatullah State University for Islamic Studies, Jakarta (1982-present)</li> </ol>
<b>License/Certification</b>	License as Sharia Expert in Capital Market through Decision Letter of the Board of Commissioner of the Financial Services Authority No. KEP-12/D.04/ASPM-P/2016
<b>Affiliated Relationship</b>	is not affiliated to any other members of the Board of Directors, the Board of Commissioners and majority shareholders.



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements

# Sharia

## Supervisory Board's Profile



**DR. H. NOOR  
ACHMAD, MA**  
Member of Sharia  
Supervisory Board

<b>Nationality</b>	Indonesia
<b>Age   Date of Birth</b>	61 years old per 31 December 2017   10 February 1957
<b>Education Background</b>	<ol style="list-style-type: none"> <li>1. Doctorate of Aqidah Philosophy - Sunan Kalijaga State University of Islamic Studies, Yogyakarta (2006)</li> <li>2. Master of Arts on Sharia - Sunan Kalijaga State University of Islamic Studies, Yogyakarta (1998)</li> <li>3. Bachelor of Arts on Sharia - Walisongo State Institute for Islamic Studies, Semarang (1989)</li> </ol>
<b>Legal Basis of Appointment</b>	Appointed for the first time as Chairman of Sharia Supervisory Board of the Company in Extra-ordinary GMS dated 4 September 2012 and was reappointed in Annual GMS in 21 May 2015.
<b>Work Experience</b>	<ol style="list-style-type: none"> <li>1. General Secretary of Advisory Council of Indonesian Ulama Council for period 2015-2020</li> <li>2. Member of Implementing Agency of Capital Market Sector of the National Sharia Council – Indonesian Ulama Council (DSN-MUI) for period 2015-2020</li> <li>3. Member of Commission X of the House of Representative for period 2014-2019</li> <li>4. Member of Sharia Supervisory Board of the Company (2012-present)</li> <li>5. Chairman of Nahdlatul Ulama Indonesia College Association (2010-2016)</li> <li>6. Rector of Wahid Hasyim University, Semarang (2010-2015)</li> <li>7. Director of Post-Graduate of Wahid Hasyim University, Semarang (2008-2010)</li> <li>8. Lecturer of Walisongo State Institute for Islamic Studies, Semarang (2008-2010)</li> </ol>
<b>License/Certification</b>	License as Sharia Expert in Capital Market through Decision Letter of the Board of Commissioner of the Financial Services Authority No. KEP-03/D.04/ASPM-F/2017
<b>Affiliated Relationship</b>	is not affiliated to any other members of the Board of Directors, the Board of Commissioners and majority shareholders.



**DR. ONI  
SAHRNI, MA**  
Member of Sharia  
Supervisory Board

<b>Nationality</b>	Indonesia
<b>Age   Date of Birth</b>	42 years old per 31 December 2017   26 November 1975
<b>Education Background</b>	<ol style="list-style-type: none"> <li>1. Doctorate of Fiqh Muqaran - al Azhar University, Cairo (2009)</li> <li>2. Master of Arts on Sharia - al Azhar University, Cairo (2005)</li> <li>3. Bachelor of Arts on Sharia - al Azhar University, Cairo (2000)</li> </ol>
<b>Legal Basis of Appointment</b>	Appointed for the first time as Chairman of Sharia Supervisory Board of the Company in Extra-ordinary GMS dated 4 September 2012 and was reappointed in Annual GMS in 21 May 2015.
<b>Work Experience</b>	<ol style="list-style-type: none"> <li>1. Member of the Board of Islamic Accounting Standard, Institute of Indonesia Chartered Accountants for period 2017-2020</li> <li>2. Member of Sharia Supervisory Board of PT Bank Muamalat Tbk (2017-present)</li> <li>3. Member of Sharia Supervisory Board of PT Maybank Indonesia Tbk (2017-present)</li> <li>4. Secretary of Implementing Agency of Banking Sector of the National Sharia Council – Indonesian Ulama Council (DSN-MUI) for period 2015-2020</li> <li>5. Sharia Expert Team of ISRA Bank Negara Malaysia (2015-present)</li> <li>6. Lecturer of Sharia Economic &amp; Banking Institute (2014-present)</li> <li>7. Director of SIBER-C Sharia Economic &amp; Banking Institute (2013-present)</li> <li>8. Member of Sharia Supervisory Board of the Company (2012-present)</li> <li>9. Lecturer of IIQ Institute of Al-Qur'an Studies, Jakarta (2011-present)</li> <li>10. Member of Implementing Agency of the National Sharia Council – Indonesian Ulama Council (DSN-MUI) (2011-present)</li> <li>11. Lecturer of State Institute for Islamic Studies, Serang (2010-2014)</li> <li>12. Kepala Bidang Pembinaan Santri Pesantren Nurul Fikri, Serang (2009-2014)</li> </ol>
<b>License/Certification</b>	License as Sharia Expert in Capital Market through Decision Letter of the Board of Commissioner of the Financial Services Authority No. KEP-04/PM.22/ASPM-P/2017
<b>Affiliated Relationship</b>	is not affiliated to any other members of the Board of Directors, the Board of Commissioners and majority shareholders.



Opening

Management Report

Corporate Data

Management Discussion and Analysis

Corporate Governance

Corporate Social Responsibility

Supporting Data

Annual Financial Statements