UNTUK INDONESIA

Jamkrindo
Jaminan Kredit Indonesia

A member of IFG

INOVASI UNTUK TUMBUH BERKELANJUTAN

INNOVATION FOR SUSTAINABLE GROWTH

2022 Corporate Report
Laporan Perusahaan

PT Jaminan Kredit Indonesia

DAFTAR ISI
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TRANSFORMASI JAMKRINDO

JAMKRINDO TRANSFORMATION

1970-1981

Lembaga Jaminan Kredit Koperasi (LJKK)
Cooperative Credit Guarantee Institution (LJKK)

Penjaminan Kredit Program untri TRI, Kredit Padi Palawija, Kredit Pengadaan Pupuk.
Untri TRI Program Credit Guarantee, Palawija Rice Credit, Fertilizer Procurement Credit.

1981-2000

Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)
Cooperative Financial Development Public Company (Perum PKK)

Penjaminan Kredit Program untuk Koperasi, seperti: TRI, GLP & GLK, Kopetra, RMU, Kredit Sapi Perah, Kredit Padi Palawija Cengkeh, Kredit Pengadaan Pupuk, KUT.
Program Credit Guarantee for Cooperatives, such as: TRI, GLP & GLK, Kopetra, RMU, Dairy Cow Credit, Palawija Rice Clove Credit, Fertilizer Procurement Credit, KUT.

2000-2008

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)
Public Corporation for Business Development Facility (Perum Sarana)

Penjaminan Kredit dengan *Business Oriented* untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah.
Business Oriented Credit Guarantee for the development of MSMEs, provision of Profit-Sharing Loans, launch of Sharia Guarantee Products.

2008-2020

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)
General Indonesian Credit Guarantee Company (Perum Jamkrindo)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond* dan penjaminan dalam rangka sinergi BUMN.
Credit guarantees for MSMEs offered in conventional and sharia schemes include general credit, micro, construction, bank guarantee guarantees, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.

2020

PT Jaminan Kredit Indonesia (Persero)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond* dan penjaminan dalam rangka sinergi BUMN.
Credit guarantees for MSMEs offered in conventional and sharia schemes include general credit, micro, construction, bank guarantee guarantees, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.

2020-2022

PT Jamkrindo

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond* dan penjaminan dalam rangka sinergi BUMN.
Credit guarantees for MSMEs offered in conventional and sharia schemes include general credit, micro, construction, bank guarantee guarantees, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.

Jamkrindo
Jaminan Kredit Indonesia
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INFORMASI UMUM DAN IDENTITAS PERUSAHAAN

GENERAL INFORMATION AND COMPANY IDENTITY

Jamkrindo
Jaminan Kredit Indonesia

A member of IFG

NAMA PERUSAHAAN
COMPANY NAME

PT Jaminan Kredit Indonesia, atau disingkat PT Jamkrindo
PT Jaminan Kredit Indonesia, or abbreviated as PT Jamkrindo

BENTUK DAN STATUS BADAN USAHA
FORM AND STATUS OF BUSINESS ENTITY

Perseroan Terbatas (PT)
Limited Liability Company

TANGGAL PENDIRIAN
DATE OF ESTABLISHMENT

1 Juli 1970
July 1, 1970

DASAR HUKUM PENDIRIAN
LEGAL BASIS OF ESTABLISHMENT

Akta Pendirian No. 25 tanggal 24 Februari 2020 dan diubah terakhir dengan Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jaminan Kredit Indonesia tentang Perubahan Anggaran Dasar No. 2 tanggal 09 April 2020 yang dibuat dihadapan Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., Notaris di Jakarta Pusat serta telah mendapat Pengesahan Pendirian Badan Hukum Perseroan Terbatas dari Menteri Hukum dan HAM Republik Indonesia tanggal 9 April 2020 No. AHU-0066418.AH.01.11.TAHUN 2020

Deed of Establishment No. 25 dated February 24, 2020 and most recently amended by the Deed of Statement of Resolution of the Shareholders of the Company (Persero) PT Jaminan Kredit Indonesia concerning Amendments to the Articles of Association No. 2 dated April 9, 2020, which was made before Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., a Notary in Central Jakarta, and has received Approval of the Establishment of a Limited Liability Company Legal Entity from the Minister of Law and Human Rights of the Republic of Indonesia April 9, 2020 No. AHU-0066418.AH.01.11.YEAR 2020

BIDANG USAHA
LINE OF BUSINESS

Penjaminan bagi Usaha Mikro, Usaha Kecil, Usaha Menengah, serta Koperasi (UMKMK), Penjaminan bagi BUMN, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya

Guarantee for Micro, Small, Medium Enterprises, and Cooperatives (MSMEs), Guarantee for SOEs, Guarantee for Warehouse Receipt Systems, and other guarantees

JARINGAN USAHA
BUSINESS NETWORK

9 Kantor Wilayah, 55 Kantor Cabang (termasuk 1 Kantor Cabang Khusus), dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia

9 Regional Offices, 55 Branch Offices (including 1 Special Branch Office), and 16 Service Unit Offices (KUP) spread throughout Indonesia

KEPEMILIKAN
OWNERSHIP

- **Saham Seri A Dwiwarna**
  Pemerintah Republik Indonesia
  (0,000009%)
- **Saham Seri B**
  PT Bahana Pembinaan Usaha Indonesia (Persero)
  (99,999991%)

- Dwiwarna A Series share
  Government of the Republic of Indonesia
  (0.000009%)
- B Series shares
  PT Bahana Pembinaan Usaha Indonesia (Persero)
  (99.999991%)

PENYERTAAN MODAL NEGARA
STATE EQUITY PARTICIPATION

Rp10.638.733.000.000
(sepuluh triliun enam ratus tiga puluh delapan miliar tujuh ratus tiga puluh tiga juta rupiah)

IDR10,638,733,000,000
(ten trillion six hundred thirty eight billion seven hundred thirty three million rupiah)

KARYAWAN TETAP
FULL-TIME EMPLOYEE

1.025 orang di tahun 2022
1,025 people in 2022

ALAMAT DAN INFORMASI PERUSAHAAN
COMPANY ADDRESS AND INFORMATION

Gedung Jamkrindo
Jl. Angkasa Blok B-9 Kav.6
Kota Baru,
Bandar Kemayoran
Jakarta Pusat 10610,
Indonesia

Jamkrindo Building
Jl. Angkasa Blok B-9 Kav.6
Kota Baru, Bandar Kemayoran
Central Jakarta 10610,
Indonesia

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+62 21 6540348

contact@jamkrindo.co.id

www.jamkrindo.co.id

MEDIA SOSIAL
SOCIAL MEDIA

@pt_jamkrindo

Jamkrindo

@pt_jamkrindo

PT Jamkrindo

PENGHARGAAN DAN SERTIFIKASI
AWARDS AND CERTIFICATION

PENGHARGAAN

AWARDS

Penghargaan Tahun 2022 Berskala Internasional/Regional
International/Regional Scale Award in 2022

Indonesia-Turkiye Business Forum & Global Leaders Award II 2022

Deskripsi Penghargaan | Award Description
The Best Global Leaders – 2022
(Putrama Wahju Setyawan – President Director PT Jamkrindo)

Pemberi Penghargaan | Award Giver
Economic Review

Tanggal Diberikan | Date Given
6 Juni 2022 | June 6, 2022

Indonesia-Turkiye Business Forum & Global Leaders Award II 2022

Deskripsi Penghargaan | Award Description
The Best Global Company – 2022 (PT Jamkrindo)

Pemberi Penghargaan | Award Giver
Economic Review

Tanggal Diberikan | Date Given
6 Juni 2022 | June 6, 2022

Penghargaan Tahun 2022 Berskala Nasional
National/Regional Scale Award in 2022

KUR (Kredit Usaha Rakyat) Award

Deskripsi Penghargaan
Award Description
Jamkrindo Penjaminan KUR Terbaik I Tahun 2021
Jamkrindo Best KUR Guarantee I Year 2021

Pemberi Penghargaan
Award Giver
Kementerian Koordinator Bidang Perekonomian Republik Indonesia
Coordinating Ministry for Economic Affairs of the Republic of Indonesia

Acara/Kegiatan
Events/Activities
KUR (Kredit Usaha Rakyat) Award
KUR (People's Business Credit) Award

Tanggal Diberikan
Date Given
18 Januari 2022
January 18, 2022

Public Relation Indonesia Awards 2022

Deskripsi Penghargaan
Award Description
PR Indonesia Awards 2022 Kategori Terpopuler di Media Cetak 2021 Sub Kategori Anak Usaha BUMN
PR Indonesia Awards 2022 Most Popular in Print Media 2021 SOE Subsidiary Sub-category

Pemberi Penghargaan
Award Giver
PR Indonesia

Acara/Kegiatan
Events/Activities
Public Relation Indonesia Awards 2022

Tanggal Diberikan
Date Given
25 Maret 2022
March 25, 2022

ICSB Presidental Award 2022

Deskripsi Penghargaan
Award Description
PT Jamkrindo ICSB Presidental Award 2022

Pemberi Penghargaan
Award Giver
Indonesia council for Small Business

Acara/Kegiatan
Events/Activities
ICSB Presidental Award 2022

Tanggal Diberikan
Date Given
20 Mei 2022
May 20, 2022

Penghargaan Infobank
Infobank Award

Deskripsi Penghargaan
Award Description
The Most Dominant Supporting Company in SME Financing Sector 2022

Pemberi Penghargaan
Award Giver
Majalah Infobank
Infobank Magazine

Acara/Kegiatan
Events/Activities
Penghargaan infobank
Infobank Award

Tanggal Diberikan
Date Given
27 Juni 2022
June 27, 2022

Akhlak Award

Deskripsi Penghargaan
Award Description
Klaster Jasa Asuransi dan Dana Pensiun (Asuransi)
Insurance and Pension Fund Service Cluster (Insurance)

Pemberi Penghargaan
Award Giver
BUMN

Acara/Kegiatan
Events/Activities
Akhlak Award 2

Tanggal Diberikan
Date Given
06 Juli 2022
July 6, 2022

GRC & Performance Excellence Award 2022

Deskripsi Penghargaan
Award Description
The Best Chief Risk Management Officer (Financial Services)

Pemberi Penghargaan
Award Giver
BusinessNews

Acara/Kegiatan
Events/Activities
GRC & Performance Excellence Award 2022

Tanggal Diberikan
Date Given
27 July 2022
July 27, 2022

GRC & Performance Excellence Award 2022

Deskripsi Penghargaan
Award Description
The Best Corporate Secretary (Financial Services)

Pemberi Penghargaan
Award Giver
BusinessNews

Acara/Kegiatan
Events/Activities
GRC & Performance Excellence Award 2022

Tanggal Diberikan
Date Given
27 July 2022
July 27, 2022

GRC & Performance Excellence Award 2022

Deskripsi Penghargaan
Award Description
The Best Chief Executive Officer (Financial Services)

Pemberi Penghargaan
Award Giver
BusinessNews

Acara/Kegiatan
Events/Activities
GRC & Performance Excellence Award 2022

Tanggal Diberikan
Date Given
27 July 2022
July 27, 2022

GRC & Performance Excellence Award 2022

Deskripsi Penghargaan
Award Description
The Best GRC Overall for Corporate Governance & Performance 2022 (Financial Service)

Pemberi Penghargaan
Award Giver
BusinessNews

Acara/Kegiatan
Events/Activities
GRC & Performance Excellence Award 2022

Tanggal Diberikan
Date Given
27 July 2022
July 27, 2022

Indonesia Public Relations Summit 2022

Deskripsi Penghargaan
Award Description
Indonesia Most Prominent PR Persons (PR Awards 2022)

Pemberi Penghargaan
Award Giver
The Iconomics

Acara/Kegiatan
Events/Activities
Indonesia Public Relations Summit 2022

Tanggal Diberikan
Date Given
29 July 2022
July 29, 2022

TrenAsia ESG Excellence 2022

Deskripsi Penghargaan
Award Description
TrenAsia ESG Excellence 2022 (Kategori Silver)
TrenAsia ESG Excellence 2022 (Silver Category)

Pemberi Penghargaan
Award Giver
TrenAsia Media Online
TrenAsia Online Media

Acara/Kegiatan
Events/Activities
TrenAsia ESG Excellence 2022

Tanggal Diberikan
Date Given
19 Oktober 2022
October 19, 2022

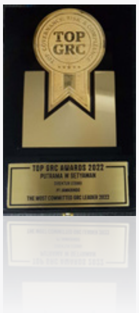
Top GRC 2022

Deskripsi Penghargaan
Award Description
TOP GRC Award 2022 3 #4stars

Pemberi Penghargaan
Award Giver
Majalah Top Business
Top Business Magazine

Acara/Kegiatan
Events/Activities
Top GRC 2022

Tanggal Diberikan
Date Given
06 September 2022
September 6, 2022



Top GRC 2022

Deskripsi Penghargaan
Award Description
The Most Commited GRC Leader 2022

Pemberi Penghargaan
Award Giver
Majalah Top Busniness
Top Business Magazine

Acara/Kegiatan
Events/Activities
Top GRC 2022

Tanggal Diberikan
Date Given
06 September 2022
September 6, 2022

4th BUMN Award 2022

Deskripsi Penghargaan
Award Description
Best Printed Company Profile & Best Video Company Profile

Pemberi Penghargaan
Award Giver
The Iconomics

Acara/Kegiatan
Events/Activities
4th BUMN Award 2022

Tanggal Diberikan
Date Given
27 Oktober 2022
October 27, 2022

4th BUMN Award 2022

Deskripsi Penghargaan
Award Description
Best Social Economy Contribution Perception

Pemberi Penghargaan
Award Giver
The Iconomics

Acara/Kegiatan
Events/Activities
4th BUMN Award 2022

Tanggal Diberikan
Date Given
27 Oktober 2022
October 27, 2022

TOP BUMN Award 2022

Deskripsi Penghargaan
Award Description
The Best State-Owned Enterprise in 2022

Pemberi Penghargaan
Award Giver
Bisnis Indonesia

Acara/Kegiatan
Events/Activities
TOP BUMN Award 2022

Tanggal Diberikan
Date Given
13 Desember 2022
December 13, 2022

SERTIFIKASI

CERTIFICATION

Sertifikasi yang Masih Berlaku Hingga Tahun 2022
Certifications Still Valid Until 2022


CERTIFICATE

ISO 9001:2015

Deskripsi Sertifikasi
Certification Description

Quality Management Systems Requirements

Pemberi Sertifikasi
Certifier

SUCOFINDO

Tanggal Berlaku
Effective Date

25 Oktober 2021 – 01 Mei 2024
October 25, 2021 – May 1, 2024


CONFIDENTIAL

idAA+ / stable

Deskripsi Sertifikasi
Certification Description

Perusahaan Penjaminan memiliki karakteristik keamanan keuangan yang sangat kuat dibandingkan Perusahaan lainnya di Indonesia, dengan hanya sedikit perbedaan dibanding peringkat yang lebih tinggi

The Guarantee Company has a very strong financial security characteristics compared to other Companies in Indonesia, with only slight differences compared to higher ratings

Pemberi Sertifikasi
Certifier

PT Pemeringkat Efek Indonesia (Pefindo)

Tanggal Berlaku
Effective Date

29 Desember 2021 – 01 Desember 2022
December 29, 2021 – December 1, 2022


CONFIDENTIAL

idAA+ / stable

Deskripsi Sertifikasi
Certification Description

Perusahaan Penjaminan memiliki karakteristik keamanan keuangan yang sangat kuat dibandingkan Perusahaan lainnya di Indonesia, dengan hanya sedikit perbedaan dibanding peringkat yang lebih tinggi

The Guarantee Company has a very strong financial security characteristics compared to other Companies in Indonesia, with only slight differences compared to higher ratings

Pemberi Sertifikasi
Certifier

PT Pemeringkat Efek Indonesia (Pefindo)

Tanggal Berlaku
Effective Date

27 Desember 2022 – 01 Desember 2023
December 27, 2022 – December 1, 2023


CERTIFICATE OF REGISTRATION

ISO 37001:2016

Deskripsi Sertifikasi
Certification Description

Sistem Manajemen Anti Penyuapan

Anti-Bribery Management System

Pemberi Sertifikasi
Certifier

PT SAI Global Indonesia

Tanggal Berlaku
Effective Date

15 September 2022 – 04 Agustus 2023
September 15, 2022 – August 4, 2023

KEANGGOTAAN ASOSIASI
ASSOCIATION MEMBERSHIPS

Dalam rangka untuk memperkuat bisnisnya, Jamkrindo telah tergabung dalam keanggotaan organisasi, sebagai berikut:

To strengthen its business, Jamkrindo has joined the following organizational memberships:

Nama Organisasi/Asosiasi Names of Organizations/Associations	**Ruang Lingkup** Coverage	**Posisi Keikutsertaan** Membership Position
ASIPPINDO (Asosiasi Perusahaan Penjaminan Indonesia) ASIPPINDO (Association of Indonesian Guarantee Companies)	Nasional National	Anggota Member

KILAS PERISTIWA 2022

2022 EVENTS FLASHBACKS

8 JANUARI 2022
JANUARY 2022

Santunan Kepada 125 Anak Yatim Piatu di Pademangan, Jakarta Utara

Jamkrindo di awal tahun 2022, hadir di wilayah RW 04, Kelurahan Pademangan Timur, dalam menggelar acara santunan kepada 125 orang anak yatim piatu dan acara tersebut bertempat di Aula Masjid Annur, Gang 10, Pademangan 1, Kelurahan Pademangan Timur. Kegiatan santunan anak yatim piatu ini diselenggarakan dalam bersyukur dari pencapaian Jamkrindo di tahun 2021.

Donation for 125 Orphans in Pademangan, North Jakarta

At the beginning of 2022, Jamkrindo went to RW 04 area, Pademangan Timur Village, to hold a donation provision event for 125 orphans, and the event took place in the Annur Mosque in Gang 10, Pademangan 1, Pademangan Timur Village. This orphan donation activity was held in gratitude for Jamkrindo's achievements in 2021.

10 JANUARI 2022
JANUARY 10, 2022

Jamkrindo Serentak Tanam Pohon Penghijauan di Garut dan Tuban

Memperingati Hari Gerakan Satu Juta Pohon Sedunia, Jamkrindo melaksanakan penanaman pohon penghijauan serentak di dua daerah yakni Garut, Jawa Barat, dan Tuban, Jawa Timur. Kegiatan ini dihadiri oleh Helmi selaku Kepala Bagian TJSL Jamkrindo, Nenden Kania Puji Asri, Camat Cibatu Sardiman Tanjung, Danramil Cibatu Kapten Inf. Ade Armi, Pendiri Salarea Foundation Dadan M. Ramdan, serta Kepala Desa Cibatu Dadang Ori, Puspita Dewi, Pemimpin Jamkrindo Wilayah VI Surabaya.

Jamkrindo Simultaneously Plants Green Trees in Garut and Tuban

In commemoration of World One Million Trees Movement Day, Jamkrindo carried out simultaneous reforestation tree planting in two areas namely Garut, West Java, and Tuban, East Java. This activity was attended by Helmi as the Head of the Jamkrindo's TJSL Section, Nenden Kania Puji Asri, Head of Cibatu Sub-District Sardiman Tanjung, Danramil Cibatu, Infantry Captain Ade Armi, Founder of the Salarea Foundation, Dadan M. Ramdan and Head of Cibatu Village Dadang Ori, and Puspita Dewi, Leader of Jamkrindo Region VI Surabaya.

15-16 JANUARI 2022
JANUARY 15-16, 2022

Kopi Salarea Ikuti Kompetisi Kopi Garut Expo Coffee Competition dan UKM Thrift 2022

Kopi Salarea, binaan Jamkrindo mengikuti Kompetisi Kopi Garut Expo Coffee Competition dan UKM Thrift 2022. Kegiatan ini diselenggarakan sebagai upaya menggairahkan pelaku ekonomi di Garut, khususnya di komoditas kopi. Program Jamkrindo dalam pemberdayaan masyarakat melalui program Tanggung Jawab Sosial Lingkungan (TJSL) di Garut yakni pengembangan *demplot* kopi, bantuan bibit kopi, bantuan alat pengolahan kopi, dan pelatihan kopi bagi petani.

Salarea Coffee Participates in Garut Coffee Expo Coffee Competition and UKM Thrift 2022

Salarea coffee, assisted by Jamkrindo, took part in the Garut Expo Coffee Competition and UKM Thrift 2022 Competition. This activity was held as an effort to stimulate economic actors in Garut, especially in the coffee commodity. The Jamkrindo program in community empowerment through the Social and Environmental Responsibility (TJSL) program in Garut, namely the development of coffee demonstration plots, coffee seed assistance, coffee processing equipment assistance, and coffee training for farmers.

18 JANUARI 2022
JANUARY 18, 2022

Raih Penghargaan Sebagai Penjamin KUR Terbaik 1

Won Award as Best KUR Guarantor 1

Jamkrindo mendapatkan penghargaan sebagai perusahaan penjamin Kredit Usaha Rakyat (KUR) terbaik 1 tahun 2021 dari Kementerian Koordinator Bidang Perekonomian Republik Indonesia di ajang KUR Award. Penghargaan tersebut diberikan langsung oleh Menteri Koperasi dan UKM Teten Masduki kepada Direktur Utama Jamkrindo Putrama Wahju Setyawan.

Jamkrindo received an award as the 1st best People's Business Credit (KUR) guarantee company in 2021 from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia at the KUR Award event. The award was given directly by the Minister of Cooperatives and SMEs, Teten Masduki, to the President Director of Jamkrindo, Putrama Wahju Setyawan.

4-5 FEBRUARI 2022
FEBRUARY 2022

Mahasiswa PPM Berdayakan Masyarakat Geopark Ciletuh

Mahasiswa PPM School of Management ambil bagian dalam proses pemberdayaan masyarakat di Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). Proses pemberdayaan masyarakat tersebut merupakan salah satu bentuk kontribusi mahasiswa dan kampus PPM School of Management dalam pencapaian tujuan pembangunan berkelanjutan (SDG's) melalui budidaya lebah madu di Desa Ciwaru, Kecamatan Ciemas, Kabupaten Sukabumi Jawa Barat.

PPM Students Empower the Ciletuh Geopark Community

PPM School of Management students took part in the community empowerment process at Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). The community empowerment process was a form of student and PPM School of Management campus contribution in achieving sustainable development goals (SDG's) through honey bee cultivation in Ciwaru Village, Ciemas District, Sukabumi Regency, West Java.

6 FEBRUARI 2022
FEBRUARY 6, 2022

Dukung Tujuan Pembangunan Berkelanjutan, Jamkrindo Kembali Hijaukan Kawasan Ciletuh

Dalam rangka mendukung tujuan ekonomi berkelanjutan di Wilayah Ciletuh, khususnya pada pilar lingkungan, Jamkrindo melakukan penghijauan di Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). Program tersebut dilaksanakan melalui penanaman ribuan pohon tahap ketiga di Pantai Palangpang, Desa Ciwaru, Kabupaten Ciemas, Kabupaten Sukabumi, Jawa Barat dan penanaman pohon dirangkai dengan program pembersihan sampah di Pantai Palangpang.

Supporting Sustainable Development Goals, Jamkrindo Returns to Greening the Ciletuh Area

In order to support sustainable economic goals in the Ciletuh Region, especially in the environmental pillar. Jamkrindo is doing the greenery in Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). The program was implemented through the third stage of planting thousands of trees at Palangpang Beach, Ciwaru Village, Ciemas Regency, Sukabumi Regency, West Java and planting trees in conjunction with a trash cleaning program at Palangpang Beach.

22 FEBRUARI 2022
FEBRUARY 22, 2022

Dukung Sektor Usaha, Jamkrindo Jalin Kemitraan Strategis dengan BJB

Jamkrindo melakukan penandatanganan Perjanjian Kerja Sama (PKS) Induk dengan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (Bank BJB) terkait Penjaminan Kredit Usaha Rakyat (KUR) dan Penjaminan Sistem Resi Gudang di Boja Eatery Bandung.

Supporting the Business Sector, Jamkrindo Establishes a Strategic Partnership with BJB

Jamkrindo signed a Master Cooperation Agreement (PKS) with PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk (Bank BJB) regarding People's Business Credit Guarantee (KUR) and Warehouse Receipt System Guarantee at Boja Eatery Bandung.

2 MARET 2022
MARCH 2022

Berikan Bantuan untuk Korban Gembar Sumbar

Jamkrindo untuk kedua kalinya memberikan bantuan kepada korban gempa di Sumatera Barat. Bantuan ini merupakan bagian dari kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) di Provinsi Sumatera Barat. Bantuan tahap II kali ini berupa kebutuhan perlengkapan seperti: selimut, tenda Kecil, tenda, matras kecil, matras besar dan kebutuhan bahan pokok seperti mi instan, beras, air mineral, biskuit, sabun Bayi, bubur bayi, bubur ayam dan susu.

Provided Assistance for the Victims of West Sumatra's Gembar

For the second time, Jamkrindo provided assistance to earthquake victims in West Sumatra. This assistance is part of the Social and Environmental Responsibility (TJSL) activities in West Sumatra Province. Phase II of the assistance this time was in the form of equipment needs such as: blankets, small tents, tents, small mattresses, large mattresses and staple needs such as instant noodles, rice, mineral water, biscuits, baby soap, baby porridge, chicken porridge and milk.

4 MARET 2022
MARCH 4, 2022

Berkolaborasi Salurkan Bantuan TJSL di Banten

Jamkrindo menyalurkan bantuan tanggung jawab sosial dan lingkungan (TJSL) di Provinsi Banten. Penyaluran bantuan tersebut merupakan bagian dari 'Program Kolaborasi TJSL BUMN untuk Banten'. Adapun bantuan yang diberikan oleh Jamkrindo ialah berupa empat buah komputer, ratusan seragam sekolah dan juga bantuan renovasi jembatan.

Collaborated to Distribute TJSL Assistance in Banten

Jamkrindo distributes social and environmental responsibility (TJSL) assistance in Banten Province. The distribution of this assistance is part of the 'BUMN TJSL Collaboration Program for Banten'. The assistance provided by Jamkrindo was in the form of four computers, hundreds of school uniforms, and bridge renovation assistance.

11 MARET 2022
MARCH 11, 2022

Letakkan Batu Pertama Pembangunan Rumah Semai Salarea di Garut

Jamkrindo melaksanakan kegiatan peletakan batu pertama pembangunan Rumah Semai Salarea di lahan Legok Aswi, Jalan Raya Bandrek-Cibatu, Garut, Jawa Barat. Rumah Semai itu dibangun atas kerja sama antara Jamkrindo melalui program Tanggung Jawab Sosial Lingkungan (TJSL) dan Yayasan Kelompok Kerja Salarea (Salarea Foundation). Pembangunan Rumah Semai dibiayai seluruhnya oleh Jamkrindo.

Laying the First Stone for the Construction of the Salarea Seedling House in Garut

Jamkrindo carried out the groundbreaking activity for the construction of the Salarea Semai House on the Legok Aswi land, Jalan Raya Bandrek-Cibatu, Garut, West Java. The Semai House was built in collaboration between Jamkrindo through the Environmental Social Responsibility (TJSL) program, and the Salarea Working Group Foundation (Salarea Foundation). The construction of the Semai House was fully funded by Jamkrindo.

11 MARET 2022
MARCH 11, 2022

Beri 1.000 Bibit Talas Pratama Garut ke UMKM Binaan

Jamkrindo memberikan 1.000 bibit Talas Pratama Garut ke UMKM Binaan, Talas Intan Pratama Garut di wilayah Cibatu, Garut. Tujuannya, membantu pemulihan ekonomi masyarakat yang terdampak akibat pandemi COVID-19.

Provided 1,000 Garut Pratama Taro Seeds to the Fostered MSMEs

Jamkrindo provided 1,000 Garut Pratama Taro seeds to the Fostered MSMEs, Garut Intan Pratama Taro in the Cibatu area, Garut. The goal is to help the economic recovery of people affected by the COVID-19 pandemic.

11 MARET 2022
MARCH 11, 2022

Lakukan Pemberdayaan Berkelanjutan di Garut

Jamkrindo kembali melaksanakan sejumlah kegiatan pemberdayaan berkelanjutan dan pendampingan yang sudah berlangsung sejak 2021 bagi masyarakat Garut, Jawa Barat. Jamkrindo melaksanakan peletakan batu pertama pembangunan rumah semai, kemudian dilanjut dengan penanaman talas intan pratama. Jamkrindo juga menyerahkan bantuan peralatan pengolahan kopi yang telah disesuaikan dengan kebutuhan dari para disabilitas dan pendampingan pelatihan barista bagi pelajar Sekolah Luar Biasa (SLB) A di Garut.

Carried Out Sustainable Empowerment in Garut

Jamkrindo has again carried out a number of ongoing empowerment and mentoring activities that have been going on since 2021 for the people of Garut, West Java. Jamkrindo laid the first stone for the construction of the seedling house, then continued with the planting of the intan pratama taro. Jamkrindo also handed over assistance with coffee processing equipment that had been adapted to the needs of people with disabilities and barista training assistance for students at Special School (SLB) A in Garut.

24 MARET 2022
MARCH 24, 2022

Jamkrindo Kerja Sama dengan Bank NTT

Jamkrindo Kerja Sama (PKS) Penjaminan Konstruksi dan Pengadaan Barang/Jasa dengan Bank NTT. PKS tersebut merupakan perpanjangan perjanjian kerja sama yang sebelumnya telah dilakukan sejak tahun 2016. Adapun potensi volume penjaminan dari kerja sama tersebut senilai Rp250 miliar per tahun.

Jamkrindo Collaborated with Bank NTT

Jamkrindo Cooperation (PKS) on Construction Guarantee and Procurement of Goods/Services with Bank NTT. The PKS is an extension of the cooperation agreement that was previously carried out since 2016. The potential guarantee volume of this cooperation is IDR250 billion per year.

25 MARET 2022
MARCH 25, 2022

Jamkrindo Raih Dua Penghargaan di Ajang PR Indonesia Award

Jamkrindo berhasil meraih dua penghargaan di ajang PR Indonesia Awards dalam kategori media cetak dan terpopuler di media cetak. PR Indonesia Award merupakan bagian dari komitmen PR INDONESIA dalam mengapresiasi kinerja humas/*public relations* (PR) yang unggul dari korporasi, kementerian, lembaga, dan pemerintah daerah.

Jamkrindo Won Two Awards at the PR Indonesia Award Event

Jamkrindo won two awards at the PR Indonesia Awards in the category of print media and most popular in print media. The PR Indonesia Award is part of PR INDONESIA's commitment to appreciating excellent public relations (PR) performance from corporations, ministries, institutions, and local governments.

26 MARET 2022
MARCH 26, 2022

Jamkrindo menggerakkan komunitas Jamkrindo Motor Riders (JMR)

Jamkrindo senantiasa mendorong segenap karyawannya untuk terlibat dalam kegiatan sosial melalui kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL). Sebagai contoh, Jamkrindo menggerakkan komunitas Jamkrindo Motor Riders (JMR) di bawah pengelolaan Badan Penyelenggara Olahraga dan Seni (Baporsi) untuk melakukan kegiatan TJSL di Kuningan, Jawa Barat pada Sabtu.

Jamkrindo Mobilized the Jamkrindo Motor Riders (JMR) community

Jamkrindo always encourages all of its employees to be involved in social activities through Social and Environmental Responsibility (TJSL) activities. For example, Jamkrindo mobilized the Jamkrindo Motor Riders (JMR) community under the management of the Sports and Arts Organizing Agency (Baporsi) to carry out TJSL activities in Kuningan, West Java on Saturday.

12 APRIL 2022
APRIL 2022

Jamkrindo Bagikan Paket Sembako dan Santunan

Direktur MSDM, Umum, Kepatuhan dan Teknologi Informasi Jamkrindo, Sulis Usdoko secara simbolis menyerahkan bantuan kepada Ketua Panti Asuhan Al Jam'iyatul Washliyah, H. Darius. Jamkrindo membagikan 5.200 paket sembako dan santunan dilakukan di 10 titik unit kerja Jamkrindo dalam rangka Safari Ramadan dan rangkaian peringatan HUT ke-52 yang puncaknya akan dilaksanakan pada 1 Juli 2022.

Jamkrindo Distributed Staple Food Packages and Compensation

Director of HRM, General Affairs, Compliance and Information Technology at Jamkrindo, Sulis Usdoko, symbolically handed over assistance to the Head of the Al Jam'iyatul Washliyah Orphanage, H. Darius. Jamkrindo distributed 5,200 basic food packages, and compensation was carried out at 10 points of the Jamkrindo work unit in the framework of Safari Ramadan and a series of commemorations of the 52nd Anniversary which will peak on July 1, 2022.

8 APRIL 2022
APRIL 8, 2022

Jamkrindo Bagikan Paket Sembako dan Santunan di Serang

Direktur Operasional dan Jaringan Jamkrindo, Kadar Wisnuwarman secara simbolis menyerahkan bantuan kepada Ketua Yayasan Al-Mubarok KH Mahmudi, Ketua Yayasan Al-Aziziyah Serang Muin, Ketua Pondok Pesantren Daar Al Ikhsan Mukhrizi, Ketua Yayasan Rumah Yatim IFARS Mandiri CM Ma'idah, Ketua Yayasan Nur El-Qalam Muhajir, Perwakilan RT 04/08 Cirendong Cipare Hamdiawati pada tanggal di Aula Pondok Pesantren Al-Mubarok.

Jamkrindo Distributed Staple Food and Compensation Packages in Serang

Director of Operations and Network of Jamkrindo, Kadar Wisnuwarman, symbolically handed over assistance to the Chairman of the Al-Mubarok Foundation, KH Mahmudi, Chair of the Al-Aziziyah Serang Muin Foundation, Chair of the Daar Al Ikhsan Mukhrizi Islamic Boarding School, Chair of the IFARS Mandiri Orphanage Foundation CM Ma'idah, Chair of the Foundation Nur El-Qalam Muhajir, Representative of RT 04/08 Cirendong Cipare Hamdiawati on the Al-Mubarok Islamic Boarding School Hall.

18 APRIL 2022
APRIL 18, 2022

Jamkrindo Berdayakan Warga Cipondoh Tangerang

Jamkrindo memberikan pelatihan penanaman sayur hidroponik dan penyerahan bantuan instalasi hidroponik serta pemberian bantuan pendidikan berupa pojok taman baca belajar dan bermain di Kelurahan Petir, Cipondoh, Tangerang, Banten. Kegiatan pelatihan hidroponik ini bertujuan untuk memberdayakan ibu rumah tangga agar semakin produktif.

Jamkrindo Empowered Residents of Cipondoh, Tangerang

Jamkrindo provided training on hydroponic vegetable planting and delivery of hydroponic installation assistance as well as providing educational assistance in the form of a reading, learning and playing garden corner in Petir Village, Cipondoh, Tangerang, Banten. This hydroponic training activity aims to empower housewives to be more productive.

3 MEI 2022
MAY 2022

Jamkrindo Salurkan Bantuan untuk Masyarakat Solo

Jamkrindo membagikan 1.000 paket sembako untuk masyarakat di Solo, Jawa Tengah pada hari kedua Idulfitri 1443 H. Pemberian paket sembako dilaksanakan dari rumah ke rumah dengan mematuhi protokol kesehatan dalam rangka penanganan COVID-19. Penyerahan paket sembako bagi masyarakat dalam semangat halalbihalal Idul Fitri 1443 H tersebut merupakan kelanjutan dari penyerahan paket sembako pada Ramadan lalu yang dilaksanakan di berbagai daerah di Indonesia dalam kegiatan Safari Ramadan.

Jamkrindo Distributed Aid to the People of Solo

Jamkrindo distributed 1,000 basic food packages to the people of Solo, Central Jawa, on the second day of Idul Fitri 1443 H. The distribution of basic food packages was carried out from house to house adhering to health protocols in the context of handling COVID-19. The distribution of food packages to the community in the spirit of halal bihalal Eid al-Fitr 1443 H was a continuation of the delivery of food packages last Ramadan which was carried out in various regions in Indonesia during the Safari Ramadan activities.

10

JUNI 2022
JUNE 2022

Sambut HUT ke-52, Jamkrindo Gelar Donor Darah

Jamkrindo menyelenggarakan berbagai kegiatan sosial salah satunya kegiatan amal donor darah. Kegiatan ini merupakan bentuk kepedulian dan berbagi kepada masyarakat.

Welcoming the 52nd Anniversary, Jamkrindo Held a Blood Donation

Jamkrindo organized various social activities, one of which is a blood donation program. This activity is a form of caring and sharing to the community.

10 JUNI 2022
JUNE 10, 2022

Peringati Hari Lingkungan, Jamkrindo Berkolaborasi Lakukan Aksi Bersih-Bersih Pantai

Jamkrindo berkolaborasi dengan Geopark Youth Forum Ciletuh Palabuhanratu Global (GYF CPUGGp) mengadakan kegiatan aksi bersih-bersih pantai di sekitar Kawasan pantai Cibuaya Ujung Genteng, Kabupaten Sukabumi.

Commemorating Environment Day, Jamkrindo Collaborated in Conducting Beach Clean-up Actions

Jamkrindo collaborated with the Ciletuh Palabuhanratu Global Geopark Youth Forum (GYF CPUGGp) to hold a beach clean-up activity around the Cibuaya Ujung Genteng beach area, Sukabumi Regency.

14 JUNI 2022
JUNE 14, 2022

Jamkrindo Mulai Distribusikan Bantuan 5.200 Sepatu untuk Anak Sekolah. Di Sukabumi, simbolis bantuan diserahkan oleh Panitia HUT ke-52 PT Jamkrindo kepada Wakil Bupati Sukabumi Iyos Somantri untuk anak-anak di SDN Singaparna, Kecamatan Nyalindung.

Jamkrindo Distributed 5,200 Shoes for School Children. In Sukabumi, PT Jamkrindo's 52nd Anniversary Committee symbolically handed over the assistance to Sukabumi Deputy Regent Iyos Somantri for children at SDN Singaparna, Nyalindung District.

18 JUNI 2022
JUNE 18, 2022

Jamkrindo Berdayakan Disabilitas dengan Pelatihan *Public Speaking* dan Bantuan Kaki Palsu

Jamkrindo Empowers Disabilities with Public Speaking Training and Prosthetic Legs

Jamkrindo memberikan pelatihan *Public Speaking* bagi kelompok disabilitas. Adapun pelatihan yang dilakukan mencakup pembelajaran *Master of Ceremony* dan dilakukan dari tanggal 18 Juni s.d 4 Juli 2022, di Melawai, Jakarta Selatan. Dalam kegiatan tersebut Jamkrindo bekerja sama dengan Speak Project sebagai lembaga yang akan memberikan pelatihan untuk para teman difabel.

Jamkrindo provided Public Speaking training for groups with disabilities. The training carried out includes Master of Ceremony learning and was conducted from June 18 to July 4 2022, in Melawai, South Jakarta. In this activity Jamkrindo cooperated with the Speak Project as an institution that provided the training for friends with disabilities.

24-26 JUNI 2022
JUNE 24-26, 2022

Jamkrindo Tanam Terumbu Karang dan Beri Bantuan Sosial di Ujung Genteng Sukabumi

Kegiatan sosial penanaman terumbu karang dan penyerahan bantuan sosial di Ujung Genteng dilaksanakan oleh Tim Jamkrindo bersama dengan Jamkrindo Motor Rider (JMR). Ujung Genteng adalah salah satu destinasi yang masuk dalam Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). Adapun dalam kegiatan sosial ini Jamkrindo juga melibatkan para *millennial* yang tergabung dalam Komunitas Jamkrindo Motor Riders (JMR). Keterlibatan JMR dalam kegiatan sosial diharapkan dapat menciptakan *culture* karyawan yang peduli terhadap lingkungan sekitar, sekaligus juga menstimulasi peningkatan motivasi peningkatan produktivitas kerja.

Jamkrindo Plants Coral Reefs and Provides Social Assistance at the Ujung Genteng Sukabumi

The social activities of planting coral reefs and the delivery of social assistance at Ujung Genteng were carried out by the Jamkrindo Team together with Jamkrindo Motor Rider (JMR). Ujung Genteng is one of the destinations included in the Ciletuh Palabuhanratu Unesco Global Geopark (CPUGGp). As for this social activity, Jamkrindo also involved millennials who were members of the Jamkrindo Motor Riders (JMR) Community. JMR's involvement in social activities was expected to create a culture of employees who care about the surrounding environment, as well as stimulate increased motivation to increase work productivity.

14
JULI 2022
JULY 2022

Jamkrindo Dorong Wirausaha Sektor Peternakan di Yogyakarta

Jamkrindo menyelenggarakan pelatihan yang diikuti oleh santri dan pengasuh beberapa pondok pesantren di Sleman, Kulon Progo (DI Yogyakarta), dan Klaten (Jawa Tengah) serta para peternak dalam jaringan pesantren itu dilaksanakan di Pondok Pesantren Qoryatussalam, Yogyakarta bekerja sama dengan Wahid Foundation. Salah satu materi pelatihan adalah memperkenalkan konsep *smart farming* berbasis *socio entrepreneur* untuk mengatasi kesenjangan kota dan desa yang sedang dijalankan di Kabupaten Sukabumi, Jawa Barat.

Jamkrindo Encourages Entrepreneurship in the Livestock Sector in Yogyakarta

Jamkrindo organized training which was attended by students and caretakers of several Islamic boarding schools in Sleman, Kulon Progo (DI Yogyakarta), and Klaten (Central Java) as well as breeders in the pesantren network. The training was held at the Qoryatussalam Islamic Boarding School, Yogyakarta, in collaboration with the Wahid Foundation. One of the training materials was introducing the concept of smart farming based on socio-entrepreneurs to overcome urban and rural disparities that are being implemented in Sukabumi Regency, West Java.

17 JULI 2022
JULY 17, 2022

Jamkrindo Berbagi Hewan Kurban untuk Masyarakat

Jamkrindo berbagi kebahagian pada perayaan Hari Raya Iduladha 1443 H dengan membagikan daging kurban kepada masyarakat di sekitar lingkungan kantor pusat Jamkrindo di Kemayoran, Jakarta Pusat.

Jamkrindo Shares Sacrificial Animals for the Community

Jamkrindo shared happiness at the celebration of Eid al-Adha 1443 H by distributing qurbani meat to the community around Jamkrindo's head office in Kemayoran, Central Jakarta.

20 AGUSTUS 2022
AUGUST 2022

Resmikan Jembatan di Banten

Jamkrindo turut serta merupakan bagian dari program tanggung jawab sosial dan lingkungan (TJSL) BUMN dalam kolaborasi mewujudkan bantuan jembatan antara lain Jamkrindo, Bank Mandiri, Pegadaian, BTN, BNI, Perhutani, Hutama Karya, Pupuk Indonesia, Taspen, Wika, Angkasa Pura II, Perumnas, Waskita, Brantas Abipraya, Jasamarga, Airnav Indonesia, IFG, Nindya Karya dan Indra Karya dimana koordinator adalah PT ADHI dan PT PP.

Inauguration of the Bridge in Banten

Jamkrindo, in participation with of the BUMN social and environmental responsibility program (TJSL), collaborated to realize bridge assistance program which include Jamkrindo, Bank Mandiri, Pawnshop, BTN, BNI, Perhutani, Hutama Karya, Pupuk Indonesia, Taspen, Wika, Angkasa Pura II, Perumnas, Waskita, Brantas Abipraya, Jasamarga, Airnav Indonesia, IFG, Nindya Karya and Indra Karya. The coordinators were PT ADHI and PT PP.

12 SEPTEMBER 2022
SEPTEMBER 2022

Perkuat Layanan, Jamkrindo Resmikan Gedung Kantor Baru di Bandung

Jamkrindo berkomitmen untuk senantiasa menghadirkan pelayanan prima bagi seluruh mitra kerja perusahaan. Untuk memperkuat pelayanannya di wilayah Jawa Barat, Jamkrindo melakukan peresmian Gedung baru Kantor Wilayah IV dan Kantor Cabang Bandung di Jl Soekarno Hatta 774.

Strengthening Services, Jamkrindo Inaugurates a New Office Building in Bandung

Jamkrindo is committed to always providing excellent service to all of the Company's partners. To strengthen its services in the West Java region, Jamkrindo conducted the inauguration of the new Regional IV Office Building and the Bandung Branch Office at Jl Soekarno Hatta 774.

23 NOVEMBER 2022
NOVEMBER 2022

Jamkrindo Salurkan Bantuan Tanggap Darurat Gempa di Cianjur dan Sukabumi

Jamkrindo menyerahkan paket bantuan sembako untuk korban gempa di Sukabumi yang diserahkan secara simbolis oleh Pemimpin Cabang Sukabumi Prita Widy Wardani di Kantor BPDP Sukabumi.

Jamkrindo Distributes Earthquake Emergency Response Assistance in Cianjur and Sukabumi

Jamkrindo handed over basic food aid packages for earthquake victims in Sukabumi which were symbolically handed over by Sukabumi Branch Manager Prita Widy Wardani at the Sukabumi BPDP Office.

3 DESEMBER 2022
DECEMBER 2022

Jamkrindo Kembali Salurkan Bantuan Sembako, Sarana Prasarana, dan Layanan *Trauma Healing* di Cianjur

Jamkrindo Again Distributes Basic Food Aid, Infrastructure, and Trauma Healing Services in Cianjur

Jamkrindo kembali menyalurkan bantuan tanggap darurat berupa paket sembako, kebutuhan harian, sarana berupa beberapa tenda, dan layanan *trauma healing* untuk para korban gempa bumi di Cianjur, Jawa Barat pada tanggal. Bantuan program Tanggung Jawab Sosial dan Lingkungan (TJSL) tersebut disalurkan sebagai bentuk kepedulian perusahaan untuk meringankan beban para korban bencana.

Jamkrindo again distributed emergency response assistance in the form of basic food packages, daily needs, facilities in the form of several tents, and trauma healing services for earthquake victims in Cianjur, West Java, on The Social and Environmental Responsibility (TJSL) program assistance which was distributed as a form of corporate concern to ease the burden on disaster victims.

RIWAYAT SINGKAT PERUSAHAAN
BRIEF HISTORY OF THE COMPANY

SEKILAS TENTANG JAMKRINDO

Berangkat dari kondisi riil perkembangan koperasi yang masih cukup tertinggal dibandingkan dengan dua pelaku ekonomi lainnya (BUMN dan Swasta), Pemerintah mendirikan Lembaga Jaminan Kredit Koperasi (LJKK) pada tahun 1970 yang dalam perkembangannya diubah menjadi Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK) melalui Peraturan Pemerintah No. 51 tanggal 23 Desember 1981, yang kemudian disempurnakan dengan Peraturan Pemerintah No. 27 tanggal 31 Mei 1985.

Seiring berjalannya waktu dan terkait dengan keberhasilan pelaksanaan fungsi dan tugas Perum PKK dalam mengembangkan koperasi melalui kegiatan Penjaminan Kredit, Pemerintah memperluas jangkauan pelayanan Perum PKK, menjadi tidak hanya terbatas hanya pada koperasi, tetapi juga meliputi Usaha Mikro, Kecil dan Menengah melalui Peraturan Pemerintah No. 95 tanggal 7 November Tahun 2000 dan sekaligus merubah nama Perum PKK menjadi Perusahaan Umum (Perum) Sarana Pengembangan Usaha (SPU).

JAMKRINDO AT A GLANCE

Due to the real conditions of the development of cooperatives which were still lagging behind compared to the other two economic actors (SOEs and Private), the Government established the Cooperative Credit Guarantee Institution (LJKK) in 1970, which in its development was changed to the Public Corporation for Cooperative Financial Development (Perum PKK) through Regulation Government No. 51 dated December 23, 1981, which was later refined by Government Regulation No. 27 dated May 31, 1985.

Over time and related to the successful implementation of the functions and duties of Perum PKK in developing cooperatives through Credit Guarantee activities, the Government expanded the range of services of Perum PKK, not only limited to cooperatives, but also covering Micro, Small and Medium Enterprises (UMKMK) through Government Regulation No. 95 dated November 7, 2000 and at the same time changed the name of Perum PKK to become a Public Company (Perum) for Business Development Facility (SPU).

Selanjutnya pada bulan Mei 2008, melalui Peraturan Pemerintah No. 41 tanggal 19 Mei 2008 Perusahaan Umum (Perum) Sarana Pengembangan Usaha kembali diubah namanya menjadi Perusahaan Umum (Perum) Jaminan Kredit Indonesia (Perum Jamkrindo). Perubahan nama perusahaan tersebut terkait dengan perubahan bisnis perusahaan yang tidak lagi memberikan pinjaman secara langsung kepada UMKMK melalui pola bagi hasil, tetapi hanya terfokus pada bisnis penjaminan kredit UMKMK. Pada tahun 2008 juga, Pemerintah menerbitkan Peraturan Presiden No. 2 tanggal 26 Januari 2008 tentang Lembaga Penjaminan. Untuk melaksanakan Peraturan Presiden tersebut, Pemerintah dalam hal ini Departemen Keuangan, mengeluarkan Peraturan Menteri Keuangan No. 222/PMK.010/2008 tanggal 16 Desember 2008 tentang Perusahaan Penjaminan Kredit dan Perusahaan Penjaminan Ulang Kredit. Dengan regulasi dimaksud maka Perum Jamkrindo wajib memiliki ijin usaha sebagai Perusahaan Penjaminan Kredit. Menindaklanjuti peraturan tersebut tersebut, Menteri Keuangan menerbitkan Keputusan No. KEP-77/KM.10/2009 tanggal 22 April 2009 yang menetapkan izin usaha Perum Jamkrindo sebagai perusahaan Penjaminan Kredit.

Presiden Republik Indonesia Joko Widodo resmi mengubah badan hukum Perusahaan Umum Jaminan Kredit Indonesia atau Perum Jamkrindo menjadi Perseroan Terbatas melalui Peraturan Pemerintah No. 11 Tahun 2020 tanggal 14 Februari 2020 tentang Perubahan Bentuk Badan Hukum Perusahaan Umum (PERUM) Jaminan Kredit Indonesia Menjadi Perusahaan Perseroan (Persero) yang telah diundangkan pada 17 Februari 2020. Keputusan ini dikuatkan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-00011484.AH.01.01 Tahun 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas Perusahaan Perseroan (Persero) PT Jaminan Kredit Indonesia atau disingkat PT Jamkrindo (Persero). Akta pendirian Perusahaan Perseroan PT Jaminan Kredit Indonesia (Persero) ditandatangani di Gedung Kementerian BUMN, Jakarta pada 24 Februari 2020.

Kemudian berdasarkan Peraturan Pemerintah No. 20 Tahun 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia merubah status badan hukum PT Jaminan Kredit Indonesia (Persero) menjadi PT Jamkrindo dan resmi menjadi anak perusahaan dari *holding* BUMN Asuransi dan Penjaminan.

Beberapa perusahaan yang tergabung ke dalam BUMN *Holding* Perasuransian dan Penjaminan tersebut adalah:

1. Anggota *Holding* Pasar Modal dan Jasa Keuangan
   - PT Bahana TCW Investment Management ("BTIM"), bergerak di bidang manajemen investasi;
   - PT Bahana Sekuritas, bergerak dibidang penjamin emisi efek dan perantara perdagangan efek;
   - PT Bahana Artha Ventura ("BAV"), yang bergerak di bidang pembiayaan modal ventura dan bertugas membina sektor UMKM di Indonesia;

Subsequently in May 2008, through Government Regulation no. 41 dated May 19, 2008 Public Company (Perum) Facility for Business Development again changed its name to Public Company (Perum) Indonesian Credit Guarantee (Perum Jamkrindo). The change in the name of the Company is related to the change in the Company's business which no longer provides loans directly to UMKMK through a profit sharing pattern, but only focuses on the UMKMK credit guarantee business. Also in 2008, the Government issued Presidential Regulation No. 2 dated January 26, 2008 concerning Guarantee Institutions. To implement the Presidential Regulation, the Government, in this case the Ministry of Finance, issued Minister of Finance Regulation No. 222/PMK.010/2008 dated December 16, 2008 concerning Credit Guarantee Companies and Credit Re-Guarantee Companies. With the said regulation, Perum Jamkrindo is required to have a business license as a Credit Guarantee Company. Following up on this regulation, the Minister of Finance issued Decree No. KEP-77/KM.10/2009 dated April 22, 2009 which stipulates the business license of Perum Jamkrindo as a Credit Guarantee company.

The President of the Republic of Indonesia, Joko Widodo, officially changed the legal entity of the Indonesian Credit Guarantee Public Corporation or Perum Jamkrindo to a Limited Liability Company through Government Regulation No. 11 of 2020 dated February 14, 2020, concerning Changes in the Form of a Public Company Legal Entity (PERUM) Jaminan Kredit Indonesia to a Limited Liability Company (Persero) which was promulgated on February 17, 2020. This decision was strengthened through Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-00011484.AH.01.01 of 2020 concerning Ratification of the Establishment of a Limited Liability Company Legal Entity, Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo (Persero). The deed of establishment of the Limited Liability Company PT Jaminan Kredit Indonesia (Persero) was signed at the SOEs Ministry Building, Jakarta on February 24, 2020.

Then based on Government Regulation No. 20 of 2020 concerning the Addition of the Republic of Indonesia's Capital Participation into the Company's Share Capital (Persero) PT Bahana Pembinaan Usaha Indonesia changed the legal status of PT Jaminan Kredit Indonesia (Persero) to become PT Jamkrindo and officially became a subsidiary of the SOEs' Insurance and Guarantee holding.

Some of the companies that are members of the SOEs' Insurance and Guarantee Holding are:

1. Member of Capital Market and Financial Services Holding
   - PT Bahana TCW Investment Management ("BTIM"), engaging in investment management;
   - PT Bahana Sekuritas, engaging in securities underwriting and securities brokerage;
   - PT Bahana Artha Ventura ("BAV"), engaging in venture capital financing, and is tasked with fostering the MSME sector in Indonesia;

- PT Bahana Kapital Investa ("BKI"), bergerak dalam bidang investasi dan jasa penasehat keuangan (*advisory*);
- PT Grahaniaga Tatautama ("GNTU"), bergerak di bidang pemilikan, pengelolaan, dan penyewaan Gedung.

2. Anggota *Holding* Asuransi Umum dan Penjaminan
   - PT Asuransi Kredit Indonesia ("Askrindo") yang melaksanakan usaha di bidang jasa asuransi kredit dan asuransi umum;
   - PT Jaminan Kredit Indonesia ("Jamkrindo") yang melayani penjaminan, baik secara langsung maupun tidak langsung, kepada bank ataupun non-bank;
   - PT Asuransi Kerugian Jasa Raharja ("Jasa Raharja") bergerak dibidang asuransi sosial;
   - PT Asuransi Jasa Indonesia ("Jasindo") bergerak di bidang asuransi umum.
3. Anggota *Holding* Asuransi Jiwa dan Kesehatan
   PT Asuransi Jiwa IFG (IFG Life) yang bergerak dalam bidang asuransi jiwa.

- PT Bahana Kapital Investa ("BKI"), engaging in investment and financial advisory services;
- PT Grahaniaga Tatautama ("GNTU"), engaging in building ownership, management and leasing.

2. Member of General Insurance and Guarantee Holding
   - PT Asuransi Kredit Indonesia ("Askrindo"), which operates in the field of credit insurance and general insurance services;
   - PT Jaminan Kredit Indonesia ("Jamkrindo"), which provides guarantees, either directly or indirectly, to banks or non-banks;
   - PT Asuransi Kerugian Jasa Raharja ("Jasa Raharja"), engaging in social insurance;
   - PT Asuransi Jasa Indonesia ("Jasindo"), engaging in general insurance.
3. Member of Life and Health Insurance Holding
   PT Asuransi Jiwa IFG (IFG Life), engaging in life insurance.

RIWAYAT PERUBAHAN NAMA PERUSAHAAN

Sepanjang berdirinya hingga saat ini Perusahaan telah berganti nama sebanyak 6 (enam) kali. Adapun detail dari kronologis perubahan nama tersebut adalah sebagai berikut:

- Perusahaan pada awalnya didirikan dengan nama Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), didirikan sesuai dengan Peraturan Pemerintah No. 51 Tahun 1981 yang merupakan peleburan dari Lembaga Jaminan Kredit Koperasi (LJKK) yang dibentuk tahun 1970. Peraturan Pemerintah tersebut kemudian disempurnakan melalui Peraturan Pemerintah No. 27 Tahun 1985;
- Nama Perusahaan diubah menjadi Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) berdasarkan Peraturan Pemerintah No. 95 Tahun 2000;

HISTORY OF COMPANY NAME CHANGES

Throughout its establishment until now the Company has changed its name 6 (six) times. The details of the chronology of the name change are as follows:

- The Company was initially established under the name of Cooperative Financial Development Public Corporation (Perum PKK), established in accordance with Government Regulation No. 51 of 1981, which was a fusion of the Cooperative Credit Guarantee Institution (LJKK) which was formed in 1970. The Government Regulation was then refined through Government Regulation No. 27 of 1985;
- Company name changed to Business Development Facility Public Corporation (Perum SPU) based on Government Regulation No. 95 of 2000;

Lembaga Jaminan Kredit Koperasi (LJKK)

Penjaminan Kredit Program untri TRI, Kredit Padi Palawija, Kredit Pengadaan Pupuk.

Credit Guarantee for untri TRI Program, Padi Palawija Credit, Fertilizer Procurement Credit.

1970-1981

Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)

Penjaminan Kredit Program untuk Koperasi, seperti: TRI, GLP & GLK, Kopetra, RMU, Kredit Sapi Perah, Kredit Padi Palawija Cengkeh, Kredit Pengadaan Pupuk, KUT.

Credit Guarantee for Cooperatives Program, such as: TRI, GLP & GLK, Kopetra, RMU, Dairy Cows Credit, Padi Palawija Cengkeh Credit, Fertilizer Procurement Credit, KUT.

1981-2000

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)

Penjaminan Kredit dengan Business Oriented untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah.

Credit Guarantee with Business Oriented for MSME development, Profit Sharing Loan, launch of Sharia Guarantee Product.

2000-2008

- Nama Perusahaan kembali diubah, menjadi Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) berdasarkan Peraturan Pemerintah No. 41 Tahun 2008;
- Dalam rangka perubahan bentuk badan hukum Perum Jamkrindo dari Perusahaan Umum (PERUM) menjadi Perseroan Terbatas (PT), Pemerintah menerbitkan Peraturan Pemerintah No. 11/2020 yang telah diundangkan pada 17 Februari 2020. Untuk memenuhi ketentuan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dilakukan penandatanganan akta pendirian PT Jaminan Kredit Indonesia (Persero) yaitu Akta No. 25 tanggal 24 Februari 2020 di gedung Kementerian BUMN, Jakarta pada 24 Februari 2020 dan telah disahkan berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-00011484.AH.01.01 Tahun 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas Perusahaan Perseroan (Persero) PT Jaminan Kredit Indonesia atau disingkat PT Jamkrindo (Persero);
- Berdasarkan Peraturan Pemerintah No. 20 Tahun 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia dan Akta Perubahan Anggaran Dasar No. 2 Tanggal 9 April 2020 yang disahkan berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0028854.AH.01.02.Tahun 2020, PT Jaminan Kredit Indonesia (Persero) resmi menjadi anak perusahaan dari *holding* Asuransi dan Penjaminan dengan nama PT Jaminan Kredit Indonesia disingkat PT Jamkrindo.

- The name of the Company was changed again, to become the Public Company Jaminan Kredit Indonesia (Perum Jamkrindo) based on Government Regulation No. 41 of 2008;
- In order to change the legal entity of Perum Jamkrindo from a Public Company (PERUM) to a Limited Liability Company (PT), the Government issued Government Regulation No. 11/2020 which was promulgated on February 17, 2020. To comply with the provisions of Law No. 40 of 2007 concerning Limited Liability Companies, the deed of establishment of PT Jaminan Kredit Indonesia (Persero) was signed, namely Deed No. 25 of February 24, 2020, at the Ministry of SOEs building, Jakarta, on February 24, 2020, and has been ratified based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-00011484.AH.01.01 of 2020 concerning Ratification of the Establishment of a Limited Liability Company Legal Entity of Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo (Persero);
- Based on Government Regulation No. 20 of 2020 concerning the addition of the Republic of Indonesia's State Equity into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia and the Deed of Amendment to the Articles of Association No. 2 of April 9, 2020, which was ratified based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0028854.AH.01.02.In 2020, PT Jaminan Kredit Indonesia (Persero) officially became a subsidiary of the Insurance and Guarantee holding under the name PT Jaminan Kredit Indonesia, abbreviated as PT Jamkrindo.

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah, antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond*, dan penjaminan dalam rangka sinergi BUMN.

Credit Guarantee for MSMEs offered in conventional and sharia schemes among others general credit, micro, construction, guarantee of bank guarantees, distribution guarantee, program guarantee and Surety Bond, and guarantee in order to synergy of SOEs.

2008-2020

PT Jaminan Kredit Indonesia (Persero)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah, antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond*, dan penjaminan dalam rangka sinergi BUMN.

Credit Guarantee for MSMEs offered in conventional and sharia schemes among others general credit, micro, construction, guarantee of bank guarantees, distribution guarantee, program guarantee and Surety Bond and guarantee in order to synergy of SOEs.

2020

PT Jamkrindo

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah, antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond*, dan penjaminan dalam rangka sinergi BUMN.

Credit Guarantee for MSMEs offered in conventional and sharia schemes among others general credit, micro, construction, guarantee of bank guarantees, distribution guarantee, program guarantee and Surety Bond and guarantee in order to synergy of SOEs.

2020-Sekarang
2020-Present

VISI, MISI DAN BUDAYA PERUSAHAAN
VISION, MISSION AND CORPORATE CULTURE

Dalam rangka menjamin terlaksananya kegiatan usaha yang profesional berdasarkan Risalah Rapat No. B.002/EKT/DIRUT/RUPS/1/2022 tentang Pengesahan Rencana Jangka Panjang Perusahaan (RJPP) Tahun 2020 sampai dengan Tahun 2024, maka Dewan Komisaris dan Direksi menetapkan Visi, Misi dan Budaya Perusahaan sebagai berikut:

To guarantee the implementation of professional business activities based on the Minutes of Meeting No. B.002/EKT/DIRUT/RUPS/1/2022 concerning Ratification of the Company's Long Term Plan (RJPP) for 2020 to 2024, the Board of Commissioners and Directors determine the Vision, Mission, and Corporate Culture as follows:

Visi | Vision

Menjadi pilihan utama pelaku usaha dalam layanan penjaminan untuk mendukung pertumbuhan dan pemerataan perekonomian nasional.

To become the main choice of business actors in guarantee services to support growth and equity of the national economy.

Misi | Mission

Meningkatkan **aksesibilitas** finansial UMKMK melalui penyediaan penjaminan yang **inovatif**, **kompetitif** dengan pelayanan **profesional**, **efektif** dan **efisien** secara **berkelanjutan**

Improving financial **accessibility** of MSMEs and Corporatives through the provision of **innovative**, **competitive** guarantees with **continuous professional**, **effective** and **efficient** services

KREDO PERUSAHAAN

Kredo perusahaan Jamkrindo terdiri dari 5 (lima) butir, sebagai berikut:
1. Terpercaya dalam melaksanakan usaha penjaminan;
2. Responsif terhadap perubahan lingkungan bisnis;
3. Unggul dan Profesional dalam pelayanan;
4. Sehat dalam tata kelola perusahaan;
5. Terkemuka dalam memberikan kepuasaan pelanggan.

CORPORATE CREDO

Jamkrindo's corporate credo consists of 5 (five) points, as follows:

1. Trusted in carrying out guarantee business;
2. Responsive to changes in the business environment;
3. Superior and Professional in service;
4. Healthy in corporate governance;
5. Leading in providing customer satisfaction.

BUDAYA PERUSAHAAN

Sesuai dengan arahan Menteri BUMN kepada seluruh Perusahaan BUMN, maka budaya perusahaan Jamkrindo terdiri dari 5 (lima) butir nilai-nilai budaya yang dianut Perusahaan, yaitu budaya "AKHLAK".

CORPORATE CULTURE

In accordance with the guidance of the Minister of SOEs to all SOE Companies, Jamkrindo's corporate culture consists of 5 (five) points of cultural values that are adhered to by the Company, namely the "AKHLAK" culture.

AKHLAK

Amanah
Memegang teguh kepercayaan yang diberikan

Kompeten
Terus belajar dan mengembangkan kapabilitas

Harmonis
Saling peduli dan menghargai perbedaan

Loyal
Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara

Adaptif
Terus berinovasi dan antusias menggerakkan ataupun menghadapi perubahan

Kolaboratif
Membangun kerja sama yang sinergis

Amanah (Trustworthy)
Hold fast to the trust given

Kompeten (Competent)
Continue to learn and develop capabilities

Harmonis (Harmonious)
Mutual care and respect for differences

Loyal
Dedicated and prioritizing the interests of the Nation and the State

Adaptif (Adaptive)
Continue to innovate and be enthusiastic about moving or facing change

Kolaboratif (Collaborative)
Building synergistic cooperation

PROFIL DEWAN KOMISARIS

BOARD OF COMMISSIONERS PROFILE

Di sepanjang tahun 2022, terdapat perubahan susunan dan komposisi Dewan Komisaris yaitu Bapak Sri Mulyanto telah selesai masa jabatannya per 27 Oktober 2022 sebagai Komisaris Utama/ Independen, dan digantikan oleh Bapak Krisna Wijaya berdasarkan keputusan Pemegang Saham dengan nomor SK-243/MBU/10/2022 dan 013/KepSir-PS/BPUI/X/2022. Perubahan susunan komposisi Dewan Komisaris tersebut dikarenakan berakhirnya masa jabatan.

Throughout 2022, there was a change in the composition and structure of the Board of Commissioners, namely Mr. Sri Mulyanto, who finished his term of office as of October 27, 2022 as the President/Independent Commissioner, and was replaced by Mr. Krisna Wijaya based on the Shareholders' Resolution number SK-243/MBU/10/ 2022 AND 013/KepSir-PS/BPUI/X/2022. The change in the composition of the Board of Commissioners is due to end of term of office.

5 Desty Arlaini
Komisaris
Commissioner

4 Ari Wahyuni
Komisaris
Commissioner

1 Krisna Wijaya
Komisaris Utama/Independen
President/Independent Commissioner

2 Muhammad Muchlas Rowi
Komisaris Independen
Independent Commissioner

3 Hernita Alius
Komisaris Independen
Independent Commissioner

Berikut adalah profil Dewan Komisaris per 31 Desember tahun 2022:

The following is the profile of the Board of Commissioners as of December 31, 2022:

Krisna Wijaya*

Komisaris Utama/Independen
President/Independent Commissioner

Periode Jabatan | Term of Office
2022-2027, Periode Pertama
2022-2027, First Period

Warga Negara Citizenship	:	Indonesia
Usia Age	:	67 tahun 67 Years Old
Kelahiran Date and Place of Birth	:	Jakarta, 22 Juli 1955 Jakarta, July 22, 1955
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta South Jakarta, DKI Jakarta
Pendidikan Education	:	S3 Pascasarjana UGM, Studi Antar Bidang (2009) UGM Postgraduate Doctoral Degree, Interdisciplinary Studies (2009)
Riwayat Penunjukan Appointment History	:	SK-243/MBU/10/2022 DAN 013/KepSir-PS/BPUI/X/2022
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-7/KDK.05/2023 tanggal 27 Februari 2023 OJK's Board of Commissioners Decree No. KEP-7/KDK.05/2023 dated February 27, 2023
Riwayat Profesi Employment History	:	Anggota Tim Penilai Klarifikasi/Presentasi Penilaian Kemampuan dan Kepatutan Bidang Perbankan OJK (2022-sekarang), Komisaris Utama/Independen PT Perusahaan Pengelola Aset (PPA) (2020-2022), Komisaris Utama PT Danareksa (Persero) (Mei 2020-Oktober 2020), Komisaris Utama PT Brilian Indah Gemilang (2018-sekarang), Komisaris Independen PT Adira Finance (Tbk) (2016-sekarang), Direktur Lembaga Pengembangan Perbankan Indonesia (LPPI) (2016-2022), Komisaris Utama/Independen PT BNI Life (2015-2018), Anggota Dewan Pengawas Yayasan Adaro Membangun Negeri (2014-sekarang), Komisaris Independen PT Bank Mandiri (Tbk) (2010-2015), Anggota Dewan Pengawas Syariah PT Chubb Syariah Insurance (2009-sekarang), Komisaris PT Bank Danamon (Tbk) (2008-2010), Kepala Eksekutif/Dewan Komisioner Lembaga Penjamin Simpanan (LPS) (2005-2007), Komisaris Independen PT Bank Rakyat Indonesia (Tbk) (Juli 2005-September 2005), Direktur PT Bank Rakyat Indonesia (Tbk) (2000-2005). Member of the OJK Banking Clarification/Fit and Proper Test Assessment Team Member (2022-present), President/Independent Commissioner of PT Perusahaan Pengelola Aset (PPA) (2020-2022), President Commissioner of PT Danareksa (Persero) (May 2020-October 2020) , President Commissioner of PT Brilian Indah Gemilang (2018-present), Independent Commissioner of PT Adira Finance (Tbk) (2016-present), Director of the Indonesian Banking Development Institute (LPPI) (2016-2022), President/Independent Commissioner of PT BNI Life (2015 -2018), Member of the Supervisory Board of the Adaro Build the Country Foundation (2014-present), Independent Commissioner of PT Bank Mandiri (Tbk) (2010-2015), Member of the Sharia Supervisory Board of PT Chubb Syariah Insurance (2009-present), Commissioner of PT Bank Danamon (Tbk) (2008-2010), Chief Executive/Board of Commissioners of the Deposit Insurance Agency (LPS) (2005-2007), Independent Commissioner of PT Bank Rakyat Indonesia (Tbk) (July 2005-September 2005), Director of PT Bank Rakyat Indonesia (Tbk) (2000-2005).

Rangkap Jabatan Concurrent Position	Krisna Wijaya memiliki rangkap jabatan pada perusahaan/lembaga lain. 1. Anggota Dewan Pengawas Syariah PT Chubb Syariah Insurance (2009 s.d. Sekarang). 2. Anggota Dewan Pengawas Yayasan Adaro Membangun Negeri (2014 s.d. sekarang) 3. Komisaris Independen PT Adira Finance (Tbk) (2016 s.d. Sekarang) 4. Anggota Tim Penilai Klarifikasi/Presentasi Penilaian Kemampuan dan Kepatutan Bidang Perbankan, OJK (2015 s.d. sekarang) 5. Komisaris Utama/Independen PT Brilian Indah Gemilang, (2018 s.d. sekarang) Krisna Wijaya has concurrent positions at other companies/institutions. 1. Member of the Sharia Supervisory Board of PT Chubb Syariah Insurance (2009 to Present). 2. Member of the Supervisory Board of the Adaro Foundation for Building the Nation (2014 to present) 3. Independent Commissioner of PT Adira Finance (Tbk) (2016 to Present) 4. Member of the Assessment Team for Clarification/Presentation on Fit and Proper Test in the Banking Sector, OJK (2015 to present) 5. President/Independent Commissioner of PT Brilian Indah Gemilang, (2018 to present)
Hubungan Afiliasi Affiliation	Krisna Wijaya tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Krisna Wijaya has no affiliation with either the other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors and the majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	Manajemen Risiko Level I, II, III, *3rd Level of International Risk Management*, Level IV, Level V, *Key Risk Management Challenges*, dan Sertifikasi Profesi Penjaminan. Risk Management Level I, II, III, 3rd Level of International Risk Management, Level IV, Level V, Key Risk Management Challenges, and Guarantee Professional Certification.

*Resmi menjabat per 27 Oktober 2022, menggantikan Bapak Sri Mulyanto yang telah selesai masa jabatannya per 27 Oktober 2022.
*Officially took office as of October 27, 2022, replacing Mr Sri Mulyanto who had finished his term of office as of October 27, 2022.

Muhammad Muchlas Rowi

Komisaris Independen
Independent Commissioner

Periode Jabatan | Term of Office
17 Oktober 2019 - 17 Oktober 2024, Periode Pertama
October 17, 2019 - October 17, 2024, First Period

Warga Negara Citizenship	Indonesia
Usia Age	50 tahun 50 Years Old
Kelahiran Date and Place of Birth	Garut, 31 Agustus 1972 Garut, August 31, 1972
Domisili Domicile	Jakarta Timur, DKI Jakarta, Indonesia East Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	• (S2) Magister Manajemen di STIE IBMT Surabaya (2019) • (S1) Sarjana Ilmu Filsafat Universitas Gadjah Mada (1998) • (S1) Sarjana Hukum, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2021) • (S2) Master of Management from STIE IBMT Surabaya (2019) • (S1) Bachelor of Philosophy, University of Gadjah Mada (1998) • (S1) Bachelor of Laws, Dharma Andigha College of Law (2021)

Riwayat Penunjukan Appointment History	:	Jabatan Anggota Dewan Pengawas Independen diemban sejak 17 Oktober 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-241/MBU/10/2019 tanggal 17 Oktober 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas Independen/Komisaris Independen ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan M Muchlas Rowi diubah dari Anggota Dewan Pengawas Independen menjadi Komisaris Independen. The position of Member of the Independent Supervisory Board has been carried out since October 17, 2019, through the Decree of the Minister of State-Owned Enterprises as the Capital Owner of Perum Jamkrindo No. SK-241/MBU/10/2019 dated October 17, 2019, concerning Dismissal and Appointment of Members of the Supervisory Board of Perum Jamkrindo. The position of Member of the Independent Supervisory Board/ Independent Commissioner is his first term. In accordance with the Decree of the Minister of SOEs No. SK-51/ MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia, the position of M Muchlas Rowi was changed from Independent Supervisory Board Member to Independent Commissioner.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-9/KDK.05/2020 tanggal 6 Mei 2020 OJK Board of Commissioners Decree No. KEP-9/KDK.05/2020 dated May 6, 2020
Riwayat Profesi Employment History	:	Dosen Institut Bisnis Muhammadiyah, Bekasi (Juni 2022 - sekarang), Komisaris PT Semen Indonesia Beton (2020-sekarang), Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang), Pemilik Rosbuck Milk & Coffee (2018-sekarang), Pimpinan Umum Monday Media Group (2015-sekarang), Komisaris PT Fantasi Megah Bersama (2014-sekarang), *General Manager Marketing* PT Intan Sejati Klaten (2016-2018). Lecturer at the Muhammadiyah Business Institute, Bekasi (June 2022 - present), Commissioner of PT Semen Indonesia Beton (2020-present), Treasurer of the Daily Advisory Board (BPH) Muhammadiyah Business Institute (2019-present), Owner of Rosbuck Milk & Coffee (2018-present), General Manager of Monday Media Group (2015-present), Commissioner of PT Fantasi Megah Bersama (2014-present), General Manager of Marketing of PT Intan Sejati Klaten (2016-2018).
Rangkap Jabatan Concurrent Position	:	Muhammad Muchlas Rowi memiliki rangkap jabatan pada perusahaan/lembaga lain 1. Dosen Institut Bisnis Muhammadiyah, Bekasi (Juni 2022-sekarang) 2. Komisaris PT Semen Indonesia Beton (2020-sekarang) 3. Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang) 4. Pemilik Rosbuck Milk & Coffee (2018-sekarang) 5. Pimpinan Umum Monday Media Group (2015-sekarang) 6. Komisaris PT Fantasi Megah Bersama (2014-sekarang) Muhammad Muchlas Rowi has concurrent positions in other companies/institutions 1. Lecturer at the Muhammadiyah Business Institute, Bekasi (June 2022-present) 2. Commissioner of PT Semen Indonesia Beton (2020-present) 3. Treasurer of the Daily Advisory Board (BPH) Muhammadiyah Business Institute (2019-present) 4. Owner of Rosbuck Milk & Coffee (2018-present) 5. General Manager of Monday Media Group (2015-present) 6. Commissioner of PT Fantasi Megah Bersama (2014-present)
Hubungan Afiliasi Affiliation	:	Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Muhammad Muchlas Rowi has no affiliation with either the other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors and the majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	-

Hernita Alius

Komisaris Independen
Independent Commissioner

Periode Jabatan | Term of Office
18 Januari 2021-17 Januari 2026, Periode Pertama
January 18, 2021-January 17, 2026, First Period

Warga Negara Citizenship	:	Indonesia
Usia Age	:	63 tahun 63 Years Old
Kelahiran Date and Place of Birth	:	Jakarta, 13 Oktober 1959 Jakarta, October 13, 1959
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	:	• (S2) Magister Sains, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Indonesia (2006) • (S2) Magister Manajemen Universitas Bhayangkara (2004) • (S1) Sarjana Ekonomi dari Fakultas Ekonomi Universitas Krisnadwipayana (1986) • (DIII) Diploma dari Sekolah Tinggi Akutansi Negara (1981) • (S2) Master of Science, Faculty of Social and Political Sciences, University of Indonesia (2006) • (S2) Master of Management at Bhayangkara University (2004) • (S1) Bachelor of Economics from the Faculty of Economics, Krisnadwipayana University (1986) • (DIII) Diploma from State College of Accountancy (1981)
Riwayat Penunjukan Appointment History	:	Jabatan Komisaris Independen diemban sejak 18 Januari 2021 melalui Keputusan Para Pemegang Saham PT Jamkrindo, Keputusan Menteri Badan Usaha Milik Negara dan Direktur Utama PT Bahana Pembinaan Usaha Indonesia selaku para Pemegang Saham PT Jamkrindo No. SK-19/MBU/01/2021 dan No. 02/SK-DIR/RUPS-AP/BPUI/I/2021 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan Komisaris Independen ini merupakan periode pertama, sebelumnya tidak pernah menjabat dalam jajaran Dewan Pengawas/Dewan Komisaris Perusahaan. The position of Independent Commissioner has been carried out since January 18, 2021, through the Decree of the Shareholders of PT Jamkrindo, Decree of the Minister of State-Owned Enterprises and the President Director of PT Bahana Pembinaan Usaha Indonesia as the Shareholders of PT Jamkrindo No. SK-19/MBU/01/2021 and No. 02/SK-DIR/RUPS-AP/BPUI/I/2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. The position of Independent Commissioner is her first term, having previously served on the Company's Supervisory Board/Board of Commissioners.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-17/KDK.05/2021 tanggal 20 April 2021 OJK Board of Commissioners Decree No. KEP-17/KDK.05/2021 dated April 20, 2021
Riwayat Profesi Employment History	:	Direktur PT Indobagus Investama (2018), Kepala di Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2016-2017), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Pasar Minggu (2012-2016), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2009-2012), Supervisor Inspektur pajak di Kantor Pelayanan Pajak Madya Tangerang (2006-2009), dan Supervisor Inspektur pajak di Kantor Pemeriksaan dan Penyidikan Pajak Tangerang (2000-2006). Director of PT Indobagus Investama (2018), Head of the Jakarta Cilandak Primary Tax Service Office (2016-2017), Supervisor of Tax Inspector of the Jakarta Pasar Minggu Primary Tax Service Office (2012-2016), Supervisor of Tax Inspector of the Jakarta Primary Tax Service Office Cilandak (2009- 2012), Tax Inspector Supervisor at the Tangerang Middle Tax Service Office (2006-2009), and Tax Inspector Supervisor at the Tangerang Tax Examination and Investigation Office (2000-2006).
Rangkap Jabatan Concurrent Position	:	Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Hernita Alius does not have concurrent positions in other companies/institutions.

Hubungan Afiliasi Affiliation	:	Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Hernita Alius has no affiliation with either the other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors.
Sertifikasi yang Dimiliki Certifications Owned	:	Manajemen Risiko Level 1 Risk Management Level 1

Ari Wahyuni

Komisaris
Commissioner

Periode Jabatan | Term of Office
3 Januari 2019-3 Januari 2024, Periode Pertama
January 3, 2019-January 3, 2024, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	56 tahun 56 Years Old
Kelahiran Date and Place of Birth	:	Surabaya, 9 November 1966 Surabaya, November 9, 1966
Domisili Domicile	:	Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Education	:	• (S2) Master of Public Management Carnegie - Mellon University (1994) • (S1) Ilmu Hukum (keperdataan) Universitas Diponegoro (1990) • (S2) Master of Public Management Carnegie - Mellon University (1994) • (S1) Bachelor of Law (civil affairs) Diponegoro University (1990)
Riwayat Penunjukan Appointment History	:	Jabatan Anggota Dewan Komisaris diemban sejak 3 Januari 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-02/MBU/01/2019 tanggal 3 Januari 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama. Jabatan Anggota Dewan Pengawas/Dewan Komisaris ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Ari Wahyuni diubah dari Anggota Dewan Pengawas menjadi Komisaris. The position of Member of the Board of Commissioners has been carried out since January 3, 2019 through the Decree of the Minister of State-Owned Enterprises as the Capital Owner of Perum Jamkrindo No. SK-02/MBU/01/2019 dated January 3, 2019, concerning Dismissal and Appointment of Members of the Supervisory Board of Perum Jamkrindo. The position of Member of the Supervisory Board is her first term. The position of Member of the Supervisory Board/Board of Commissioners is her first term. In accordance with the Decree of the Minister of SOEs No. SK-51/MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia, Ari Wahyuni's position was changed from Member of the Supervisory Board to Commissioner.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-66/KDK.05/2019 tanggal 6 Agustus 2019 OJK Board of Commissioners Decree No. KEP-66/KDK.05/2019 dated August 6, 2019

Riwayat Profesi Employment History	:	Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021-sekarang), Direktur Pembinaan Pengelolaan Keuangan Badan Layanan Umum Kementerian Keuangan Republik Indonesia (September 2018-Desember 2021), Direktur Sistem Manajemen Investasi Kementerian Keuangan Republik Indonesia (2013-September 2018), Dewan Pengawas PERURI (2013-2018), Sekretaris Direktorat Jenderal Anggaran Kementerian Keuangan Republik Indonesia (2009-2013), Kepala Pusdiklat Keuangan Umum BPPK (2008-2009), Kepala Bagian Pengawasan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset BAPEPAM (2006-2004), Kepala Bagian Pengembangan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset, Bapepam (2004-2006), Kepala Bagian Perundang-undangan, Biro Perundangan-undangan dan Bantuan Hukum BAPEPAM (1999-2000). Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present), Director of Development of Financial Management of the Public Service Agency Ministry of Finance of the Republic of Indonesia (September 2018-December 2021), Director of Investment Management Systems Ministry of Finance of the Republic of Indonesia (2013-September 2018), Supervisory Board of PERURI (2013-2018), Secretary of the Directorate General of Budget of the Ministry of Finance of the Republic of Indonesia (2009-2013), Head of BPPK General Finance Training Center (2008-2009), Head of Investment Policy Supervision Section, Bureau of Investment Management and Research BAPEPAM (2006 -2004), Head of Investment Policy Development Section, Bureau of Investment Management and Research, Bapepam (2004-2006), Head of Legislation Section, Bureau of Legislation and Legal Aid BAPEPAM (1999-2000).
Rangkap Jabatan Concurrent Position	:	Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021- sekarang). Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021- present).
Hubungan Afiliasi Affiliation	:	Ari Wahyuni tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Ari Wahyuni memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian Keuangan. Ari Wahyuni has no affiliation with either the other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors. Ari Wahyuni has an affiliation with the majority shareholder through his concurrent positions at the Ministry of Finance.
Sertifikasi yang Dimiliki Certifications Owned	:	*Enterprise Risk Management*

Desty Arlaini

Komisaris
Commissioner

Periode Jabatan | Term of Office
2 Juni 2021-2 Juni 2026, Periode Pertama
June 2, 2021-June 2, 2026, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	46 tahun 46 Years Old
Kelahiran Date and Place of Birth	:	Palembang, 4 Desember 1976 Palembang, December 4, 1976
Domisili Domicile	:	Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia

Pendidikan Education	:	• (S2) Magister jurusan Ilmu Manajemen Universitas Indonesia (2006) • (S1) Sarjana jurusan Akuntansi Sekolah Tinggi Ilmu Ekonomi YAI (2000) • (D3) Ahli Madya jurusan Akuntansi Sekolah Tinggi Akuntansi Negara (1997) • (S2) Master of Management Science, University of Indonesia (2006) • (S1) Bachelor of Economics majoring in Accounting, YAI College (2000) • (D3) Associate of Accounting, State College of Accounting (1997)
Riwayat Penunjukan Appointment History	:	Jabatan Komisaris diemban sejak 2 Juni 2021 melalui Keputusan Menteri BUMN No. SK-182/MBU/06/2021 dan Keputusan Direktur Utama PT BPUI (Persero) No. 05/SK-DIR/RUPS-AP/BPUINI/2021 tanggal 2 Juni 2021 tentang Pemberhentian dan Pengangkatan Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan dalam Dewan Komisaris ini merupakan periode pertama. The position of Commissioner has been carried out since June 2, 2021 through the Decree of the Minister of SOEs No. SK-182/MBU/06/2021 and Decree of the President Director of PT BPUI (Persero) No. 05/SK-DIR/RUPS-AP/BPUINI/2021 dated June 2, 2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. This position on the Board of Commissioners is her first period.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-50/KDK.05/2021 tanggal 10 September 2021 OJK Board of Commissioners Decree No. KEP-50/KDK.05/2021 dated September 10, 2021
Riwayat Profesi Employment History	:	Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021-sekarang), Penata Kelola Perusahaan Negara Madya Kementerian BUMN (2021-sekarang), Asisten Deputi Bidang Perkebunan dan Kehutanan Kementerian BUMN (2020-2021), Asisten Deputi Bidang Perkebunan dan Kehutanan Kementerian BUMN (2020), Koordinator Kementerian BUMN (2020-2021), Pengendali Kelompok Kementerian BUMN (2020), Komisaris PT Perkebunan Nusantara VI (2020-2021), Komisaris PT Perkebunan Nusantara II (2018-2020), Asisten Deputi Usaha Industri Agro dan Farmasi I Kementerian BUMN (2018-2019), Kepala Bidang Usaha Industri Agro dan Farmasi Ia Kementerian BUMN (2017-2020), Sekretaris Dewan Komisaris PT Asuransi Jasa Indonesia (Persero) (2013-2018), Sekretaris Dewan Komisaris PT Sang Hyang Seri (Persero) (2011-2014). Assistant Deputy for Logistics Services, Ministry of SOEs (2021-present), Middle State Enterprise Management Ministry of SOEs (2021-present), Assistant Deputy for Plantation and Forestry Ministry of SOEs (2020-2021), Assistant Deputy for Plantation and Forestry Ministry of SOEs (2020), Coordinator of the Ministry of SOEs (2020-2021), Controller of the Ministry of SOEs Group (2020), Commissioner of PT Perkebunan Nusantara VI (2020-2021), Commissioner of PT Perkebunan Nusantara II (2018-2020), Assistant Deputy for Agro and Pharmaceutical Industry Business I Ministry SOEs (2018-2019), Head of Agro and Pharmaceutical Industry Business Sector Ia Ministry of SOEs (2017-2020), Secretary to the Board of Commissioners of PT Asuransi Jasa Indonesia (Persero) (2013-2018), Secretary to the Board of Commissioners of PT Sang Hyang Seri (Persero) (2011-2014).
Rangkap Jabatan Concurrent Position	:	Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021-sekarang), Penata Kelola Perusahaan Negara Madya Kementerian BUMN (2021- sekarang). Assistant Deputy for Logistics Services, Ministry of SOEs (2021-present), Middle State Enterprise Management, Ministry of SOEs (2021- present).
Hubungan Afiliasi Affiliation	:	Desty Arlaini tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Desty Arlaini memiliki hubungan afiliasi dengan pemegang saham seri A melalui rangkap jabatannya di Kementerian BUMN. Desty Arlaini has no affiliation with either the other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors. Desty Arlaini has an affiliation with A series shareholders through her concurrent positions at the Ministry of SOEs.
Sertifikasi yang Dimiliki Certifications Owned	:	CRMP, CRMO

PROFIL DIREKSI

BOARD OF DIRECTORS' PROFILE

1 **Hendro Padmono**
Direktur Utama
President Director

2 **Henry Panjaitan**
Direktur Bisnis Penjaminan
Director of Guarantee Business

3 **Kadar Wisnuwarman**
Direktur Operasional dan Jaringan
Director of Operations and Network

4 **Achmad Ivan S. Soeparno**
Direktur MSDM, Umum dan Kepatuhan
Director of HRM, General Affairs and Compliance

5 **Abdul Bari**
Direktur Kelembagaan & Layanan
Director of Institutional & Services

6 **Suwarsito**
Direktur Keuangan, Investasi dan Manajemen Risiko
Director of Finance, Investment and Risk Management

Di sepanjang tahun 2022, terdapat perubahan susunan dan komposisi Direksi berdasarkan Keputusan Menteri BUMN selaku Pemegang Saham Seri A dan Keputusan BPUI selaku Pemegang Saham Seri B, dengan kronologi sebagai berikut:

Throughout 2022, there were changes to the composition and structure of the Board of Directors based on the Decree of the Minister of SOEs as A Series Shareholder and BPUI Decision as B Series Shareholder, with the following chronology:

Susunan Direksi dari 1 Januari – 27 Oktober 2022 Composition of the Board of Directors from January 1 – October 27, 2022		**Alasan Perubahan** Reasons for Changes
Nama Names	**Jabatan** Positions	
Putrama Wahju Setyawan	Direktur Utama President Director	**Pengangkatan sebagai Direktur di PT Bank BNI Tbk.** Appointment as Director at PT Bank BNI Tbk.
Suwarsito	Direktur Bisnis Penjaminan Director of Guarantee Business	**Pengakatan sebagai Direktur Keuangan, Investasi dan Manajemen Risiko PT Jamkrindo** Appointment as Director of Finance, Investment and Risk Management of PT Jamkrindo
Sulis Usdoko	Direktur MSDM, Umum & Kepatuhan Director of HRM, General Affairs & Compliance	**Habis Masa Jabatan** End of Term of Office
I. Rusdonobanu	Direktur Keuangan, Investasi & Manajemen Risiko Director of Finance, Investment & Risk Management	**Habis Masa Jabatan** End of Term of Office
Susunan Direksi dari 27 Oktober – 31 Desember 2022 Composition of the Board of Directors from October 27 – December 31, 2022		
Hendro Padmono	Direktur Utama President Director	**Penunjukan oleh pemegang saham dengan Nomor SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022** Appointment by shareholders with Decree Number SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022
Henry Panjaitan	Direktur Bisnis Penjaminan Director of Guarantee Business	**Penunjukan oleh pemegang saham dengan Nomor SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022** Appointment by shareholders with Decree Number SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022
Kadar Wisnuwarman	Direktur Operasional dan Jaringan Director of Operations and Network	**Penunjukan oleh pemegang saham dengan Nomor SK-258/MBU/11/2022 - 015/KepSir-PS/BPUI/XI/2022** Appointment by shareholders with Decree Number SK-258/MBU/11/2022 - 015/KepSir-PS/BPUI/XI/2022
Achmad Ivan S. Soeparno	Direktur MSDM, Umum dan Kepatuhan Director of HRM, General Affairs & Compliance	**Penunjukan oleh pemegang saham dengan Nomor SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022** Appointment by shareholders with Decree Number SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022
Abdul Bari	Direktur Kelembagaan & Layanan Director of Institutional & Services	**Penunjukan oleh pemegang saham dengan Nomor SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022** Appointment by shareholders with Decree Number SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022
Suwarsito	Direktur Keuangan, Investasi dan Manajemen Risiko Director of Finance, Investment and Risk Management	**Penunjukan oleh pemegang saham dengan Nomor SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022** Appointment by shareholders with Decree Number SK-244/MBU/10/2022 - 014/KepSir-PS/BPUI/X/2022

Berikut adalah profil Direksi per 31 Desember tahun 2022:

The following is the profile of the Board of Directors as of December 31, 2022:

Hendro Padmono*

Direktur Utama
President Director

Periode Jabatan | Term of Office
27 Oktober 2022 – 26 Oktober 2027, Periode Pertama
October 27, 2022 – October 26, 2027, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	56 tahun 56 Years Old
Kelahiran Date and Place of Birth	:	Yogyakarta, 23 Desember 1966 Yogyakarta, December 23, 1966
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S2) *Master of Science* Universitas Gadjah Mada (2012) • (S1) Teknologi Pertanian Universitas Gadjah Mada (1991) • (S2) Master of Science University of Gadjah Mada (2012) • (S1) Bachelor of Agricultural Technology from Gadjah Mada University (1991)
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia. The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. Kep-1/KDK.05/2023 tanggal 30 Januari 2023 OJK Board of Commissioners Decree No. Kep-1/KDK.05/2023 dated January 30, 2023
Riwayat Profesi Employment History	:	Direktur Utama PT Jamkrindo (27 Oktober 2022 – Sekarang), SEVP *Fixed Assets Management & Procurement* PT Bank BRI (2021 – 2022), Komisaris Utama PT Bringin Karya Sejahtera (BRIKS) (2021 – 2022), Pemimpin Wilayah Jakarta 2 PT Bank BRI (2020 – 2021), Pemimpin Wilayah Bandung PT Bank BRI (2019 – 2020), Pemimpin Wilayah Yogyakarta PT Bank BRI (2018-2019), Kepala Divisi Bisnis Retail & Menengah PT Bank BRI (2017 – 2018), Wakil Pemimpin Wilayah Bidang Bisnis Jakarta 1 PT Bank BRI (2016 – 2017), Wakil Pemimpin Wilayah Bidang Bisnis KW Semarang PT Bank BRI (2014-2016), Pemimpin Cabang Kebayoran Baru PT Bank BRI (2013-2014), Pemimpin Cabang Yogya Cik Di Tiro PT Bank BRI (2010-2013), Kepala Bagian Humas *Corporate Secretary* PT Bank BRI (2008-2010), Pemimpin Cabang Denpasar Kuta (2006-2008), Pemimpin Cabang BRI Atambua (2004-2006). President Director of PT Jamkrindo (October 27, 2022 - Present), SEVP Fixed Assets Management & Procurement of PT Bank BRI (2021 - 2022), President Commissioner of PT Bringin Karya Sejahtera (BRIKS) (2021 - 2022), Head of Jakarta 2 Region of PT Bank BRI (2020 – 2021), Head of Bandung Region PT Bank BRI (2019 – 2020), Head of Yogyakarta Region PT Bank BRI (2018-2019), Head of Retail & Medium Business Division of PT Bank BRI (2017 – 2018), Deputy Head of Jakarta Business Area 1 PT Bank BRI (2016 – 2017), Deputy Head of Business Area KW Semarang PT Bank BRI (2014-2016), Head of Kebayoran Baru Branch PT Bank BRI (2013-2014), Head of Yogya Cik Di Tiro Branch PT Bank BRI (2010 - 2013), Head of Public Relations Corporate Secretary of PT Bank BRI (2008-2010), Head of Denpasar Kuta Branch (2006-2008), Head of BRI Atambua Branch (2004-2006).

Rangkap Jabatan Concurrent Position	:	Hendro Padmono tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Hendro Padmono does not have concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliation	:	Hendro Padmono tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Hendro Padmono has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• Manajemen Risiko Perbankan, Level 5, 10 Agustus 2021/BNSP • Bahasa Inggris, *Good User*, 10 Februari 2001/Toeic • Banking Risk Management, Level 5, August 10, 2021/BNSP • English, Good User, February 10, 2001/Toeic

*)Resmi menjabat per 27 Oktober 2022
*)Officially served since October 27, 2022

Henry Panjaitan*

Direktur Bisnis Penjaminan
Director of Guarantee Business

Periode Jabatan | Term of Office
27 Oktober 2022 – 26 Oktober 2027, Periode Pertama
October 27, 2022 – October 26, 2027, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	53 tahun 53 Years Old
Kelahiran Date and Place of Birth	:	Jakarta, 7 Juli 1969 Jakarta, July 7, 1969
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S1) Manajemen di Universitas Padjadjaran (1991) • (S2) *Banking* di University of New South Wales (2002) • (S2) Manajemen Keuangan di Universitas Indonesia (2003) • (S1) Bachelor of Management at Padjadjaran University (1991) • (S2) Master in Banking at the University of New South Wales (2002) • (S2) Master in Financial Management at the University of Indonesia (2003)
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia. The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-8/KDK.05/2023 tanggal 27 Februari 2023 OJK Board of Commissioners Decree No. KEP-8/KDK.05/2023 dated February 27, 2023

Riwayat Profesi Employment History	:	Direktur Bisnis Penjaminan PT Jamkrindo (27 Oktober 2022 – Sekarang), Direktur *Treasury* dan *International* PT Bank BNI (2020 – 2022), Pemimpin Wilayah Bank BNI Jakarta Senayan (Juli – September 2020), Pemimpin Wilayah Bank BNI Jakarta BSD (2019 – 2020), Pemimpin Divisi BIN Bank BNI Kantor Pusat (2016 – 2017), *Head of Business & Banking* Bank BNI Wilayah Jakarta Senayan (2015 – 2016), *General Manager* Bank BNI Kantor Cabang Hongkong (2010 – 2015), *Deputy General Manager* Bank BNI Cabang Hongkong (2009 – 2010), Pemimpin Kelompok Pemasaran & *Advisory Trade Finance* Divisi *International* Bank BNI Kantor Pusat (2009), Pemimpin Kelompok *Trade Fiance* Divisi *International* Bank BNI Kantor Pusat (2008 – 2009), *Manager* Personal Asisten Direksi Divisi KMP Bank BNI Kantor Pusat (2007 – 2008), Relationship Manager Divisi Korporasi Bank BNI Kantor Pusat (2006 – 2007), Pengelola Pemasaran Bisnis Divisi Korporasi Dua Bank BNI Kantor Pusat (2004 – 2005), Pengelola Analisis Kredit Divisi Korporasi Dua bank BNI Kantor Pusat (2004), Pengelola Advisory & Sekuritis Divisi Investasi & jasa Keuangan Bank BNI Kantor Pusat (2003-2004). Director of Guarantee Business PT Jamkrindo (October 27, 2022 - Present), Director of Treasury and International PT Bank BNI (2020 - 2022), Regional Head of Bank BNI Jakarta Senayan (July - September 2020), Regional Head of Bank BNI Jakarta BSD (2019 - 2020) , Head of BIN Division at Bank BNI Head Office (2016 – 2017), Head of Business & Banking at Bank BNI Jakarta Senayan Region (2015 – 2016), General Manager of Bank BNI Hong Kong Branch Office (2010 – 2015), Deputy General Manager of Bank BNI Hong Kong Branch (2009 – 2010), Group Leader of Marketing & Advisory Trade Finance International Division of Bank BNI Head Office (2009), Head of Trade Fiance Group Division of International Division of Bank BNI Head Office (2008 – 2009), Manager Personal Assistant to the Directors of KMP Division of Bank BNI Head Office (2007 – 2008), Relationship Manager of Corporate Division of Bank BNI Head Office (2006 – 2007), Business Marketing Manager of Corporate Division Two, Bank BNI Head Office (2004 – 2005), Manager of Credit Analysis of Corporate Division Two of Corporate BNI Head Office (2004), Advisory Manager Investment & Securities Division BNI Bank Head Office Investment & Financial Services (2003-2004).
Rangkap Jabatan Concurrent Position	:	Henry Panjaitan tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Henry Panjaitan does not have concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliation	:	Henry Panjaitan tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Henry Panjaitan has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• Manajemen Risiko Perbankan, Level 5, 17 September 2020 / BSMR • *Continual Mandatory Learning Program* (CMPL) 3 Industri, Perbankan di tengah Disrupsi, Digital dan Era Pandemic Covid, BNI, 2020 • *Continual Mandatory Learning Program* (CMPL) 2 Prospek Ekonomi 2021 dan Kebijakan Pasar Modal dlm Merespon Dampak Pandemi dan dalam Menghadapi Kondisi Politik di Indonesia, BNI, 2020 • *Continual Mandatory Learning Program* (CMPL) 1 Sosialisasi UU Cipta Kerja dan Dampaknya terhadap Bisnis dan Perbankan, BNI, 2020 • Sertifikasi *Dealer Level Advance*, LSPP, 2020 • Banking Risk Management, Level 5, September 17, 2020 / BSMR • Continual Mandatory Learning, Program (CMPL) 3 Industries, Banking in the Midst of Disruption, Digital and the Era of Pandemic Covid, BNI, 2020 • Continual Mandatory Learning, Program (CMPL) 2 Economic Prospects for 2021 and Capital Market Policies in Responding to the Impact of a Pandemic and in Facing Political Conditions in Indonesia, BNI, 2020 • Continual Mandatory Learning, Program (CMPL) 1 Socialization of the Job Creation Law and its Impact on Business and Banking, BNI, 2020 • Level Advance Dealer Certification, LSPP, 2020

*)Resmi menjabat per 27 Oktober 2022
*)Officially served since October 27, 2022

Kadar Wisnuwarman

Direktur Operasional dan Jaringan
Director of Operations and Network

Periode Jabatan | Term of Office
21 November 2017-20 November 2022, Periode Pertama
November 21, 2017 - November 20, 2022, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	51 tahun 51 Years Old
Kelahiran Date and Place of Birth	:	Malang, 31 Oktober 1971 Malang, October 31, 1971
Domisili Domicile	:	Cibubur, Jawa Barat, Indonesia Cibubur, West Java, Indonesia
Pendidikan Education	:	• (S2) Magister Manajemen, Universitas Hasanuddin (2002) • (S1) Manajemen, Universitas Airlangga (1996) • (S2) Master of Management, Hasanuddin University (2002) • (S1) Management, Airlangga University (1996)
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 21 November 2017 melalui Keputusan Menteri Negara Bumn selaku Pemilik Modal Perum Jamkrindo No. SK-249/MBU/11/2017 tanggal 21 November 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama. The position of Director has been carried out since November 21, 2017, through the Decree of the Minister of State Owned Enterprises as the Capital Owner of Perum Jamkrindo No. SK-249/MBU/11/2017 dated November 21, 2017, concerning Appointment of Members of the Board of Directors of Perum Jamkrindo. This Director position is his first term.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-26/KDK.05/2018 tanggal 13 April 2018 OJK Board of Commissioners Decree No. KEP-26/KDK.05/2018 dated April 13, 2018
Riwayat Profesi Employment History	:	Pranata Utama Perum Jamkrindo untuk ditugaskan sebagai Direktur Utama PT Penjaminan Jamkrindo Syariah (2014-2017), Kepala Kantor Cabang Jakarta Khusus, Perum Jamkrindo (2013-2014), Kepala Divisi Penjaminan Komersial, Perum Jamkrindo (2013), Kepala Divisi Klaim dan Subrogasi, Perum Jamkrindo (2013), Sekretaris Perusahaan Perum Jamkrindo (2012-2013), Kepala Kantor Cabang Denpasar, Perum Jamkrindo (2011-2012), Kepala Kantor Cabang Pontianak, Perum Jamkrindo (2010-2011), Kepala Bagian Penjaminan Kantor Pusat, Perum Jamkrindo (2006-2010), Kepala Bagian Operasional Kantor Cabang Jakarta, Perum Jamkrindo (2004-2006), Kepala Bagian Operasional Kantor Cabang Bandung, Perum Jamkrindo (2004), Kepala Bagian Operasional Kantor Cabang Pontianak, Perum Jamkrindo (2003-2004). Primary Official of Perum Jamkrindo to be assigned as President Director of PT Penjaminan Jamkrindo Syariah (2014-2017), Head of Special Jakarta Branch Office, Perum Jamkrindo (2013-2014), Head of Commercial Guarantee Division, Perum Jamkrindo (2013), Head of Claims and Subrogation Division, Perum Jamkrindo (2013), Corporate Secretary of Perum Jamkrindo (2012-2013), Head of Denpasar Branch Office, Perum Jamkrindo (2011-2012), Head of Pontianak Branch Office, Perum Jamkrindo (2010-2011), Head of Guarantee Section Head Office, Perum Jamkrindo (2006-2010), Head of Operational Section of Jakarta Branch Office, Perum Jamkrindo (2004-2006), Head of Operational Section of Bandung Branch Office, Perum Jamkrindo (2004), Head of Operational Section of Pontianak Branch Office, Perum Jamkrindo (2003-2004).

Rangkap Jabatan Concurrent Position	:	Kadar Wisnuwarman tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Kadar Wisnuwarman does not have concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliation	:	Kadar Wisnuwarman tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Kadar Wisnuwarman has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with the majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• *Leadership Training For Managers* • *Professional Directors Program* • Manajemen Risiko Perbankan | Banking Risk Management

Achmad Ivan S. Soeparno*

Direktur MSDM, Umum dan Kepatuhan
Director of HRM, General Affairs and Compliance

Periode Jabatan | Term of Office
27 Oktober 2022 – 26 Oktober 2027 , Periode Pertama
October 27, 2022 – October 26, 2027 , First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	56 tahun 56 Years Old
Kelahiran Date and Place of Birth	:	Jakarta, 11 Agustus 1966 Jakarta, August 11, 1966
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S1) Hubungan Internasional di Universitas Padjadjaran (1991) • (S2) *Master of Business Administration – Banking and Finance* di Curtin University (Perth – Western Australia) (1998) • (S1) Bachelor of International Relations at Padjadjaran University (1991) • (S2) Master of Business Administration – Banking and Finance at Curtin University (Perth–Western Australia) (1998)
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. Kep-2/KDK.05/2023 tanggal 30 Januari 2023 OJK Board of Commissioners Decree No. Kep-2/KDK.05/2023 dated January 30, 2023

Riwayat Profesi Employment History	:	Direktur MSDM, Umum, dan Kepatuhan PT Jamkrindo (27 Oktober 2022 – Sekarang), Direktur Utama PT Jamkrida Jakarta (2021 – 2022), Direktur Utama PT Braja Mukti Cakra (BMC) (2014 – 2021), Direktur Keuangan & *Marketing* PT Bina Usaha Mandiri Mizusawa (2013 – 2014), *General Manager Risk Management & Investment* PT Bakrie Steel Industries (2012 – 2013), *Vice President, Area Lending Head* Bank Pundi Indonesia (2011 – 2012), *Division Head for The Credit Program Division* (2000 – 2011), *Account Manager* PT Bank Panin (1994 – 1996), *Account Officer* PT Lippo Bank (1993 – 1994). Director of HRM, General Affairs and Compliance of PT Jamkrindo (October 27, 2022 - Present), President Director of PT Jamkrida Jakarta (2021 - 2022), President Director of PT Braja Mukti Cakra (BMC) (2014 - 2021), Director of Finance & Marketing of PT Bina Usaha Mandiri Mizusawa (2013 – 2014), General Manager Risk Management & Investment of PT Bakrie Steel Industries (2012 – 2013), Vice President, Area Lending Head Bank Pundi Indonesia (2011 – 2012), Division Head for The Credit Program Division (2000 – 2011), Account Manager of PT Bank Panin (1994 – 1996), Account Officer of PT Lippo Bank (1993 – 1994).
Rangkap Jabatan Concurrent Position	:	Achmad Ivan S. Soeparno tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Achmad Ivan S. Soeparno does not have concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliation	:	Achmad Ivan S. Soeparno tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, sertadengan pemegang saham utama. Achmad Ivan S. Soeparno has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• Program Pelatihan Sertifikasi Profesi Bisnis Penjaminan Direktur Investasi (Okupasi), 23 Agustus 2022 BJS • LSP Penjaminan, LSP, 2022 • LSPMR, Manajemen Risiko, 2021 • *Branch Office Management Program* Angkatan Ke-2, Bank Pundi, 2012 • Sertifikasi Manajemen Risiko Tingkat I (Satu), Badan Sertifikasi Manajemen Risiko – Global Association of Risk Professionals (GARP), 2011 • *Training of Trainers* – Sistem Informasi Manajemen Pemasaran Pengendalian Intern Peraturan dan Pengawasan Ekstern, Certif – Sertifikasi Profesional untuk Lembaga Keuangan Mikro, 2004 • Pelatihan Pengawasan BPR, Permodalan Nasional Madani (PNM) Persero – BI, 2004 • Pelatihan Pembiayaan Syariah, Permodalan Nasional Madani (PNM) Persero – Tazkia Institute (Syariah Finance & Management),2002 • Pelatihan Pengelolaan Bank Perkreditan Rakyat, Permodalan Nasional Madani (PNM) Persero – BI, 2001 • Investment Director Guarantee Business Professional Certification Training Program (Occupational), August 23, 2022 BJS • LSP Guarantee, LSP, 2022 • LSPMR, Risk Management, 2021 • Branch Office Management Program Batch 2, Bank Pundi, 2012 • Level I (One) Risk Management Certification, Risk Management Certification Agency – Global Association of Risk Professionals (GARP), 2011 • Training of Trainers – Marketing Management Information System Internal Control External Regulation and Control, Certif – Professional Certification for Microfinance Institutions, 2004 • BPR Supervision Training, Madani National Capital (PNM) Persero – BI, 2004 • Sharia Financing Training, Madani National Capital (PNM) Persero – Tazkia Institute (Syariah Finance & Management), 2002 • Training in the Management of Rural Banks, Madani National Capital (PNM) Persero – BI, 2001

*)Resmi menjabat per 27 Oktober 2022
*)Officially served since October 27, 2022

Abdul Bari

Direktur Kelembagaan & Layanan
Director of Institutional & Services

Periode Jabatan | Term of Office
27 Oktober 2022 – 26 Oktober 2027, Periode Pertama
October 27, 2022 – October 26, 2027, First Term

Warga Negara Citizenship	:	Indonesia
Usia Age	:	47 tahun 47 Years Old
Kelahiran Date and Place of Birth	:	Subang, 29 September 1975 Subang, September 29, 1975
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S3) Doctor *Human Resource Management* di Universitas Negeri Jakarta (2014) • (S2) Magister Manajemen SDM di ST Ilmu Ekonomi Bisnis Indonesia (2004) • (S1) Ilmu Kesehatan Masyarakat di Universitas Muhammadiyah Jakarta (2002) • (S3) Doctor of Human Resource Management at Jakarta State University (2014) • (S2) Master of Human Resources Management at ST Science Economics Business Indonesia (2004) • (S1) Bachelor of Public Health Science at University of Muhammadiyah Jakarta (2002
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia. The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-9/KDK.05/2023 tanggal 27 Februari 2023 OJK Board of Commissioners Decree No. KEP-9/KDK.05/2023 dated February 27, 2023
Riwayat Profesi Employment History	:	Direktur Kelembagaan dan Layanan (27 Oktober 2022 – Sekarang), Sekretaris Perusahaan PT Jamkrindo (2016-2022), Pranata Utama Direktorat Operasional & Jaringan PT Jamkrindo (2016), Pejabat Pranata Utama Direktorat Utama PT Jamkrindo (2015), Pranata Madya Sekretaris Utama (2015), Tim *Project* BPJS University BPJS Kesehatan (2014 – 2015), Dewan Komisaris Prima Multi Terminal Subsidary Pelindo 1 PT Waskita Karya, PT Pembangunan Perumahan (2014-2015), Direktur Keuangan Pusat Studi SUmber Daya Manusia (PSSDM) UNJ (2013 – 2015), *General Manager* PT AXA Assistance Indonesia (AXA Group) (2001 – 2014), *Inhouse Medical Services*/24 *Alarm Center* Dr. Tedjo & Associates (1998 – 2000), *Inhouse Medical Services*/24 *Alarm Center* Dr. Damiyanti & Associates (1994 – 1996). Director of Institutional Relations and Services (October 27, 2022 – Present), Corporate Secretary of PT Jamkrindo (2016-2022), Primary Official of Operational & Network Directorate of PT Jamkrindo (2016), Primary Official of President Directorate of PT Jamkrindo (2015), Intermediate Official of President Secretary (2015), Project Team BPJS University BPJS Health (2014-2015), Board of Commissioners of Prima Multi Terminal Subsidary Pelindo 1 PT Waskita Karya, PT Housing Development (2014-2015), Finance Director of the Center for Human Resources Studies (PSSDM) UNJ (2013 - 2015), General Manager of PT AXA Assistance Indonesia (AXA Group) (2001 – 2014), Inhouse Medical Services/24 Alarm Center Dr. Tedjo & Associates (1998 – 2000), Inhouse Medical Services/24 Alarm Center Dr. Damiyanti & Associates (1994 – 1996).
Rangkap Jabatan Concurrent Position	:	Abdul Bari tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Abdul Bari does not have concurrent positions in other companies/institutions.

Hubungan Afiliasi Affiliation	:	Abdul Bari tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, sertadengan pemegang saham utama. Abdul Bari has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• Sertifikasi Kompetensi Mengelola Pemasaran Produk Penjaminan, Mengelola Portofolio Penjaminan, dan Mengelola Risiko Penjaminan, LSP, 2022 • Manajemen Risiko Perbankan, Badan Sertifikasi Manajemen Risiko (BSMR), 2022 • Manajemen Risiko Perbankan, Badan Nasional Sertifikasi Profesi (BNSP), 2022 • *Strategic Public Relations*, Badan Nasional Sertifikasi Profesi (BNSP), 2022 • ERMA : *Certified in Enterprise Risk Governance*, ERMA, 2021 • LSP MKS : *Qualified Risk Governance Professional*, LSP MKS, 2021 • Harvard Business School : *Strategy Execution*, Harvard Business School, 2021 • Wharton : AI *for Business*, Wharton University of Pennsylvania, 2021 • *Executives Public Relations*, Badan Nasional Sertifikasi Profesi (BNSP), 2021 • Pelatihan Antikorupsi bersama Komisi Pemberantasan Korupsi (KPK), Indonesia Financial Group, 2021 • Competency Certification for Managing Guarantee Product Marketing, Managing Guarantee Portfolio, and Managing Guarantee Risk, LSP, 2022 • Banking Risk Management, Risk Management Certification Agency (BSMR), 2022 • Banking Risk Management, National Professional Certification Agency (BNSP), 2022 • Strategic Public Relations, National Professional Certification Agency (BNSP), 2022 • ERMA : Certified in Enterprise Risk Governance, ERMA, 2021 • LSP MKS : Qualified Risk Governance Professional, LSP MKS, 2021 • Harvard Business School : Strategy Execution, Harvard Business School, 2021 • Wharton : AI for Business, Wharton University of Pennsylvania, 2021 • Executives Public Relations, National Professional Certification Agency (BNSP), 2021 • Anti-Corruption Training with the Corruption Eradication Commission (KPK), Indonesia Financial Group, 2021

Suwarsito

Direktur Keuangan, Investasi dan Manajemen Risiko
Director of Finance, Investment and Risk Management

Periode Jabatan | Term of Office
22 Maret 2021 – 21 Maret 2026 , Periode Pertama
March 22, 2021 – March 21, 2026 , First Period

Warga Negara Citizenship	:	Indonesia
Usia Age	:	49 tahun 49 Years Old
Kelahiran Date and Place of Birth	:	Sragen, 28 Februari 1972 Sragen, February 28, 1972
Domisili Domicile	:	DKI Jakarta, Indonesia

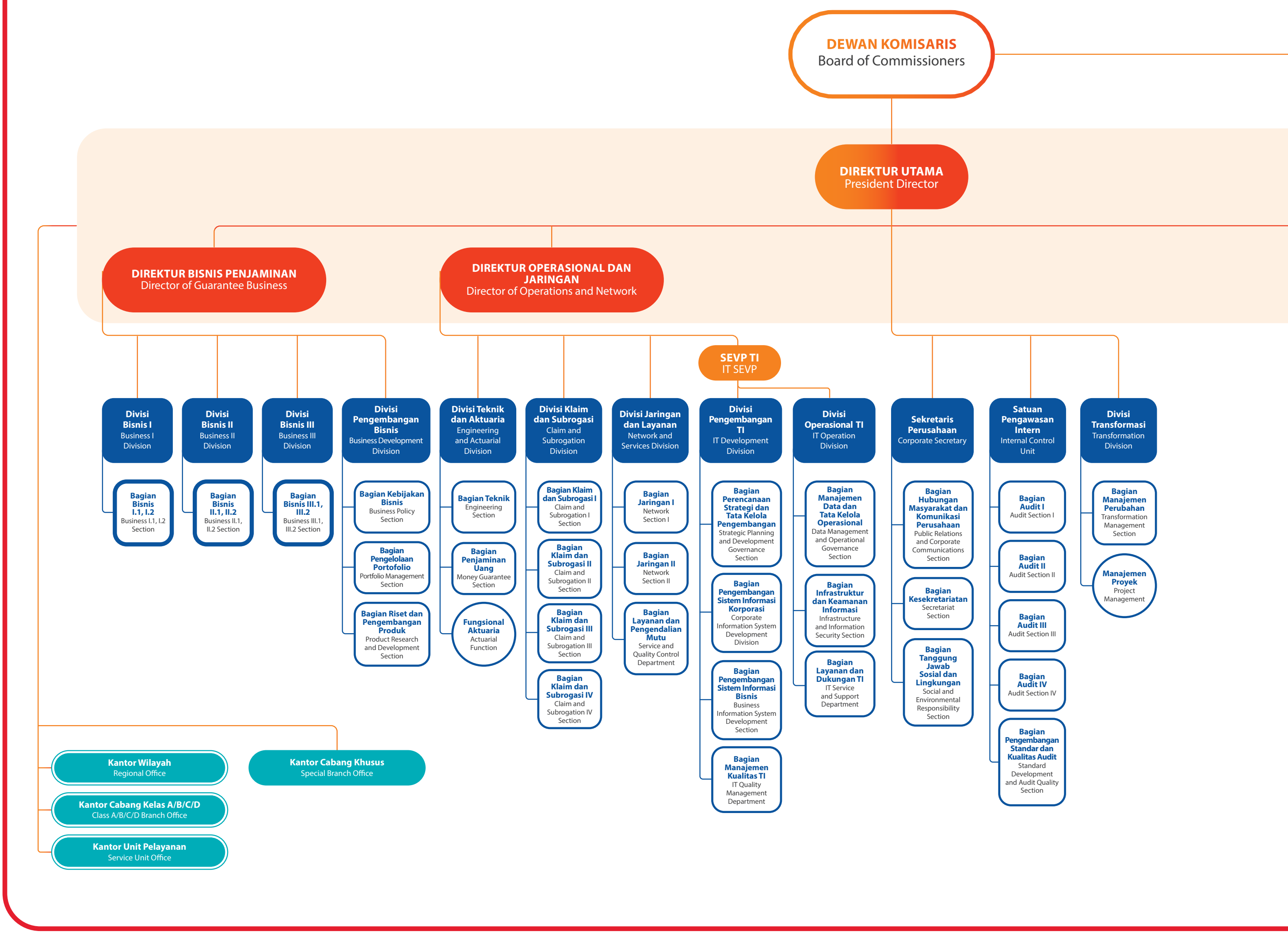
Pendidikan Education	:	• (S2) Magister Manajemen di Universitas Hasanuddin Makassar (2007) • (S1) Sarjana di Universitas Diponegoro Semarang Jurusan Ekonomi (1996) • (S2) Master of Management at Hasanuddin University Makassar (2007) • (S1) Bachelor Degree at Diponegoro University Semarang Majoring in Economics (1996)
Riwayat Penunjukan Appointment History	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia. The position of Director has been held since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-40/KDK.05/2021 tanggal 19 Agustus 2021 OJK Board of Commissioners Decree No. KEP-40/KDK.05/2021 dated August 19, 2021
Riwayat Profesi Employment History	:	Berkarir di Jamkrindo sejak tahun 1977. Beberapa jabatan yang pernah diemban adalah Kepala Divisi Bisnis PT Jamkrindo (2018-2021), Kepala Divisi Bisnis Penjaminan Bank (2016-2018), Kepala Kantor Wilayah III Jakarta PT Jamkrindo (April 2016-Agustus 2016), Kepala Kantor PT Jamkrindo Cabang Jakarta (2013-2016), Kepala Divisi Umum PT Jamkrindo (2012-2013), Kepala Kantor PT Jamkrindo Cabang Bandung (Januari 2012-Desember 2012), Kepala Kantor PT Jamkrindo Cabang Pekanbaru (2011-2012), Kepala Kantor PT Jamkrindo Cabang Banjarmasin (2010-2011). Started a career at Jamkrindo since 1977. He has held several positions including Head of the Business Division of PT Jamkrindo (2018-2021), Head of the Bank Guarantee Business Division (2016-2018), Head of Regional III Jakarta Office of PT Jamkrindo (April 2016-August 2016), Head of Office of PT Jamkrindo Jakarta Branch (2013-2016), Head of General Division of PT Jamkrindo (2012-2013), Head of Office of PT Jamkrindo Bandung Branch (January 2012-December 2012), Head of Office of PT Jamkrindo Pekanbaru Branch (2011-2012), Head Office of PT Jamkrindo Banjarmasin Branch (2010-2011).
Rangkap Jabatan Concurrent Position	:	Suwarsito tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Suwarsito does not have concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliation	:	Suwarsito tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Suwarsito has no affiliation with other members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board, as well as with majority shareholders.
Sertifikasi yang Dimiliki Certifications Owned	:	• *Wealth Management* – 3, *Wealth Management*, 2019 • Manajemen Risiko Perbankan – 3,LSP Perbankan, 2019 • Manajemen Risiko Perbankan – 2, LSP Perbankan, 2019 • Manajemen Risiko Perbankan – 1, LSP Perbankan, 2018 • Wealth Management – 3, Wealth Management, 2019 • Banking Risk Management – 3, Banking LSP, 2019 • Banking Risk Management – 2, LSP Banking, 2019 • Banking Risk Management – 1, LSP Banking, 2018

STRUKTUR ORGANISASI
ORGANIZATION STRUCTURE

Bagi Perusahaan salah faktor terpenting dalam kesuksesan pengelolaan operasional adalah bagaimana memiliki strategi dalam mengembangkan dan mendesain struktur organisasinya agar efektif dan efisien. Perusahaan senantiasa membuat strategi pengembangan organisasi yang disesuaikan dengan kebutuhan dan tantangan yang dihadapi. Pengembangan yang dilakukan Perusahaan berfokus untuk membangun organisasi sesuai dengan fungsinya saat ini dan menyesuaikan untuk mencapai tujuan yang berkelanjutan.

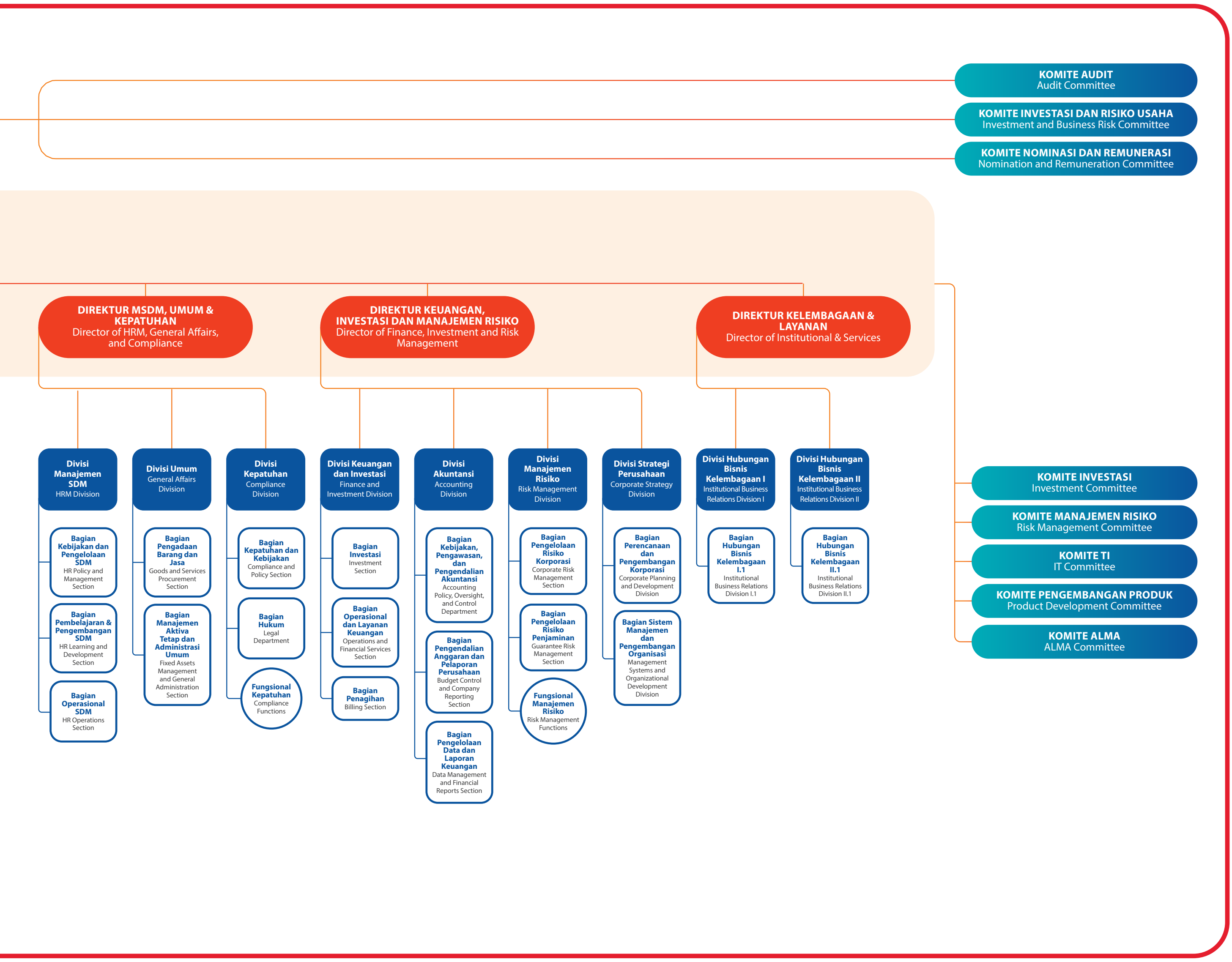
For the Company, one of the most important factors in the success of operational management is how to have a strategy in developing and designing its organizational structure so that it is effective and efficient. The Company always makes organizational development strategies that are tailored to the needs and challenges it faces. The development carried out by the Company focuses on building the organization according to its current function and adjusting it to achieve sustainable goals.

Struktur Organisasi per 31 Desember 2022
Organizational Structure as of December 31, 2022



Dalam rangka merespon perubahan-perubahan lingkungan Perusahaan dan pencapaian arah bisnis jangka panjang, maka pada tahun 2022, PT. Jamkrindo telah melakukan penyesuaian terhadap Struktur Organisasi Perusahaan. Struktur Organisasi PT Jamkrindo sebagaimana telah ditetapkan dalam Ketetapan Direksi No. 01/KD1/XII/2022, terdiri dari:

To respond to changes in the Company's environment and achieve long-term business target, in 2022, PT. Jamkrindo has made adjustments to the Company's Organizational Structure. The Organizational Structure of PT Jamkrindo as stipulated in the Board of Directors Decision No. 01/KD1/XII/2022, consisting of:



BIDANG USAHA SERTA PRODUK DAN JASA

LINE OF BUSINESS, PRODUCTS, AND SERVICES

KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR

Berdasarkan Akta No. 10 tanggal 8 Maret 2021 tentang Perubahan Anggaran Dasar dalam pasal 3 disebutkan Maksud dan Tujuan Serta Kegiatan Usaha adalah untuk melaksanakan kegiatan usaha Penjaminan bagi Usaha Mikro, Usaha Kecil dan Usaha Menengah serta Koperasi, Penjaminan bagi Badan Usaha Milik Negara, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya serta optimalisasi pemanfaatan sumber dana Perseroan berdasarkan prinsip tata Kelola Perusahaan yang baik.

BUSINESS ACTIVITIES BASED ON THE ARTICLES OF ASSOCIATION

Based on Deed No. 10 dated March 8, 2021, concerning Amendments to the Articles of Association, in article 3 it states that the Purpose and Objectives and Business Activities are to carry out guarantee business activities for Micro, Small and Medium Enterprises and Cooperatives, guarantee for State-Owned Enterprises, guarantee for Warehouse Receipt Systems, and other guarantees, as well as optimizing the utilization of the Company's funding sources based on the principles of good corporate governance.

KEGIATAN USAHA YANG DIJALANKAN DAN KESESUAIANNYA DENGAN ANGGARAN DASAR PERUSAHAAN

Dalam upaya mencapai maksud dan tujuan tersebut, Perusahaan dapat menyelenggarakan beberapa kegiatan usaha dan kebijakan pengembangan usaha untuk mendukung pembiayaan. Berikut disampaikan pelaksanaan kegiatan usaha dan kebijakan pengembangan usaha yang telah dilakukan.

BUSINESS ACTIVITIES CARRIED OUT AND COMPLIANCE WITH THE COMPANY'S ARTICLES OF ASSOCIATION

In an effort to achieve these aims and objectives, the Company may carry out several business activities and business development policies to support financing. Presented in the following are the implementation of business activities and business development policies that have been carried out.

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not Been Carried Out	Keterangan Description
1.	Penjaminan kredit, pembiayaan atau pembiayaan berdasarkan Prinsip Syariah yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Credit guarantees, funding or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk Penjaminan Kredit Umum, Penjaminan Kredit Mikro, Penjaminan Kredit Usaha Rakyat. Penjaminan Program PEN Available in General Credit Guarantee products, Micro Credit Guarantee, People's Business Credit Guarantee. PEN Program Guarantee
2.	Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya Loan guarantees distributed by savings and loan cooperatives or cooperatives that have savings and loan business units to their members	√	Terdapat pada produk Penjaminan Kredit Multiguna KKLK Available in the KKLK Multipurpose Credit Guarantee product
3.	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan Credit guarantees and/or partnership program loans disbursed by state-owned enterprises within the framework of the partnership and community development program	√	Penyaluran program kemitraan Distribution of partnership programs

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not Been Carried Out	Keterangan Description
4.	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of debt securities to Micro, Small and Medium Enterprises, as well as Cooperatives	x	Belum/tidak dijalankan Has not been carried out yet
5.	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee for the purchase of goods in installments made to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk Penjaminan Kredit OTO Available in OTO Credit Guarantee products
6.	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of debt securities to Micro, Small and Medium Enterprises, as well as Cooperatives	N/A	Tidak ada None
7.	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee for the purchase of goods in installments made to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk Penjaminan Kredit OTO Available in OTO Credit Guarantee products
8.	Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee for trade transactions made to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat dalam produk Penjaminan Distribusi Barang Available in the Goods Distribution Guarantee product
9.	Penjaminan pengadaan barang dan/atau jasa *surety bond* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of procurement of goods and/or services of surety bonds for Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk *Surety Bond*, *Surety Bond Co-Guarantee*, Penjaminan Kredit Konstruksi dan Pengadaan Barang/Jasa Available in Surety Bond products, Surety Bond Co-Guarantee, Construction Credit Guarantee and Procurement of Goods/Services
10.	Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Counter Bank Guarantees made to Micro Enterprises, Small Enterprises, and Medium Enterprises, as well as Cooperatives	√	Terdapat dalam produk Penjaminan Kredit Kontra Bank Garansi, Penjaminan Kredit Kontra Bank Garansi *Co-Guarantee* Available in Counter Bank Guarantee Credit Guarantee products, Counter Bank Guarantee Credit Guarantee Co-Guarantee
11.	Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Domestic document guarantee for letters of credit made to Micro, Small and Medium Enterprises, as well as Cooperatives	x	Belum dijalankan Has not been carried out yet
12.	Penjaminan *letter of credit* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Letter of credit guarantees made to Micro, Small and Medium Enterprises, as well as Cooperatives	x	Belum dijalankan Has not been carried out yet
13.	Penjaminan kepabeanan (*Custom bond*) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Custom bonds made to Micro Enterprises, Small Enterprises, and Medium Enterprises, as well as Cooperatives	√	Terdapat pada *Customs Bond* Available in Customs Bond
14.	Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Excise guarantees made to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk *Customs Bond* Available in Customs Bond

No	**Kegiatan** Activities	**Telah/Belum Dijalankan** Has/Has not Been Carried Out	**Keterangan** Description
15.	Penjaminan pembiayaan kepada usaha rintisan (*start up business*) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of financing for start-up businesses that meet the criteria of Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk penjaminan Kredit Umum, dan Penjaminan Kredit Mikro Available in General Credit guarantee products, and Micro Credit Guarantee
16.	Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of information technology-based money lending services provided to Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk Penjaminan Kredit Mikro Available in Micro Credit Guarantee
17.	Penjaminan dalam rangka sinergi antara Perseroan dengan badan usaha milik negara lain Guarantee in the context of synergy between the Company and other state-owned enterprises	√	Terdapat dalam produk *Surety Bond*, Penjaminan Bersama KUR, Penjaminan Pembiayaan *Invoice* Available in Surety Bond products, KUR Collateral Guarantee, Invoice Financing Guarantee
18.	Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perseroan Credit guarantee or financing based on Sharia Principles to individuals in accordance with the aims and objectives of the Company	x	Tidak dijalankan karena dialihkan seluruhnya kepada PT Jamsyar It was not implemented because it was transferred entirely to PT Jamsyar
19.	Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan Provision of management consulting services related to Guarantee business activities	√	Terdapat di Divisi Hubungan Bisnis Kelembagaan II It is in the Institutional Business Relations Division II
20.	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi Ranking, management consulting, management services, mentoring/empowerment, and other services for Micro, Small and Medium Enterprises and Cooperatives	√	Terdapat di Divisi Hubungan Bisnis Kelembagaan II It is in the Institutional Business Relations Division II
21.	Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya Other main business activities after obtaining approval from the Financial Services Authority and/or related agencies in accordance with their authority	N/A	Tidak ada None

Kegiatan usaha utama Perusahaan dapat dilakukan dalam bentuk Penjaminan Bersama (*co-guarantee*) kecuali kegiatan usaha utama dalam hal Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan dan Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi.

The Company's main business activities can be carried out in the form of Co-guarantee, except for the main business activities in terms of Provision of management consulting services related to Guarantee and Ranking business activities, management consulting, management services, mentoring/empowerment, and other services for Micro, Small and Medium Enterprises, and Cooperatives.

PRODUK DAN JASA YANG DIJALANKAN PERUSAHAAN

PRODUCTS AND SERVICES OPERATED BY THE COMPANY

Berikut disampaikan produk dan jasa yang dijalankan Perusahaan per 31 Desember 2022.

Following are the products and services carried out by the Company as of December 31, 2022.

Jenis Produk Types of Product	**Keterangan** Description
Penjaminan Kredit Usaha Rakyat (KUR) People's Business Credit Guarantee (KUR)	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak, namun belum *bankable* yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. Credit/Financing for Venture Capital and/or investment to UMKMK in productive and viable business sectors, but not yet bankable guaranteed by a Guarantee Company. KUR distribution is expected to help develop productive businesses.
Penjaminan KPR Sejahtera FLPP KPR Sejahtera FLPP Guarantee	Kegiatan penjaminan terhadap penyaluran kredit pemilikan rumah yang merupakan program kerja sama antara Pihak Perbankan dengan Kementerian Pekerjaan umum dan Perumahan Rakyat Republik Indonesia dengan suku bunga rendah, cicilan ringan dan tetap sepanjang jangka waktu kredit yang diperuntukkan bagi masyarakat berpenghasilan rendah. Guarantee activities for the distribution of home ownership loans which are a cooperative program between the banking sector and the Ministry of Public Works and Public Housing of the Republic of Indonesia with low interest rates, light and fixed installments throughout the credit term intended for low-income people.
Penjamin Sistem Resi Gudang Warehouse Receipt System Guarantee	Kegiatan pemberian jaminan kepada Pengelola Gudang atas Kewajibannya kepada petani dalam melakukan pengelolaan barang komoditas. The activity of providing guarantees to Warehouse Managers for their obligations to farmers in managing commodity goods.
Penjaminan Kredit Umum General Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin (Proses penjaminan dilakukan secara kasus per kasus) Guarantee for credit/financing provided by the Guarantee Recipient to the Guaranteed for the purposes of additional venture capital and/or investment in the framework of increasing and developing the Guaranteed business (The guarantee process is carried out on a case-by-case basis)
Penjaminan Kredit Mikro Micro Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin, Pengusaha mikro dan Kecil, untuk keperluan modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, dengan jumlah *plafond* kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (*Conditional Automatic Cover*/CAC) Guarantee for credit/financing provided by the Guarantee Recipient to the Guaranteed, Micro and Small Entrepreneurs, for the purposes of venture capital and/or investment in order to increase and develop the Guaranteed business, with a credit or financing limit amount adjusted to the micro credit provisions applicable to the Guarantee Recipient of which the guarantee process is carried out in a Conditional Automatic Cover / CAC basis
Penjaminan Kredit Konstruksi & Pengadaan Barang/Jasa Construction Credit Guarantee & Goods/ Services Procurement	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal kerja usaha jasa konstruksi dan pengadaan barang/jasa sesuai dengan kontrak kerja antara Terjamin dengan *Bowheer* (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. Guarantee for credit/financing provided by the Guarantee Recipient to the Guaranteed for the purpose of additional venture capital for the construction services business and the procurement of goods/services in accordance with the work contract between the Guaranteed and Bowheer (project owner), whose return source comes from APBN/APBD/BUMN funds or national private.
Penjaminan Kredit Multiguna Multipurpose Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan lainnya (Non Bank) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/ instansi Pemerintah) baik yang penyalurnya dilakukan secara langsung maupun melalui lembaga lainya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif. Guarantee for credit/financing provided by the Guarantee Recipient for other Financial Institutions (Non-Bank) to the Guaranteed, individuals (permanent employees of a Company/ Government agency) whether the distribution is made directly or through other institutions, whose source of return is by deducting the Guaranteed salary and the guarantee submission process is carried out collectively.

Jenis Produk Types of Product	**Keterangan** Description
Penjaminan Distribusi Barang Goods Distribution Guarantee	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrikan (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan *case by case*) Credit guarantees for distribution credit/financing provided by manufacturing companies to distributors who distribute goods. (guarantee analysis is carried out on a case by case basis)
Penjaminan Bank Garansi/Kontra Garansi Guarantee Bank Guarantee/Counter Guarantee	Penjaminan yang diberikan Penjamin (Perum Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (*unconditional*) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan *Obligee* ketika Terjamin wanprestasi. The guarantee given by the Guarantor (Perum Jamkrindo) to the Guarantee Recipient (Bank) is unconditional and the Guarantor will pay compensation to the Guarantee Beneficiary for the demand for disbursement of the Bank Guarantee (BG) submitted by the Obligee when the Guaranteed defaults.
Surety Bond	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada *Obligee* bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan *Obligee*, maka Penjamin akan bertanggung jawab terhadap *Obligee* untuk menyelesaikan kewajiban-kewajiban Terjamin tersebut. A 3-party agreement between the Guarantor, on the basis of confidence in the Guaranteed jointly promises to the Obligee that if the Guaranteed for some reason becomes negligent or fails to carry out the work as agreed with the Obligee, then the Guarantor will be responsible for the Obligee to complete the obligations that guaranteed.
Payment Bond	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. Guarantee issued by the Guarantor to ensure that the Guarantor makes payments to the Beneficiary for the bailout facility of the Collateral Recipient either originating from the Beneficiary or other financing sources designated by the Beneficiary.
Customs Bond	Jaminan atas fasilitas kepabeanan, fasilitas penangguhan/pembebasan bea masuk barang & import dan pemungutan bea masuk barang lainnya kepada *Obligee* (Direktorat Jenderal Bea Cukai) apabila Terjamin (importir/produsen eksportir) tidak menyelesaikan kewajibannya. Guarantees for customs facilities, facilities for suspension/exemption of goods & import duty and collection of other goods import duties to the Obligee (Directorate General of Customs and Excise) if the Guaranteed (importer/exporter producer) does not fulfill his obligations.
Penjaminan Keagenan Kargo Cargo Agency Guarantee	Penjaminan yang diberikan kepada Penerima jaminan/*Obligee* (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban Terjamin/*Principal* (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan/*Obligee*. The guarantee given to the Guarantee Recipient/Obligee (Freight Service Provider Company) for the Guaranteed/Principal (Cargo Agent) obligations in making payment of freight costs to the Guarantee Recipient/Obligee.
Penjaminan *Invoice Financing* Invoice Financing Guarantee	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada *invoice* yang diterbitkan oleh penerima jaminan. Guarantee to ensure guaranteed payment obligations based on the invoice issued by the guarantee recipient.
Penjaminan *Supply Chain Financing* Supply Chain Financing Guarantee	Penjaminan atas Kredit yang diberikan oleh Penerima Jaminan kepada Terjamin dalam rangka pengerjaan/penyelesaian proyek, pengambilalihan piutang/tagihan, pengadaan barang dan/atau jasa, pembelian barang dan/atau jasa, berdasarkan kontrak atau dokumen sejenis dari PERUSAHAAN INTI tertentu berupa KMK *pre Financing*, KMK *Post Financing* dan KMK Distributor. Guarantee for Credit provided by the Collateral Recipient to the Guaranteed in the context of project completion, takeover of receivables/bills, procurement of goods and/or services, purchase of goods and/or services, based on contracts or similar documents from certain CORE COMPANIES in the form of KMK pre Financing, KMK Post Financing and KMK Distributors.
Penjaminan Kemaritiman/Jaring Maritime/Net Guarantee	Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan dibidang Kelautan dan Perikanan. Guarantee for financing for venture capital and investment used for activities in the field of Maritime Affairs and Fisheries.
Penjaminan Pembiayaan Otomotif Automotive Financing Guarantee	Penjaminan atas kredit/pembiayaan guna memiliki kendaraan bermotor yang diberikan oleh lembaga keuangan lainya dengan tujuan modal kerja dan/atau investasi atau multiguna. Guarantee for credit/financing to own motorized vehicles provided by other financial institutions for the purpose of venture capital and/or investment or multipurpose.

Jenis Produk Types of Product	**Keterangan** Description
Penjaminan Kredit Skema Subsidi Resi Gudang **Warehouse Receipt Subsidy Scheme Credit Guarantee**	Kegiatan pemberian jaminan kepada terjamin (Petani, Kelompok Tani, Gabungan Kelompok Tani, dan Koperasi) atas fasilitas kredit Skema Subsidi Resi Gudang yang disalurkan oleh penerima jaminan (Bank Pelaksana/Lembaga Keuangan Non Bank Penyalur Kredit SSRG) dengan agunan resi gudang yang diterbitkan Melalui Sistem Resi Gudang (SRG) sesuai Undang-Undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya. The activity of providing guarantees to guaranteed (Farmers, Farmer Groups, Association of Farmer Groups, and Cooperatives) for the Warehouse Receipt Subsidy Scheme credit facility distributed by the guarantee recipient (Implementing Bank/Non-Bank Financial Institutions Channeling SSRG Credit) with warehouse receipt collateral issued through the System Warehouse Receipt (SRG) according to Law no. 9 of 2011 concerning the Warehouse Receipt System and its amendments.
Penjaminan Kredit Resi Gudang **Warehouse Receipt Credit Guarantee**	Penjaminan yang diberikan kepada Terjamin atas Kredit Resi Gudang yang disalurkan oleh Penerima Jaminan dengan agunan resi gudang yang diterbitkan: Melalui Sistem Resi Gudang (SRG) sesuai Undang-Undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya; atau oleh Pengelola Agunan melalui perjanjian kerja sama pengelolaan agunan antara Terjamin, Penerima Jaminan dan Pengelola Gudang *(Collateral Management Agreement/CMA).* Guarantee provided to the Guaranteed for the Warehouse Receipt Credit distributed by the Beneficiary of the Collateral with the warehouse receipt collateral issued: Through the Warehouse Receipt System (WRS) in accordance with Law No. 9 of 2011 concerning the Warehouse Receipt System and its amendments; or by the Collateral Manager through a collateral management cooperation agreement between the Collateral, Collateral Management Agreement (CMA).
Penjaminan *Fintech* **Fintech Guarantee**	Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh *lender* melalui penyelenggara *(peer to peer lending)* kepada *borrower*. Guarantee for information technology-based money lending and borrowing services distributed by lenders through organizers (peer to peer lending) to borrowers.
Penjaminan KPR **KPR guarantee**	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (*Non Bank*) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko. Guarantee for distributors of Home Ownership Loans provided by Guarantee Recipients of Other Financial Institutions (Non-Bank) to Guaranteed whose financing facilities are used to buy houses, flats/apartments, office houses, shop houses or for other consumptive needs with collateral/collateral in the form of houses, flats/apartments, office houses, shop houses.
Penjaminan *Capital Management Guarantee* (CMG) **Capital Management Guarantee (CMG)**	Penjaminan atas portofolio kredit dalam 1 (satu) *coverage* penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank. Guarantee for the credit portfolio in 1 (one) guarantee coverage as a form of Bank Credit Risk Mitigation (MRK).

DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM

EMPLOYEE DEMOGRAPHY AND HR COMPETENCY DEVELOPMENT

1.945 karyawan organik dan non organik yang berkarya di Jamkrindo mendedikasikan dirinya kepada dunia UMKM dan Koperasi melalui 9 Kantor Wilayah, 55 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia.

The 1,945 organic and non-organic employees who work at Jamkrindo dedicate themselves to the world of MSMEs and Cooperatives through 9 Regional Offices, 55 Branch Offices and 16 Service Unit Offices (KUP) spread throughout Indonesia.

DEMOGRAFI KARYAWAN

Jamkrindo memiliki karyawan dengan budaya kerja unggul yang merupakan aset paling berharga dalam memberikan produk dan layanan jasa penjaminan kredit. Per akhir tahun 2022, Jamkrindo memiliki 1.945 karyawan mengalami penurunan sebesar 0,31% dibandingkan jumlah karyawan per 31 Desember 2021 yaitu 1.951 orang. Penurunan tersebut terutama disebabkan karyawan pensiun dan meninggal dunia pada tahun 2022.

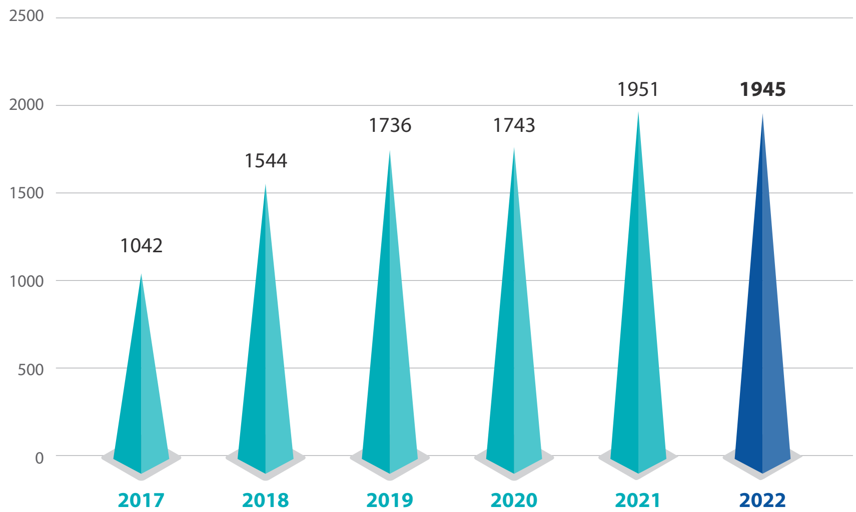
EMPLOYEE DEMOGRAPHICS

Jamkrindo has employees with superior work culture who are the most valuable assets in providing credit guarantee products and services. As of the end of 2022, Jamkrindo had 1,945 employees, a decrease of 0.31% compared to the number of employees as of December 31, 2021, which was 1,951 people. The decrease was mainly due to employees retiring and passing away in 2022.

Profil demografi karyawan Jamkrindo dapat dilihat pada tabel dan bagan berikut ini:

The demographic profile of Jamkrindo's employees can be seen in the following table and chart:

Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)
Permanent Employee Demographics Based on Organizational Level (person)



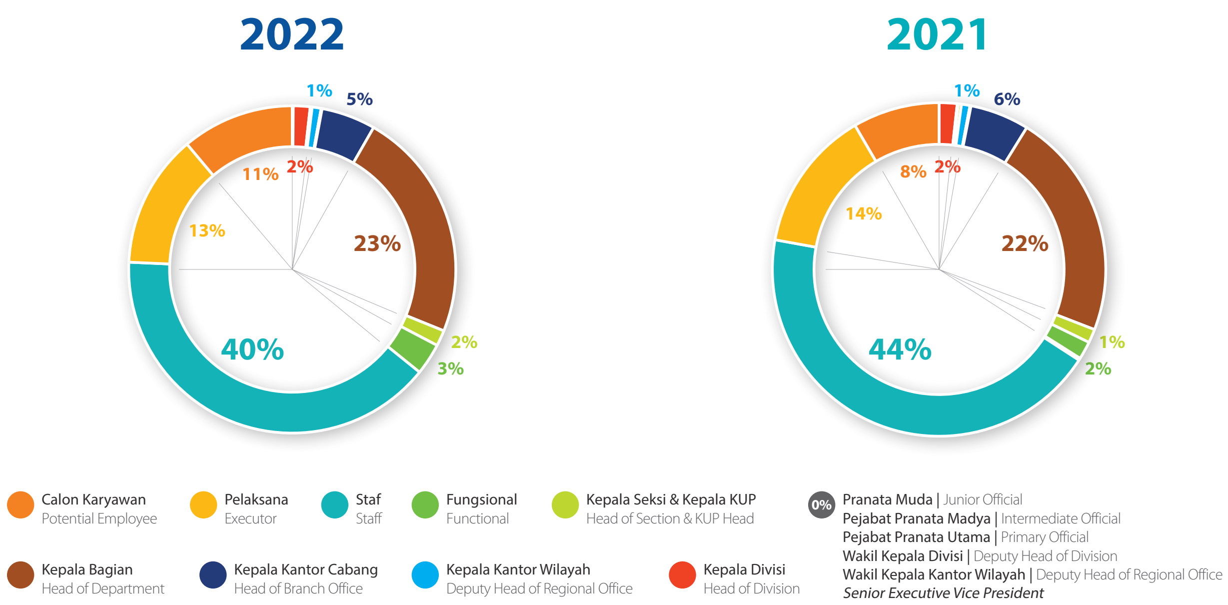
Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)
Permanent Employee Demographics Based on Organizational Level (person)

Level Organisasi Organizational Level	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Senior Executive Vice President	**1**	**0**	**1**	**0,10%**	0	0	0	0,00%	1	100,00%
Kepala Divisi Head of Division	**10**	**7**	**17**	**1,66%**	11	6	17	1,74%	0	0,00%
Wakil Kepala Divisi Deputy Head of Division	**1**	**1**	**2**	**0,20%**	0	1	1	0,10%	1	100,00%
Pejabat Pranata Utama Primary Official	**9**	**0**	**9**	**0,88%**	7	1	8	0,82%	1	12,50%
Kepala Kantor Wilayah Head of Regional Office	**1**	**0**	**1**	**0,10%**	1	0	1	0,10%	0	0,00%
Wakil Kepala Kantor Wilayah Deputy Head of Regional Office	**49**	**6**	**55**	**5,37%**	50	6	56	5,74%	-1	-1,79%
Kepala Kantor Cabang Head of Branch Office	**175**	**59**	**234**	**22,83%**	162	53	215	22,05%	19	8,84%
Kepala Seksi & Kepala KUP Section Head or KUP Head	**15**	**1**	**16**	**1,56%**	13	4	17	1,74%	-1	-5,88%

Level Organisasi Organizational Level	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Fungsional Functionals	22	10	32	3,12%	10	8	18	1,85%	14	77,78%
Staf Staffs	204	205	409	39,90%	222	204	426	43,70%	-17	-3,99%
Pelaksana Executors	70	65	135	13,17%	78	56	134	13,74%	1	0,75%
Calon Karyawan Potential Employee	40	74	114	11,12%	34	48	82	8,41%	32	39,02%
JUMLAH **TOTAL**	**597**	**428**	**1025**	**100.00%**	**588**	**387**	**975**	**100,00%**	**50**	**100,00%**

L = Laki-laki / P = Perempuan
M = Male / F = Female

Komposisi Jumlah Karyawan Tetap Berdasarkan Level Organisasi
Composition of Total Permanent Employees Based on Organizational Level



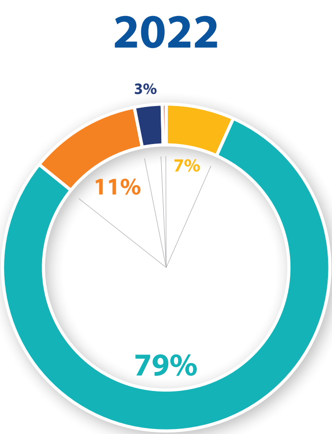
Berdasarkan level organisasi, komposisi karyawan tetap Jamkrindo didominasi oleh level Staf. Penambahan karyawan didapatkan melalui rekrutmen Calon Karyawan sebanyak 87 orang. Selain itu terdapat Promosi Karyawan dari Level Staf menjadi Kepala Bagian dan Fungsional.

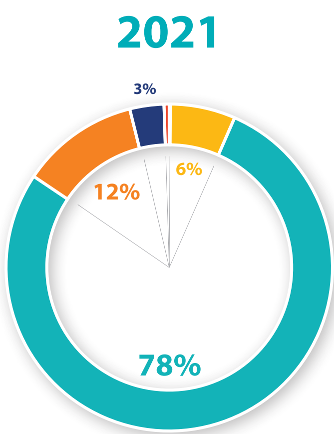
Based on the organizational level, the composition of Jamkrindo's permanent employees is dominated by the staff level. Additional employees were obtained through the recruitment of 87 prospective employees. In addition, there is a Promotion of Employees from Staff Level to Department and Functional Heads

Demografi Karyawan Tetap Berdasarkan Jenjang Pendidikan (orang)
Permanent Employee Demographics Based on Education Level (person)

Jenjang Pendidikan Education Level	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Strata-3 (S3) Doctoral Level	0	0	0	0,00%	1	0	1	0,10%	-1	-100,00%
Strata-2 (S2) Masters	45	24	69	6,73%	43	20	63	6,46%	6	9,52%
Strata-1 (S1)/Diploma-4 (D4) Bachelor Degree/Diploma 4	475	336	811	79,12%	462	297	759	77,85%	52	6,85%
Diploma 1-2-3 (D1/D2/D3)	53	60	113	11,02%	53	61	114	11,69%	-1	-0,88%
SLTA Sederajat Senior High School or Equivalent	20	8	28	2,73%	24	9	33	3,38%	-5	-15,15%
SLTP Sederajat Junior High School or Equivalent	4	0	4	0,39%	5	0	5	0,51%	-1	-20,00%
SD Elementary	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
JUMLAH **TOTAL**	**597**	**428**	**1025**	**100,00%**	**588**	**387**	**975**	**100,00%**	**50**	**5,13%**

Komposisi Jumlah Karyawan Tetap Berdasarkan Jenjang Pendidikan
Composition of Total Permanent Employees Based on Education Level





Strata-2 (S2)
Masters

Strata-1 (S1)/Diploma-4 (D4)
Bachelor Degree/Diploma 4

0% Strata-3 (S3) | Doctoral Level
SLTP Sederajat | Junior High School or Equivalent
SD | Elementary

Diploma 1-2-3 (D1/D2/D3)

SLTA Sederajat
Senior High School or Equivalent

Berdasarkan jenjang pendidikan, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan dengan latar belakang pendidikan Sarjana (S1)/Diploma 4 (D4), selain itu di Tahun 2022 terdapat kenaikan jumlah karyawan yang menyelesaikan pendidikan Strata-2 (S2). Sementara untuk karyawan dengan latar belakang Pendidikan D1-D3, SLTA sederajat dan SLTP sederajat mengalami penurunan walau tidak signifikan.

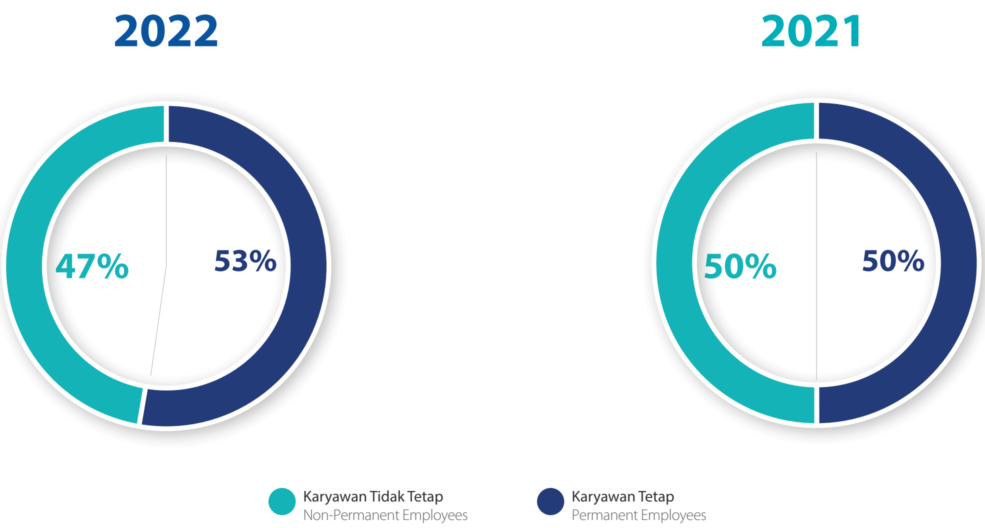
Based on educational level, the composition of Jamkrindo's permanent employees is dominated by employees with an educational background of Bachelor (S1)/Diploma 4 (D4). In addition, in 2022, there was an increase in the number of employees finishing their masters. Meanwhile, for employees with D1-D3 educational backgrounds, high school and junior high school equivalents experienced a decrease, although not significantly.

Demografi Karyawan Berdasarkan Status Kepegawaian (orang)
Demographics of Employees Based on Employment Status (person)

Status Kepegawaian Employment Status	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
TETAP PERMANENT										
Permanen (PKWTT) Permanent (PKWTT)	592	426	1018	52,34%	583	385	968	49,62%	50	5,17%
Penugasan pada entitas anak, PT Jamkrindo Syariah Assigned to subsidiary, PT Jamkrindo Syariah	4	1	5	0,26%	4	1	5	0,26%	0	0,00%
Penugasan PT LSPP PT LSPP Assignment	1	1	2	0,10%	1	1	2	0,10%	0	0,00%
Sub Jumlah Tetap Subtotal of Permanent Employee	597	428	1025	52,70%	588	387	975	49,98%	50	5,13%
TIDAK TETAP NON PERMANENT										
Kontrak *Outsourcing* Outsourced Contracts	471	160	631	32,44%	519	214	733	37,57%	-102	-13,92%
Magang Bersertifikasi Certified Intern	8	25	33	1,70%	52	80	132	6,77%	-99	-75,00%
Prohire	11	3	14	0,72%	7	2	9	0,46%	5	55,56%
KKWT	120	122	242	12,44%	38	64	102	5,23%	140	137,25%
Sub Jumlah Tidak Tetap Subtotal of Non-permanent Employee	610	310	920	47,30%	616	360	976	50,03%	-56	-5,74%
JUMLAH TOTAL	1207	738	1945	100,00%	1.204	747	1.951	100,00%	-6	-0,31%

L = Laki-laki / P = Perempuan
M = Male / F = Female

Komposisi Jumlah Karyawan Berdasarkan Status Kepegawaian
Composition of Number of Employees Based on Employment Status



Berdasarkan status kepegawaian, komposisi karyawan tetap Jamkrindo lebih besar jika dibandingkan dengan karyawan tidak tetap.

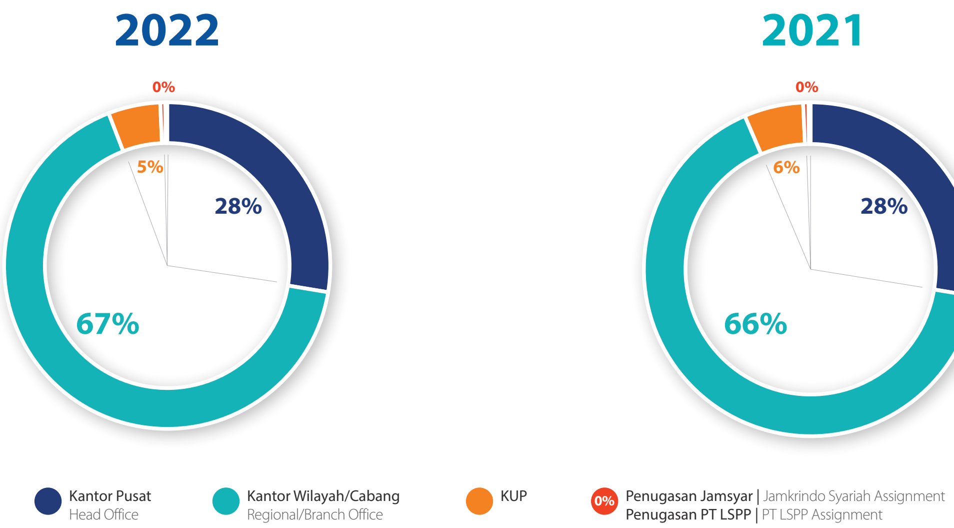
Based on employment status, the composition of Jamkrindo's permanent employees is greater than that of non-permanent employees.

Demografi Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja (orang)
Permanent Employee Demographics Based on Placement/Work Area (person)

Penempatan/ Wilayah Kerja/ Placement/Work Area	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Kantor Pusat Head Office	**150**	**133**	**283**	**27,61%**	150	119	269	27,59%	14	5,20%
Kantor Wilayah/Cabang Regional/Branch Office	**408**	**274**	**682**	**66,54%**	395	248	643	65,95%	39	6,07%
KUP	**34**	**19**	**53**	**5,17%**	38	18	56	5,74%	-3	-5,36%
Penugasan Jamsyar Jamkrindo Syariah Assignment	**4**	**1**	**5**	**0,49%**	4	1	5	0,51%	0	0,00%
Penugasan PT LSPP PT LSPP Assignment	**1**	**1**	**2**	**0,20%**	1	1	2	0,21%	0	0,00%
JUMLAH TOTAL	**597**	**428**	**1025**	**100,00%**	**588**	**387**	**975**	**100,00%**	**50**	**5,13%**

L = Laki-laki / P = Perempuan
M = Male / F = Female

Komposisi Jumlah Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja
Composition of Number of Permanent Employees Based on Placement/Work Area



Berdasarkan penempatan/wilayah kerja, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan tetap yang bertugas di Kantor Wilayah/Cabang.

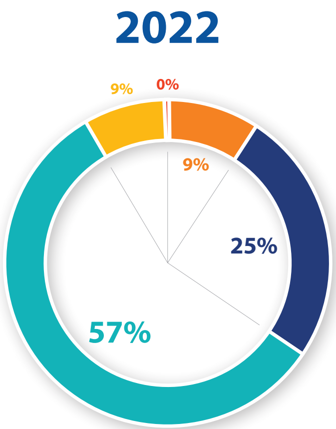
Based on placement/work area, the composition of Jamkrindo's permanent employees is dominated by permanent employees assigned to Regional/Branch Offices.

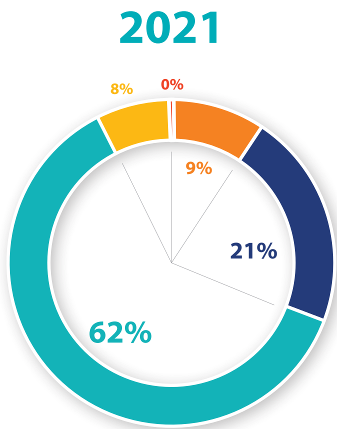
Demografi Karyawan Tetap Berdasarkan Rentang Usia (orang)
Permanent Employee Demographics Based on Age Range (person)

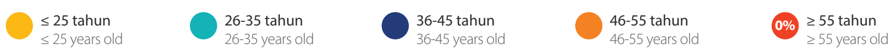
Rentang Usia Age Range	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
≥ 56 tahun ≥ 56 years old (y.o)	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
46-55 tahun 46-55 years old (y.o)	62	32	94	9,33%	66	25	91	9,33%	3	3,30%
36-45 tahun 36-45 years old (y.o)	170	89	259	21,44%	130	79	209	21,44%	50	23,92%
26-35 tahun 26-35 years old (y.o)	337	249	586	61,74%	368	234	602	61,74%	-16	-2,66%
≤ 25 tahun ≤ 25 y.o	28	58	86	7,49%	24	49	73	7,49%	13	17,81%
JUMLAH TOTAL	597	428	1025	100,00%	588	387	975	100,00%	50	5,13%

L = Laki-laki / P = Perempuan
M = Male / F = Female

Komposisi Jumlah Karyawan Tetap Berdasarkan Rentang Usia
Composition of Total Permanent Employees Based on Age Range







Berdasarkan kelompok usia, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan tetap yang berada dalam kelompok usia 26-35 tahun.

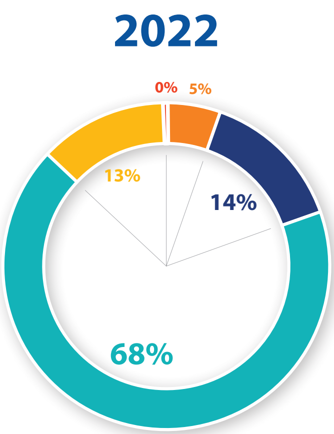
Based on age group, the composition of Jamkrindo's permanent employees is dominated by permanent employees who are in the age group of 26-35 years.

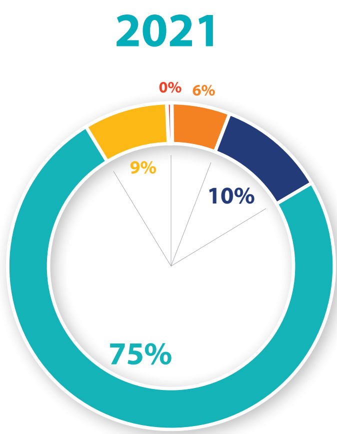
Demografi Karyawan Tetap Berdasarkan Masa Kerja (orang)
Permanent Employee Demographics Based on Years of Service (person)

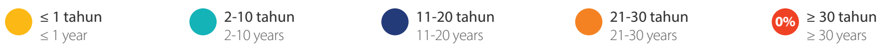
Masa Kerja Years of Service	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L | M	P | F	Jumlah Total	Persentase Percentage (%)	L | M	P | F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
≥ 30 tahun ≥ 30 years	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
21-30 tahun 21-30 years	33	22	55	5,37%	37	20	57	5,85%	-2	-3,51%
11-20 tahun 11-20 years	87	59	146	14,24%	61	43	104	10,67%	42	40,38%
2-10 tahun 2-10 years	428	263	691	67,41%	454	275	729	74,77%	-38	-5,21%
≤ 1 tahun ≤ 1 year	49	84	133	12,98%	36	49	85	8,72%	48	56,47%
JUMLAH **TOTAL**	**597**	**428**	**1025**	**100,00%**	**588**	**387**	**975**	**100,00%**	**50**	**5,13%**

L = Laki-laki / P = Perempuan
M = Male / F = Female

Komposisi Jumlah Karyawan Tetap Berdasarkan Masa Kerja
Composition of Total Permanent Employees Based on Years of Service







Berdasarkan masa kerja, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan tetap dengan masa kerja 2-10 tahun. Terdapat penambahan karyawan tetap Jamkrindo dengan masa kerja di bawah 1 tahun sebesar 12,98%, sedangkan karyawan tetap dengan masa kerja 2-10 tahun mengalami penurunan 5,21%.

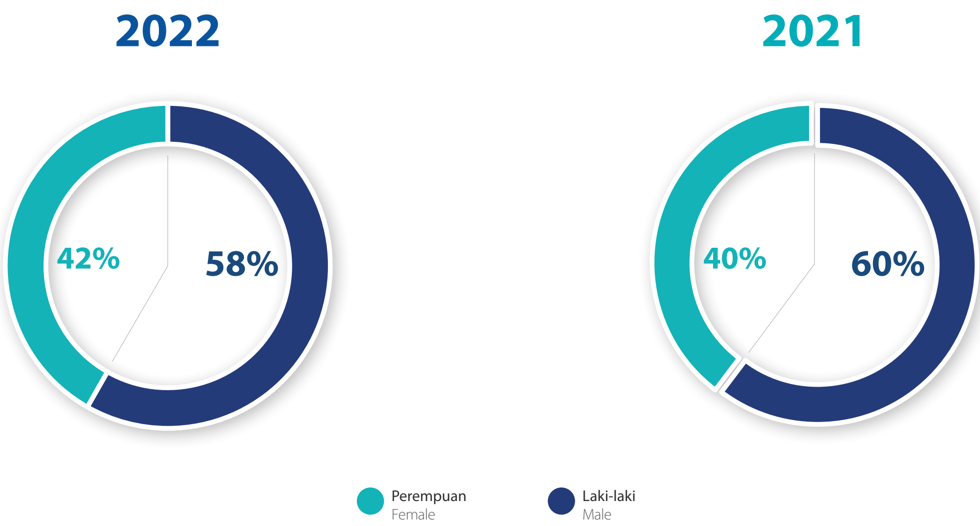
Based on years of service, the composition of Jamkrindo's permanent employees is dominated by permanent employees with 2-10 years of service. There was an additional 12.98% of Jamkrindo's permanent employees with a working period of under 1 year, while permanent employees with a working period of 2-10 years experienced a decrease of 5.21%.

Demografi Karyawan Tetap Berdasarkan *Gender*/Jenis Kelamin (orang)
Permanent Employee Demographics Based on Gender (person)

Gender	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
	(1)		(2)		(3=1-2)	(3/2)
Laki-laki Male	597	58,24%	588	60,31%	9	1,53%
Perempuan Female	428	41,76%	387	39,69%	41	10,59%
JUMLAH TOTAL	**1025**	**100,00%**	**975**	**100,00%**	**50**	**5,13%**

Komposisi Jumlah Karyawan Tetap Berdasarkan *Gender*

Composition of Number of Permanent Employees Based on Gender



Sebagian besar karyawan tetap Jamkrindo adalah karyawan laki-laki.

Most of Jamkrindo's permanent employees are male employees.

PENGEMBANGAN KOMPETENSI

Pengelolaan SDM yang profesional menjadi salah satu fokus utama Jamkrindo dalam menghadirkan produk dan layanan jasa penjaminan kredit yang berkualitas. Perencanaan dan strategi pengembangan SDM merupakan fungsi utama yang dilaksanakan Jamkrindo untuk menjamin SDM yang tepat untuk menduduki berbagai posisi, jabatan dan pekerjaan yang tepat pada waktu yang tepat.

Tujuan perencanaan dan strategi pengembangan SDM adalah:
1. Meningkatkan kualitas dan kuantitas karyawan yang akan mengisi semua jabatan dalam Perusahaan;
2. Menjamin tersedianya tenaga kerja masa kini maupun masa depan, sehingga setiap pekerjaan dapat terselesaikan;
3. Menghindari terjadinya *miss management* dan tumpang tindih dalam pelaksanaan tugas;
4. Mempermudah koordinasi, integrasi, dan sinkronisasi sehingga diharapkan produktivitas kerja meningkat;
5. Menjadi pedoman dalam menetapkan program rekrutmen, pengembangan, kompensasi, penilaian kinerja, manajemen karir, dan kedisiplinan hingga pensiun/pemberhentian karyawan.

COMPETENCY DEVELOPMENT

Professional HR management is one of Jamkrindo's main focuses in presenting quality credit guarantee products and services. HR development planning and strategy is the main function implemented by Jamkrindo, to ensure the right human resources to occupy the right various positions, titles, and jobs at the right time.

The objectives of HR development planning and strategy are:
1. Improving the quality and quantity of employees who will fill all positions in the Company;
2. Ensure the availability of present and future workforce, so that each job can be completed;
3. Avoid the occurrence of miss management and overlap in the implementation of tasks;
4. Facilitate coordination, integration and synchronization so that work productivity is expected to increase;
5. Become a guideline in establishing programs for recruitment, development, compensation, performance appraisal, career management, and discipline up to retirement/dismissal of employees.

BIAYA PENGEMBANGAN KOMPETENSI

Secara keseluruhan anggaran Pembelajaran dan Pengembangan SDM yang telah digunakan sampai dengan Desember 2022 adalah sebesar 98,53% yaitu Rp23,3 miliar dari total anggaran sebesar Rp23,7 miliar.

COMPETENCY DEVELOPMENT COSTS

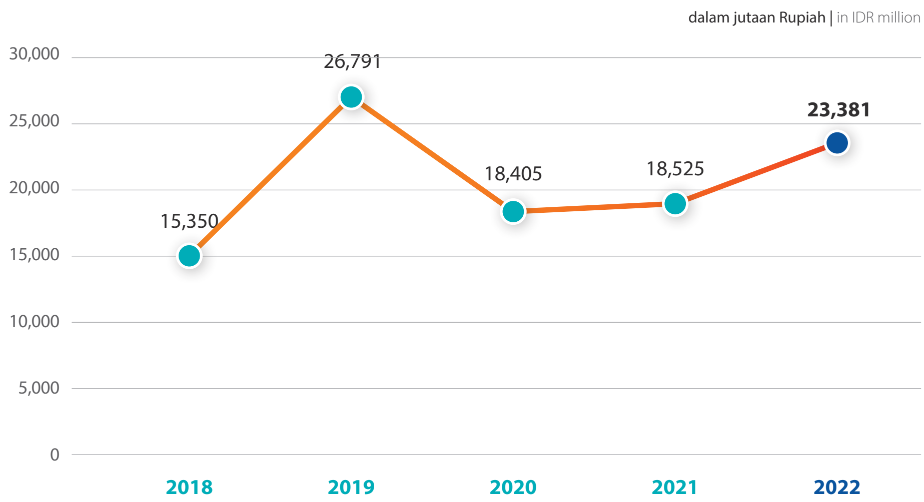
Overall, the HR Learning and Development budget that has been used up to December 2022 is 98.53%, or IDR23.3 billion of the total budget of IDR23.7 billion.

	Realisasi Realization **2022 (Rp-juta/** IDR million**)**	**Anggaran** Budget **2022 (Rp-juta/** IDR million**)**	**Realisasi** Realization **2021 (Rp-juta/** IDR million**)**	**Realisasi 2022 Terhadap Anggaran 2022** 2022 Realization Against 2022 Budget **(%)**	**Realisasi 2022 Terhadap Realisasi 2021** 2022 Realization Against 2021 Budget **(%)**
	(1)	**(2)**	**(3)**	**(1:2)**	**(1:3)**
Biaya Pengembangan Kompetensi Competency Development Costs	23,3	23,7	18.525	98,53%	125,78%

Berdasarkan data tahun 2018 sampai dengan tahun 2022 terkait dengan realisasi anggaran Pembelajaran dan Pengembangan SDM, terjadi kenaikan anggaran sebesar 7,6% pada dari tahun 2021 ke tahun 2022. Besaran biaya pengembangan kompetensi karyawan secara total dapat dilihat pada grafik sebagai berikut:

Based on data from 2018 to 2022 related to the realization of the HR Learning and Development budget, there has been an increase in the budget of 7.6% from 2021 to 2022. The amount of employee competency development costs in total can be seen in the following graph:

Grafik Realisasi Anggaran Pembelajaran dan Pengembangan SDM
Graph of Realization of Human Resources Learning and Development Budget



(Catatan: skala angka dalam Juta | Note: Number scale in million)

KINERJA JAMKRINDO

JAMKRINDO'S PERFORMANCE

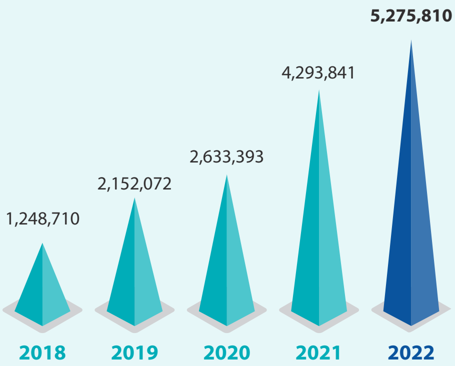
LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAINNYA KONSOLIDASIAN | CONSOLIDATED PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

dalam jutaan Rupiah | in IDR million

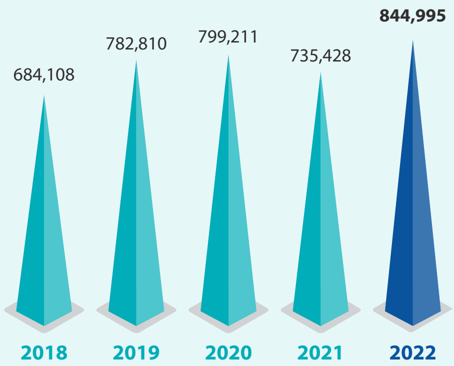
Uraian Description	2022	2021	2020	2019*	2018
Pendapatan Penjaminan | Guarantee Income	**5.275.810**	4.293.841	2.633.393	2.152.072	1.248.710
Beban Klaim | Claim Expenses	**3.309.233**	2.737.761	1.830.400	1.737.959	723.274
Penjaminan Bersih | Net Guarantee	**1.966.577**	1.556.080	802.993	414.113	525.437
Komisi – Bersih | Commissions - Net	**9.279**	6.791	(27.195)	(48.138)	-
Pendapatan Investasi Bersih | Net Investment Income	**844.995**	735.428	799.211	782.810	684.108
Beban Usaha | Operating Expenses	**(1.206.253)**	(977.748)	(903.670)	(991.759)	(693.236)
Pendapatan (Beban) Lain-Lain Bersih Net Other Income (Expenses)	**61.671**	16.820	51.130	24.612	(8.025)
Laba Sebelum Pajak | Profit Before Tax	**1.676.269**	1.337.371	722.469	181.638	508.284
Beban Pajak Final | Final Tax Expenses	**(95.652)**	(113.178)	(118.307)	(139.147)	(117.274)
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	**1.580.617**	1.224.193	604.162	42.491	391.010
(Beban)/Manfaat Pajak Penghasilan Income Tax Benefits/(Expenses)	**(300.460)**	(158.185)	(148.029)	156.420	397.543
Laba Tahun Berjalan | Income for the Year	**1.280.157**	1.066.008	456.133	198.911	397.544
Penghasilan Komprehensif Lain Other Comprehensive Income	**(152.675)**	(87.826)	89.480	102.334	(135.957)
Laba Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	**1.127.482**	978.182	545.613	301.245	261.586
LABA TAHUN BERJALAN YANG DIATRIBUSIKAN KEPADA INCOME FOR THE YEAR ATTRIBUTABLE TO					
Pemilik Entitas Induk Owner of the parent entity	**1.279.835**	1.065.822	456.312	198.913	389.847
Kepentingan Non Pengendali Non-controlling Interest	**322**	186	1	(2)	1
JUMLAH | TOTAL	**1.280.157**	**1.066.008**	**456.313**	**198.911**	**397.544**
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO					
Pemilik Entitas Induk Owner of the parent entity	**1.127.174**	977.992	545.612	301.247	397.542
Kepentingan Non Pengendali Non-controlling Interest	**308**	190	1	(2)	1
JUMLAH | TOTAL	**1.127.482**	**978.182**	**545.613**	**301.245**	**261.586**

*) Disajikan kembali | Restatement

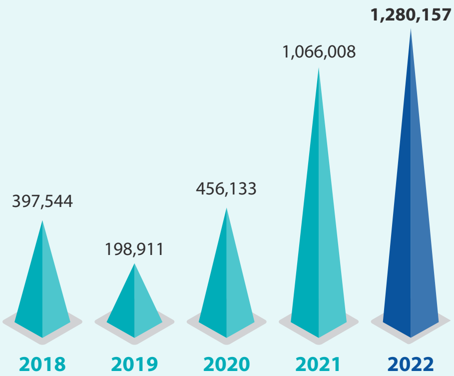
Pendapatan Penjaminan
Guarantee Income
(Rp-juta | IDR Million)



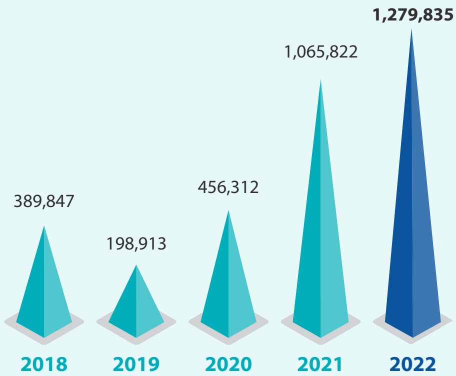
Pendapatan Investasi Bersih
Net Investment Income
(Rp-juta | IDR Million)



Laba Tahun Berjalan
Profit for the Year
(Rp-juta | IDR Million)



Laba Tahun Berjalan yang Diatribusikan Kepada Pemilik Entitas Induk
Profit for the Year Attributable to Owners of the Parent Entity
(Rp-juta | IDR Million)



POSISI KEUANGAN KONSOLIDASIAN

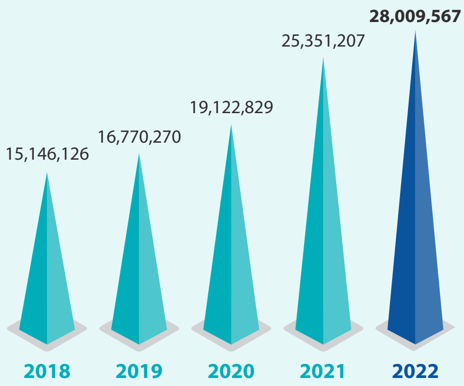
CONSOLIDATED STATEMENT OF FINANCIAL POSITION

dalam jutaan Rupiah | in IDR million

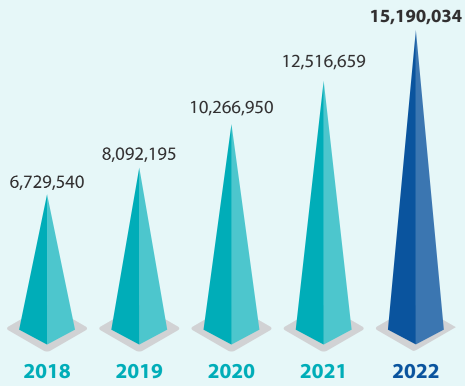
Uraian Description	2022	2021	2020	2019*	2018
Jumlah Aset Total Assets	**28,009,567**	25.351.207	19.122.829	16.770.270	15.146.126
Jumlah Liabilitas Total Liabilities	**15,190,034**	12.516.659	10.266.950	8.092.195	6.729.540
Jumlah Ekuitas Total Equity	**12,819,533**	12.834.548	8.855.879	8.678.075	8.416.586

*) Disajikan kembali | Restatement

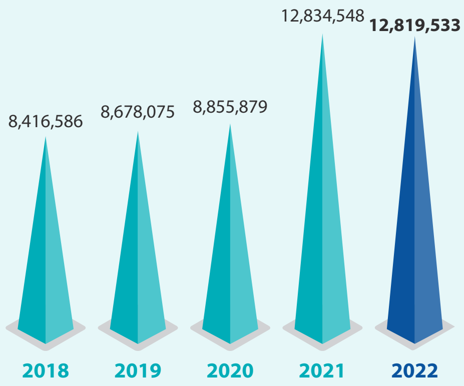
Jumlah Aset
Total Assets
(Rp-juta | IDR Million)



Jumlah Liabilitas
Total Liabilities
(Rp-juta | IDR Million)



Jumlah Ekuitas
Total Equity
(Rp-juta | IDR Million)

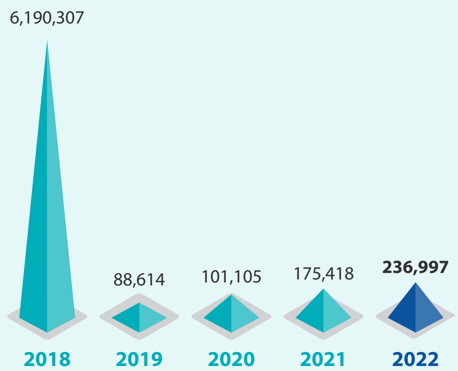


ARUS KAS KONSOLIDASIAN | CONSOLIDATED STATEMENT OF CASH FLOWS

dalam jutaan Rupiah | in IDR million

Uraian Description	2022	2021	2020	2019	2018
Arus Kas Bersih dari Aktivitas Operasi Net Cash Flow from Operating Activities	**2.038.435**	1.664.670	528.040	9.666	491.688
Arus Kas Bersih dari Aktivitas Investasi Net Cash Flow from Investment Activities	**(835.390)**	(4.590.357)	(115.549)	(116.668)	360.876
Arus Kas Bersih dari Aktivitas Pendanaan Net Cash Flow from Funding Activities	**(1.141.466)**	3.000.000	(400.000)	(39.754)	(80.185)
Kenaikan/Penurunan (Bersih) Kas dan Setara Kas (Net) Increase/Decrease in Cash and Cash Equivalents	**61.579**	74.313	12.491	(146.756)	772.379
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of the Year	**175.418**	101.105	88.614	235.370	5.417.929
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of the Year	**236.997**	175.418	101.105	88.614	6.190.307

Kas dan Setara Kas Akhir Tahun
Cash and Cash Equivalents at End of the Year
(Rp-juta | IDR Million**)**



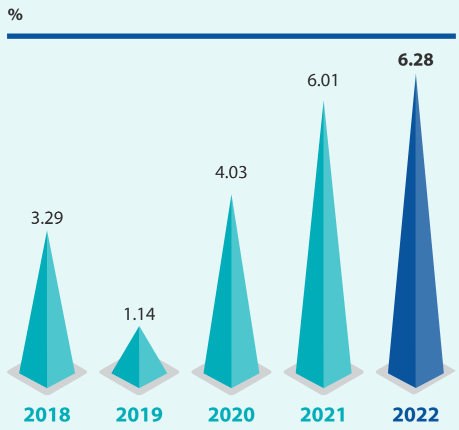
RASIO-RASIO KEUANGAN KONSOLIDASIAN | CONSOLIDATED FINANCIAL RATIOS

dalam jutaan Rupiah | in IDR million

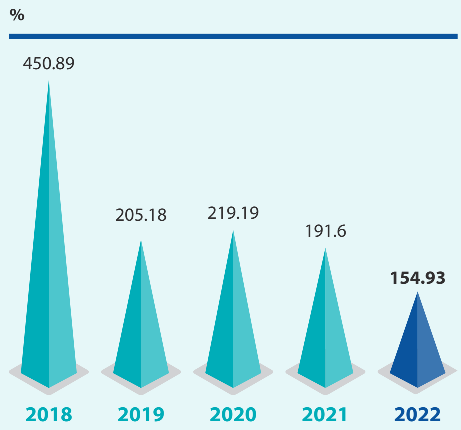
Uraian Description	2022	2021	2020	2019	2018
RASIO RENTABILITAS | PROFITABILITY RATIO					
Net Profit Margin	**22,69**	24,44	16,14	8,60	24,00
Profit Margin on Sales	**24,26**	24,34	17,60	6,19	25,10
Return on Equity (ROE)	**9,99**	9,83	5,20	2,33	3,50
Return on Assets (ROA)	**6,28**	6,01	4,03	1,14	3,29
RASIO LIKUIDITAS | LIQUIDITY RATIO					
Current Ratio	**154,93**	191,60	219,19	205,18	450,89
RASIO SOLVABILITAS | SOLVENCY RATIO					
Debt to Equity Ratio (DER)	**118,49**	97,52	115,93	207,47	43,78

*) Disajikan kembali | Restatement

Return on Assets (ROA)

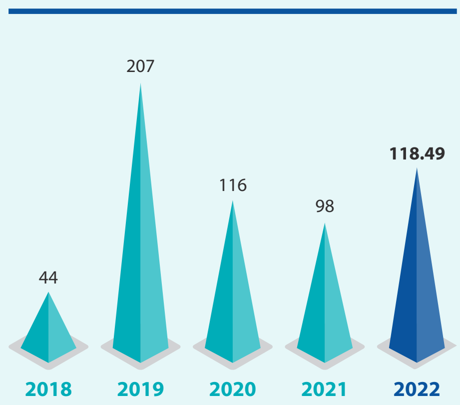


Current Ratio



Debt to Equity Ratio (DER)

(Rp-juta | IDR Million**)**



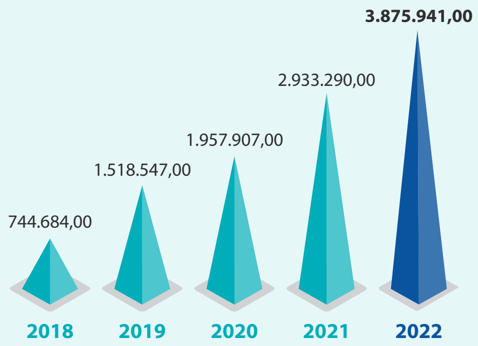
IKHTISAR BISNIS DAN ORGANISASI
BUSINESS AND ORGANIZATIONAL HIGHLIGHTS

dalam jutaan Rupiah | in IDR million

Uraian Description	2022	2021	2020	2019	2018
PENDAPATAN IMBAL JASA PENJAMINAN GUARANTEE FEE INCOME					
Jumlah IJP KUR KUR Guarante Fee Total	**3.875.941**	3.066.974	1.957.907	1.518.547	744.684
Jumlah IJP Non KUR Non-KUR Guarante Fee Total	**1.765.847**	2.453.010	1.368.909	795.064	897.218
PENDAPATAN BUNGA INTEREST INCOME					
Bunga Deposito Deposit Interest	**228.502**	295.970	382.815	486.672	379.488
Bunga Obligasi Bond Interest	**551.470**	313.589	215.437	181.758	166.592
Pendapatan Sukuk Sukuk income	**33.084**	16.981	15.704	-	-
Pendapatan Reksadana Mutual Fund Income	**18.616**	68.640	180.236	87.419	106.616
Dividen Dividend	**8.293**	3.686	6.067	8.360	6.855
Pendapatan *Capital Gain* Capital Gain Income	**37.522**	53.526	14.078	37.628	23.738
Efek Beragun Aset Asset Backed Securities	**1.051**	2.140	4.929	4.715	5.188

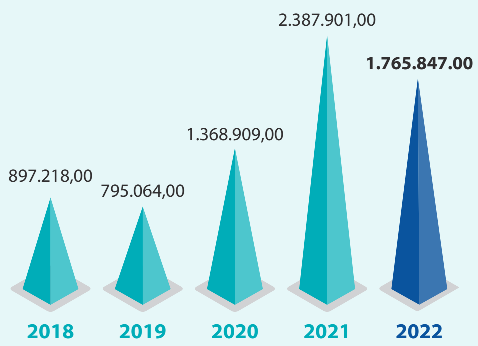
Pendapatan Imbal Jasa Penjaminan - Kredit KUR
KUR Guarantee Fee Income Total

(**Rp-juta** | IDR Million)



Pendapatan Imbal Jasa Penjaminan - Kredit Non KUR
Non-KUR Guarantee Income Fee Total

(**Rp-juta** | IDR Million)



IKHTISAR ORGANISASI

ORGANIZATION OVERVIEW

Uraian Description	2022	2021	2020	2019	2018
TINGKAT KESEHATAN PERUSAHAAN COMPANY HEALTH LEVEL					
Nilai Bobot Weight Value	**93**	87,00	81,95	70,80	79,77
Kriteria Criteria	**Sehat "AA" Healthy "AA"**	Sehat "AA" Healthy "AA"	Sehat "AA" Healthy "AA"	Sehat "A" Healthy "A"	Sehat "A" Healthy "A"
KONTRAK MANAJEMEN MANAGEMENT CONTRACT					
Capaian *Key Performance Indicator* (KPI) KPI Performance	**100,11**	103,11	104,99	100,59	102,04
PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK ASSESSMENT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE					
Skor *Assessment* GCG GCG Assessment Score	**94,433**	96,316	96,810	95,804	95,716
Predikat Hasil *Assessment* GCG GCG Assessment Predicate	**"Sangat Baik" "Very Good"**	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"
KETENAGAKERJAAN MANPOWER					
Jumlah Karyawan (orang) Number of Employees (people)	**1.025**	1.951	1.743	1.736	1.544
Investasi Pendidikan dan Pelatihan (Rp-juta) Education and Training Investment (IDR-million)	**23.381**	20.360	19.110	26.791	15.350

TINJAUAN OPERASIONAL
OPERATIONAL REVIEW

STRATEGI PENGEMBANGAN USAHA

Inisiatif Strategis PT Jamkrindo Tahun 2022 telah didasarkan pada Inisiatif Strategis pada Aspirasi Pemegang Saham Pada RKAP Tahun 2022 meliputi, sebagai berikut:

1. Memperkuat Portofolio Produk *Existing*, Baru, dan Kolaborasi dengan BUMN Berorientasi pada Profitabilitas.
2. Memperkuat Portofolio Usaha dan Investasi.
3. Memperkuat & Mengembangkan Jejaring Kemitraan.
4. Meningkatkan Preferensi Pelanggan Terhadap Produk Jamkrindo.
5. Meningkatkan Loyalitas Pelanggan & Mitra Melalui *Customer Relationship Management.*
6. Meningkatkan Kualitas dan Cakupan Layanan Pelanggan Berbasis TI.
7. Meningkatkan Efektivitas & Standardisasi Proses Kerja.
8. Meningkatkan Efisiensi Proses Internal dan dengan Mitra Berbasis Otomasi.
9. Meningkatkan Kinerja Bisnis Melalui Pemanfaatan *Machine Learning.*
10. Mengoptimalkan Pemeringkatan dan Pembinaan UMKMK untuk Peningkatan *Market Share*.
11. Meningkatkan Kompetensi dan Produktivitas SDM.
12. Memperkuat Pengelolaan Pengetahuan Organisasi.
13. Meningkatkan Internalisasi Budaya Inovasi.
14. Meningkatkan Budaya Sadar Risiko, Kepatuhan, dan Penerapan Prinsip TARIF (GCG).
15. Mengoptimalkan Pembinaan Mitra untuk Mendukung Misi Organisasi.

BUSINESS DEVELOPMENT STRATEGY

PT Jamkrindo's Strategic Initiatives in 2022 have been based on the Strategic Initiatives on Shareholders' Aspirations in the 2022 RKAP including, as follows:

1. Strengthening Portfolio of Existing and New, Products, and Collaboration with Profitability Oriented SOEs.
2. Strengthening the Business and Investment Portfolio.
3. Strengthening & Developing Partnership Networks.
4. Increasing Customer Preference for Jamkrindo Products.
5. Increasing Customer & Partner Loyalty Through Customer Relationship Management.
6. Improving the Quality and Scope of IT-Based Customer Service.
7. Improving the Effectiveness & Standardization of Work Processes.
8. Increase Internal Process Efficiency and with Partner Based Automation.
9. Improving Business Performance Through Utilization of Machine Learning.
10. Optimizing the Ranking and Development of UMKMK to Increase Market Share.
11. Improving HR Competence and Productivity.
12. Strengthening Organizational Knowledge Management.
13. Improving the Internalization of Innovation Culture.
14. Improving Risk Awareness Culture, Compliance and Application of Tariff Principles (GCG).
15. Optimizing Partner Development to Support the Organization's Mission.

ASPEK PEMASARAN

MARKETING ASPECT

STRATEGI PEMASARAN

Dari sisi pemasaran PT Jamkrindo sampai saat ini jumlah jaringan kerja sebanyak 9 (sembilan) Kantor Wilayah, 1 (satu) Kantor Cabang Khusus, 8 (delapan) Kantor Cabang Tipe A, 11 (sebelas) Kantor Cabang Tipe B, 27 (dua puluh tujuh) Kantor Cabang C, 8 (delapan) Kantor Cabang Tipe D, dan 16 (enam belas) Kantor Unit Pelayanan serta memiliki anak perusahaan PT Penjaminan Jamkrindo Syariah untuk melayani mitra yang menjalankan bisnis dengan sistem Syariah.

PT Jamkrindo terus meningkatkan kegiatan pemasaran dengan merumuskan enam inisiatif strategis terkait bidang bisnis dan pemasaran sebagai berikut:

MARKETING STRATEGY

From a marketing perspective, PT Jamkrindo currently has 9 (nine) Regional Offices, 1 (one) Special Branch Office, 8 (eight) Type A Branch Offices, 11 (eleven) Type B Branch Offices, 27 (twenty seven) type C Branch Offices, 8 (eight) Type D Branch Offices, and 16 (sixteen) Service Unit Offices, and has a subsidiary company PT Penjaminan Jamkrindo Syariah to serve partners who run business with the Sharia system.

PT Jamkrindo continues to improve marketing activities by formulating six strategic initiatives related to business and marketing as follows:

Inisiatif Strategis Strategic Initiatives	**Kebijakan** Policies
Memperkuat portofolio produk *existing*, baru, dan kolaborasi *Holding* dan BUMN berorientasi pada profitabilitas Strengthen the existing product portfolio, new, and profitability-oriented collaboration of Holding and SOEs	• Kelompok produk dengan profitabilitas tinggi didorong untuk bertumbuh • Kelompok produk dengan profitabilitas rendah dapat dipertahankan bila secara teknikal dapat diperbaiki • Kolaborasi BUMN dilakukan pada produk dengan profitabilitas tinggi pada sektor industri yang potensial • Pengembangan produk mengikuti strategi bisnis *Holding* dan regulasi yang berlaku • Penyelenggaraan bisnis penjaminan memperhatikan prinsip risiko/*prudent* • Product groups with high profitability are encouraged to grow • Product groups with low profitability can be maintained if technically they can be improved • SOEs collaboration is carried out on products with high profitability in potential industrial sectors • Product development following the Holding business strategy and applicable regulations • Guarantee business implementation takes into account the principle of risk/prudent
Memperkuat portofolio usaha dan investasi Strengthen business and investment portfolios	• Diversifikasi usaha harus terkait dengan bisnis inti perusahaan dan strategi bisnis *Holding* • Pengelolaan portofolio usaha dan investasi memperhatikan prinsip *prudent* dan efektif • Laba dari anak perusahaan digunakan sepenuhnya untuk memperkuat permodalan perusahaan tersebut sehingga dapat mendukung peningkatan kapasitas penjaminan • Business diversification must be related to the Company's core business and Holding's business strategy • Management of business and investment portfolios taking into account prudent and effective principles • Profits from subsidiaries are fully used to strengthen the Company's capital so that it can support the increase in underwriting capacity
Memperkuat & mengembangkan jejaring kemitraan untuk penetrasi & perluasan pasar Strengthen and develop partnership networks for market penetration & expansion	• Pengembangan jejaring tidak dengan membuka unit kerja baru (milik Jamkrindo) • Pengembangan jejaring menekankan kepada upaya anorganik • Pengembangan jejaring dengan memanfaatkan potensi *Holding* • Network development not by opening a new work unit (owned by Jamkrindo) • Network development emphasizes inorganic efforts • Network development by utilizing the potential of Holding
Meningkatkan preferensi pelanggan terhadap produk Jamkrindo Increase customer preference for Jamkrindo products	• Upaya peningkatan *brand preference* ditujukan kepada berbagai *stakeholder* secara berimbang dengan memperhatikan ketepatan media yang digunakan • Upaya peningkatan *brand preference* dengan memanfaatkan kekuatan *branding Holding* • Efforts to increase brand preference are aimed at various stakeholders in a balanced way by taking into account the accuracy of the media used • Efforts to increase brand preference by leveraging the strength of Holding's branding

Inisiatif Strategis Strategic Initiatives	**Kebijakan** Policies
Meningkatkan loyalitas pelanggan & mitra melalui CRM Increase customer and partner loyalty through CRM	• Pengelolaan hubungan ditujukan kepada penerima jaminan dan terjamin secara seimbang • Pengelolaan hubungan dilakukan dengan memperhatikan prinsip etika dan kepatuhan • Relationship management is aimed at guarantee recipients and is guaranteed in a balanced manner • Relationship management is carried out by taking into account the principles of ethics and compliance
Meningkatkan kualitas dan cakupan layanan pelanggan berbasis TI Improving the quality and coverage of IT-based customer services	• Pengembangan aplikasi berdasarkan prinsip *business case* (manfaat) yang dapat dipertanggungjawabkan • Peningkatan kapabilitas IT bersama *Holding* • Application development based on accountable business case principles (benefits). • Increasing IT capabilities with Holding

Pangsa Pasar

Berdasarkan data OJK pada bulan Desember 2022 tercatat sebanyak 20 (dua puluh) perusahaan yang bergerak di bidang industri penjaminan yang terdiri dari 1 (satu) Perusahaan BUMN yaitu PT Jamkrindo, 18 (delapan belas) Perusahaan Penjaminan Daerah, dan 1 (satu) Perusahaan Penjaminan Swasta.

Berikut adalah gambaran total aset, liabilitas, dan ekuitas industri penjaminan konvensional serta posisi Jamkrindo di industri.

Market Share

Based on OJK data in December 2022, there were 20 (twenty) companies engaged in the guarantee industry consisting of 1 (one) SOEs company, namely PT Jamkrindo, 18 (eighteen) Regional Guarantee Companies, and 1 (one) Private Guarantee Company.

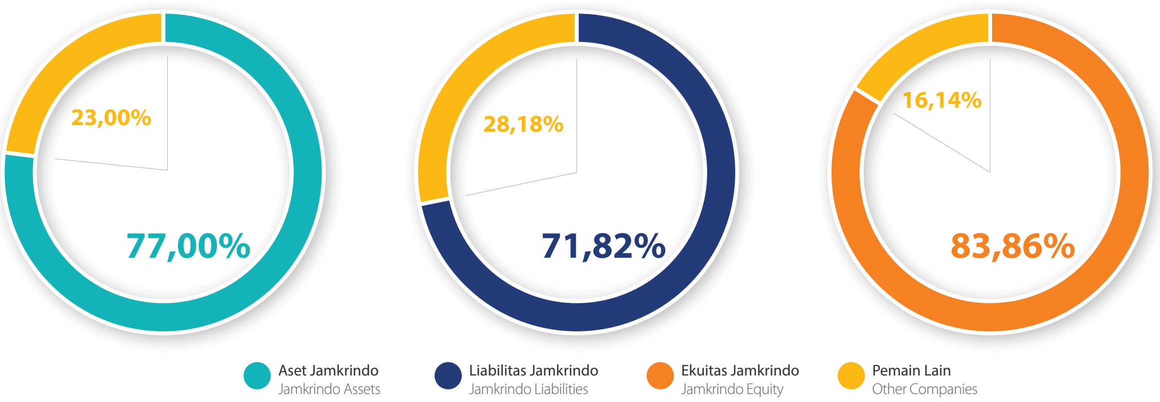
The following is an overview of the total assets, liabilities and equity of the conventional guarantee industry and Jamkrindo's position in the industry.

Keterangan Description	**Jumlah Industri** Number of Industry **(Unit)**	**Aset** Assets **(miliar Rp** | IDR-billion**)**	**Liabilitas** Liabilities **(miliar Rp** | IDR-billion**)**	**Ekuitas** Equity **(miliar Rp** | IDR-billion**)**
Perusahaan Penjaminan BUMN SOE Guarantee Companies	**1**	26.202	13.923	12.280
Perusahaan Penjaminan Daerah Regional Guarantee Companies	**18**	4.588	2.417	2.171
Perusahaan Penjaminan Swasta Private Guarantee Companies	**1**	3.239	3.046	192
JUMLAH | TOTAL	**20**	**34.029**	**19.387**	**14.643**

Aset | Assets

Liabilitas | Liabilities

Ekuitas | Equity



TINJAUAN OPERASI PER SEGMEN USAHA

OPERATIONAL REVIEW BY BUSINESS SEGMENT

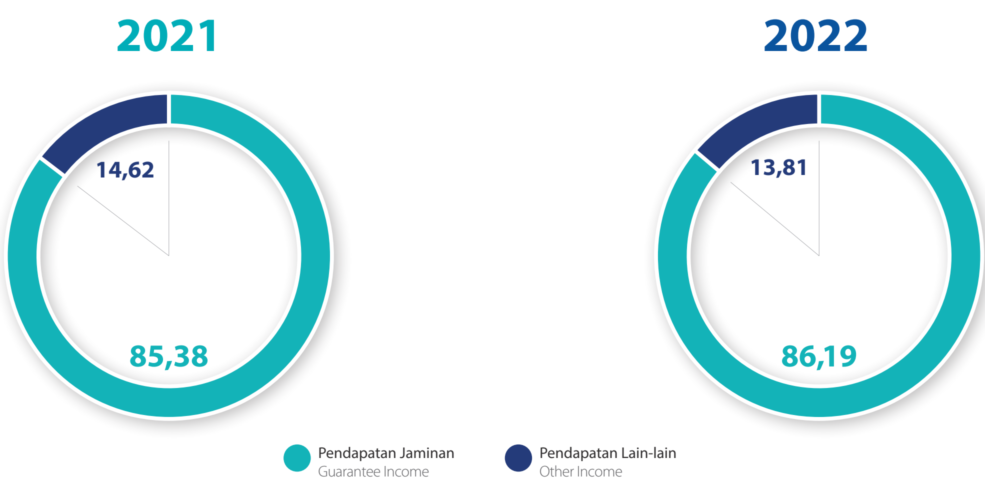
Jamkrindo menjalankan kegiatan usaha dibidang penjaminan bagi Usaha Mikro, Usaha Kecil, Usaha Menengah, serta Koperasi (UMKMK), penjaminan bagi BUMN, penjaminan sistem resi gudang, dan penjaminan lainnya. Hingga akhir tahun 2022, laporan keuangan Perusahaan yang yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PricewaterhouseCooper) belum menerapkan PSAK No.5 tentang Segmen Operasi, oleh karena itu dapat dikatakan bahwa Perusahaan memiliki segmen operasi tunggal. Pembahasan segmen usaha dalam laporan ini dipisahkan berdasarkan sumber pendapatan Perusahaan yang terbagi dalam 3 (tiga) kelompok besar, yaitu pendapatan imbal jasa penjaminan, pendapatan investasi, dan pendapatan lain-lain.

Komposisi pendapatan tahun 2022 dan 2021 dapat digambarkan sebagai berikut:

Jamkrindo carries out business activities in the field of guarantees for Micro, Small, Medium Enterprises, and Cooperatives (MSMEs), guarantees for SOEs, guarantees for warehouse receipt systems, and other guarantees. Until the end of 2022, the Company's financial statements, which have been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PricewaterhouseCooper) have not implemented PSAK No. 5 regarding Operating Segments, therefore it can be said that the Company has a single operating segment. The discussion of business segments in this report is separated based on the Company's source of income which is divided into 3 (three) major groups, namely income from underwriting fees, investment income, and other income.

The composition of income for 2022 and 2021 can be described as follows:

Grafik Komposisi Pendapatan Jamkrindo 2021-2022
Graph of 2021-2022 Jamkrindo Revenue Composition



Komposisi pendapatan Perusahaan tahun 2022 masih didominasi oleh pendapatan penjaminan sebesar Rp5,28 triliun atau dengan kontribusi mencapai 86,19%, meningkat dibandingkan tahun sebelumnya sebesar Rp4,29 triliun. Sedangkan kontribusi dari pendapatan investasi adalah sebesar 13,81% atau setara dengan Rp844,99 miliar. Kontribusi pendapatan investasi tahun 2022 mengalami penurunan dibandingkan tahun sebelumnya kendati pendapatan investasi Perusahaan tahun 2022 mengalami peningkatan.

The composition of the Company's revenue in 2022 was still dominated by guarantee income of IDR5.28 trillion, or with a contribution reaching 86.19%, an increase compared to the previous year of IDR4.29 trillion. Meanwhile, the contribution from investment income was 13.81%, or equivalent to IDR844.99 billion. The contribution of investment income in 2022 has decreased compared to the previous year, even though the Company's investment income in 2022 has increased.

PENDAPATAN IMBAL JASA PENJAMINAN

Sesuai Undang-Undang No. 1 Tahun 2016 tentang Penjaminan, Jamkrindo memberikan layanan penjaminan kredit, pembiayaan atau pembiayaan yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi.

Jamkrindo telah menjalankan kegiatan penjaminan kredit baik berupa KUR maupun non KUR, yang disalurkan oleh perbankan (penjaminan bank), baik bank konvensional maupun bank syariah dan lembaga non bank (penjaminan non bank) yang diproses secara *case by case* maupun *conditional automatic cover*. Atas layanan tersebut, Perusahaan memperoleh Imbal Jasa Penjaminan (IJP) yang tarifnya ditetapkan dengan pertimbangan paling sedikit:

1. Risiko yang dijamin, yang paling sedikit dihitung berdasarkan:
    a. Rasio Klaim;
    b. Jenis Kredit atau Pembiayaan;
    c. Cakupan penjaminan; dan
    d. Jangka waktu penjaminan.
2. Biaya administrasi umum, operasional, dan pemasaran.
3. Keuntungan.

Berikut adalah gambaran jumlah kredit yang dijamin oleh Jamkrindo pada tahun 2021 serta RKAP dan realisasi tahun 2022:

GUARANTEE FEE INCOME

In accordance with Law No. 1 of 2016 concerning Guarantees, Jamkrindo provides credit guarantee services, and financing provided by financial institutions to Micro, Small and Medium Enterprises, as well as Cooperatives.

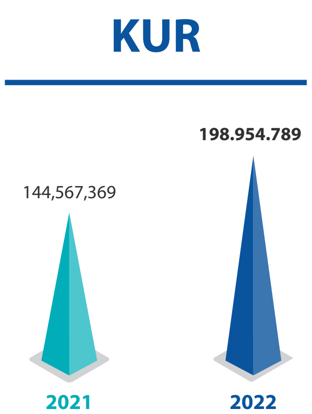
Jamkrindo has carried out credit guarantee activities in the form of both KUR and non-KUR, which are distributed by banks (bank guarantees), both conventional banks and Islamic banks, and non-bank institutions (non-bank guarantees) which are processed on a case-by-case basis and conditional automatic cover. For these services, the Company obtains Guarantee Fee (IJP), the rate of which is determined by considering at least:

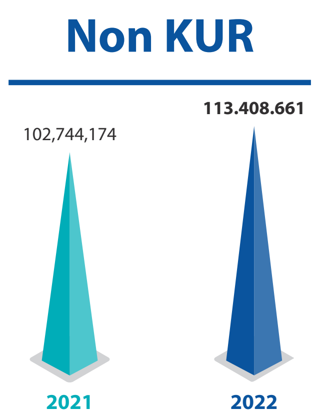
1. Guaranteed risk, which at least is calculated based on:
    a. Claim Ratio;
    b. Type of Credit or Financing;
    c. Guarantee coverage; And
    d. Guarantee period.
2. General administrative, operational and marketing costs.
3. Profit.

The following is an overview of the number of credit guaranteed by Jamkrindo in 2021 as well as the 2022 RKAP and realization:

Tabel Jumlah Kredit yang Dijamin Tahun 2021-2022
Table of Total Guaranteed Loans for 2021-2022

Uraian Description	**Realisasi** Realization		**RKAP Tahun 2022** 2022 RKAP **(Rp-Juta** | IDR **million)**	**Persentase %** Percentage %	
	2022 (Rp-Juta | IDR **million)**	**2021 (Rp-Juta** | IDR **million)**		**Capaian RKAP 2022** Achievement 2022	**Kenaikan (Penurunan)** Increase (Decrease)
KUR	**198.954.789**	**144.867.369**	158.000.000	126%	37%
PEN	**7.124.836**	**17.625.720**	-	-	-60%
Non KUR	**106.283.825**	**85.118.456**	88.239.371	120%	25%
TOTAL KREDIT TOTAL CREDIT	**312.363.450**	**247.611.544**	**246.239.371**	**127%**	**26%**





Total kredit yang dijaminkan Perusahaan tahun 2022 mencapai Rp312,36 triliun meningkat 26% dibandingkan tahun sebelumnya sebesar Rp247,61 triliun. Pencapaian tersebut berada di atas target yang ditetapkan pada RKAP 2022 sebesar Rp246,24 triliun atau dengan pencapaian sebesar 127%.

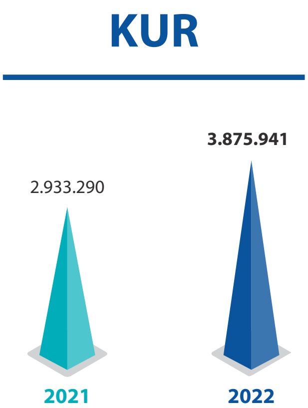
Dari kredit yang dijamin di tahun 2022 Perusahaan memperoleh IJP sebesar Rp6,15 triliun atau meningkat 15% dibandingkan tahun sebelumnya sebesar Rp5,32 triliun. Pencapaian tersebut setara dengan 121% dari target RKAP yang ditetapkan sebesar Rp5,10 triliun.

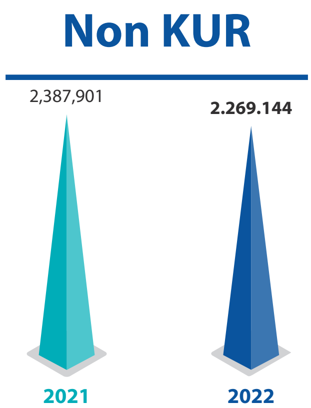
Total credit guaranteed by the Company in 2022 reached IDR312.36 trillion, an increase of 26% compared to the previous year of IDR247.61 trillion. This achievement was above the target set in the 2022 RKAP of IDR246.24 trillion, or an achievement of 127%.

From guaranteed credit in 2022, the Company obtained a guarantee fee of IDR6.15 trillion, an increase of 15% compared to the previous year of IDR5.32 trillion. This achievement is equivalent to 121% of the RKAP target set at IDR5.10 trillion.

Tabel Imbal Jasa Penjaminan Tahun 2021-2022
Table of Guarantee Fee for 2021-2022

Uraian Description	Realisasi Realization		RKAP Tahun 2022 2022 RKAP (Rp-Juta | IDR million)	Persentase % Percentage %	
	2022 (Rp-Juta | IDR million)	2021 (Rp-Juta | IDR million)		Capaian RKAP RKAP Achievement 2022	(%)
KUR	**3.875.941**	**2.933.290**	3.195.363	121%	32%
PEN	**1.078.867**	**1.197.891**	1.013.314	106%	-10%
Non KUR	**1.190.277**	**1.190.010**	889.421	134%	0%
TOTAL IMBALAN JASA PENJAMINAN TOTAL GUARANTEE FEE	**6.145.085**	**5.321.191**	**5.098.098**	**121%**	**15%**





Penjaminan KUR

Kredit Usaha Rakyat (KUR) merupakan program prioritas pemerintah dalam mendukung UMKM berupa kebijakan pemberian kredit/pembiayaan modal kerja dan/atau investasi kepada debitur individu/perseorangan, badan usaha, dan/ atau kelompok usaha yang produktif dan layak, namun belum memiliki agunan tambahan atau agunan tambahan belum cukup. Tujuan dilaksanakannya program KUR antara lain adalah untuk meningkatkan dan memperluas akses pembiayaan kepada usaha produktif, meningkatkan kapasitas daya saing Usaha Mikro, Kecil, dan Menengah (UMKM) dan mendorong pertumbuhan ekonomi dan penyerapan tenaga kerja.

KUR Guarantee

People's Business Credit (KUR) is the government's priority program in supporting MSMEs in the form of a policy of providing credit/financing for venture capital and/or investment to individual/individual debtors, business entities, and/or business groups that are productive and feasible, but do not yet have or doesn't have enough additional collateral. The objectives of implementing the KUR program include increasing and expanding access to finance for productive businesses, increasing the competitiveness capacity of Micro, Small and Medium Enterprises (MSMEs) and encouraging economic growth and employment.

Karena perannya yang sangat penting dalam menunjang perekonomian nasional, pemerintah terus mendorong penyaluran KUR. Hal ini dapat dilihat dari plafond KUR yang terus ditingkatkan oleh pemerintah.

Due to its very important role in supporting the national economy, the government continues to encourage the distribution of KUR. This can be seen from the KUR limit which the government continues to increase.

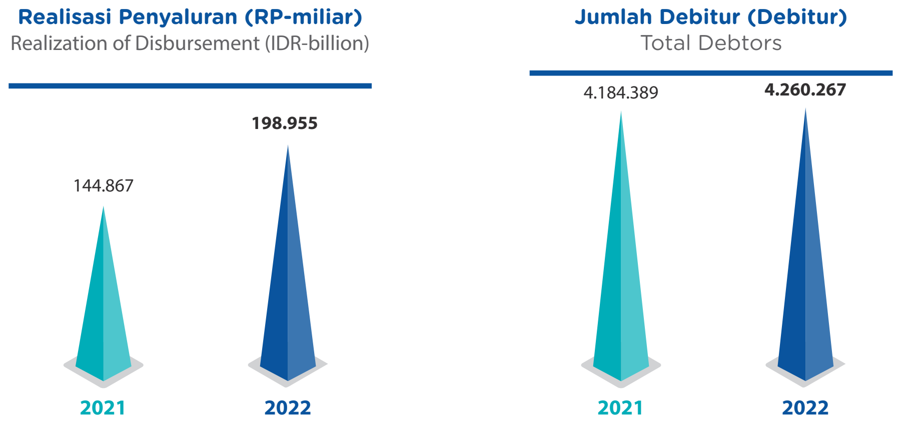
Tahun 2022 realisasi penyaluran KUR mencapai Rp198,95 triliun atau meningkat 37% dibandingkan tahun sebelumnya sebesar Rp144,86 triliun yang diberikan kepada 4.260.267 debitur.

In 2022 the realization of KUR distribution reached IDR198.95 trillion, an increase of 37% compared to the previous year of IDR144.86 trillion which was given to 4,260,267 debtors.

Tabel Realisasi Penyaluran KUR 2021 – 2022
Table of KUR Disbursement Realization 2021 – 2022

Uraian Description	**Realisasi** Realization		**Kenaikan (Penurunan)** Increase (Decrease)	
	2022 (Rp-miliar | IDR billion**)**	**2021 (Rp-miliar** | IDR billion**)**	**Nominal (Rp-miliar** | IDR billion**)**	**Persentase** Percentage **(%)**
Realisasi Penyaluran (Rp-miliar/*plafond*) Realization of Disbursement (IDR-billion/limit)	**198.955**	**144.867**	54.087	37%
TOTAL DEBITUR TOTAL DEBTORS	**4.260.267**	**4.184.389**	**75.878**	**2%**

Grafik Realisasi Penyaluran KUR 2021 – 2022
Graph of KUR Disbursement Realization 2021 – 2022



Jamkrindo memberikan layanan penjaminan KUR dengan dana PMN yang dilaksanakan sejak tahun 2007 sesuai dengan Inpres No. 6 Tahun 2007 dan Peraturan Menteri Koordinator Bidang Perekonomian Republik Indonesia No. 170 Tahun 2015 tentang Bank Pelaksana dan Perusahaan Penjamin Kredit Usaha Rakyat. Program Penjaminan KUR tersebut bekerja sama dengan beberapa bank pelaksana, yaitu Bank Mandiri, BRI, BNI, dan BTN serta Bank BPD, Multifinance dan Koperasi yang mendapat penugasan untuk penyaluran KUR.

Jamkrindo provides KUR guarantee services with PMN funds which have been implemented since 2007 in accordance with Presidential Instruction No. 6 of 2007 and Regulation of the coordinating minister for Economic Affairs of the Republic of Indonesia No. 170 of 2015 concerning Implementing Banks and People's Business Credit Guarantee Companies. The KUR Guarantee Program is in collaboration with several implementing banks, namely Bank Mandiri, BRI, BNI, and BTN as well as Bank BPD, Multifinance and Cooperatives who have received assignments for KUR distribution.

Penjaminan KUR diperuntukkan bagi UMKM untuk jenis KUR Mikro (maksimal Rp25 juta), KUR Kecil/Khusus (maksimal sebesar Rp500 juta), KUR Penempatan Tenaga Kerja Indonesia ("TKI") ditetapkan maksimal sebesar Rp25 juta dengan sistem penjaminan secara *Conditional Automatic Cover* (CAC), dengan Imbal Jasa Penjaminan ("IJP") yang ditanggung oleh pemerintah.

KUR guarantees are intended for MSMEs for Micro KUR types (maximum IDR25 million), Small/Special KUR (maximum IDR500 million), KUR for the Placement of Indonesian Migrant Workers ("TKI") is set at a maximum of IDR25 million with a Conditional Automatic Cover (CAC) guarantee system), with Guarantee Fee ("IJP") borne by the government.

Pendapatan IJP atas penjaminan KUR dicatat sesuai Peraturan Menteri Keuangan No. 135/PMK.05/2008 tanggal 24 September 2008 tentang Fasilitas Penjaminan Kredit Usaha Rakyat dan No. 22/PMK.05/2010 tanggal 12 Februari 2010 tentang Perubahan kedua atas PMK No. 135/OMK.05/2008 tentang fasilitas penjaminan KUR, tarif IJP disesuaikan menjadi 3,25% X plafond kredit/pembiayaan X 70% atau sebesar 2,275%.

Tantangan Penjaminan KUR

Pada tahun 2022, Indonesia telah masuk dalam fase pemulihan pasca Pandemi COVID-19 yang telah membuat kondisi perekonomian di Indonesia mengalami kemerosotan. Hal tersebut juga berdampak pada bisnis di sektor UMKM yang juga mengalami penurunan. Dampaknya, pelaku UMKM tidak dapat membayarkan angsuran kepada bank penyalur KUR dikarenakan usahanya tidak berjalan dengan baik sehingga menyebabkan meningkatnya nilai kredit bermasalah (NPL) karena krisis ekonomi akibat pandemi COVID-19. Melihat kondisi tersebut, maka pemerintah melalui Otoritas Jasa Keuangan (OJK) telah mengeluarkan aturan terkait Restrukturisasi Kredit untuk UMKM yang terdampak COVID-19, diantaranya termasuk Kredit Usaha Rakyat (KUR).

Dengan naiknya tingkat NPL pada bank penyalur KUR yang diantaranya disebabkan karena banyaknya UMKM yang gagal restrukturisasi, maka angka permohonan klaim kepada perusahaan Penjamin KUR juga mengalami kenaikan. Tantangan lainnya adalah pemberhentian masa relaksasi Restrukturisasi COVID-19 oleh regulator yang secara langsung juga akan berdampak kepada Perusahaan Penjaminan khususnya Kredit Usaha Rakyat. Dalam menghadapi tantangan tersebut maka diperlukan strategi yang tepat guna menanggulangi permasalahan yang dihadapi oleh Perusahaan terkait Penjaminan KUR, sehingga kualitas pelayanan Penjaminan KUR tetap prima.

Strategi Penjaminan KUR

Menghadapi tantangan di tahun 2022, strategi yang dijalankan Perusahaan di segmen Penjaminan KUR antara lain:

1. Memperluas, standardisasi, simplifikasi *digital channeling* (e-SP dan e-IJP) dengan mitra perbankan maupun non perbankan;
2. Mengembangkan Aplikasi *Online* dengan Bank Penyalur KUR, mulai dari Pengajuan Penjaminan, Perhitungan dan Penagihan IJP, Klaim hingga Subrogasi.
3. Mengembangkan konsolidasi dan kolaborasi dengan anggota *Holding* dengan meningkatkan efisiensi dan kinerja bisnis Penjaminan KUR;
4. Mengembangkan dan meningkatkan kontribusi produksi Penjaminan KUR (volume Penjaminan KUR) melalui kolaborasi dengan Bank BUMN;
5. Optimalisasi penagihan IJP KUR Gen 1 dan Gen 2;
6. Menyusun program komunikasi pemasaran Penjaminan KUR yang *customized*;
7. Meningkatkan hubungan dengan mitra penjualan dan Perbankan terkait Penjaminan KUR (*workshop*, sosialisasi, *gathering* dengan mitra/pelanggan);

IJP income from KUR guarantees is recorded in accordance with Minister of Finance Regulation No. 135/PMK.05/2008 dated September 24, 2008 concerning People's Business Credit Guarantee Facility and No. 22/PMK.05/2010 dated February 12, 2010 concerning the second Amendment to PMK No. 135/OMK.05/2008 regarding the KUR guarantee facility, the IJP rate is adjusted to 3.25% X the credit/financing limit X 70% or 2.275%.

KUR Guarantee Challenges

In 2022, Indonesia has entered the recovery phase after the COVID-19 Pandemic which has caused economic conditions in Indonesia to decline. This also had an impact on business in the MSME sector which also experienced a decline. As a result, MSMEs were unable to pay installments to KUR channeling banks because their business is not going well, causing an increase in non-performing loans (NPL) due to the economic crisis due to the COVID-19 pandemic. Seeing these conditions, the government through the Financial Services Authority (OJK) has issued regulations related to Credit Restructuring for MSMEs affected by COVID-19, including including People's Business Credit (KUR).

With the increase in the NPL level at KUR channeling banks, which was caused, among other things, by the large number of MSMEs that failed to restructure, the number of claims made to KUR guarantor companies also increased. Another challenge is the termination of the COVID-19 Restructuring relaxation period by the regulator which will also directly impact Guarantee Companies, especially People's Business Credit. In facing these challenges, an appropriate strategy is needed to overcome the problems faced by companies related to KUR Guarantee, so that the quality of KUR Guarantee services remains excellent.

KUR Guarantee Strategy

Facing challenges in 2022, the strategies implemented by the Company in the KUR Guarantee segment include:

1. Expand, standardize, simplify digital channeling (e-SP and e-IJP) with banking and non-banking partners;
2. Develop Online Applications with KUR Channeling Banks, starting from Guarantee Submissions, IJP Calculations and Billing, Claims to Subrogations.
3. Develop consolidation and collaboration with Holding members by increasing the efficiency and performance of the KUR Guarantee business;
4. Develop and increase contributions to the production of KUR Guarantees (KUR Guarantee volume) through collaboration with state-owned banks;
5. Optimization of IJP KUR Gen 1 and Gen 2 billing;
6. Develop a customized KUR Guarantee marketing communication program;
7. Improve relations with sales and banking partners related to KUR guarantees (workshops, outreach, gatherings with partners/customers);

8. Melakukan evaluasi dan penyempurnaan TC PKS Penjaminan KUR yang kurang *profitable* dan pembaharuan kerja sama KUR terkait dampak COVID-19;
9. Pengembangan Sistem Informasi Penjaminan Terpadu;
10. Memetakan dan menyempurnakan proses bisnis Penjaminan KUR secara menyeluruh (Kantor Pusat dan Unit Kerja);
11. Melakukan integrasi secara *online* dengan Sistem Informasi Kredit Program (SIKP);
12. Mengembangkan aplikasi skoring bisnis dan *channel* penjualan Penjaminan;
13. Mengembangkan *machine learning* dengan pendekatan DWHBI untuk prediksi IJP, Klaim, Subrogasi, untuk pemetaan produk-pasar dan untuk penguatan aktivitas pemasaran serta untuk penguatan analisis Terjamin;
14. Mengembangkan aplikasi terintegrasi antara Penjaminan dengan Akuntansi;
15. Mengembangkan *dashboard* kinerja perusahaan dan unit kerja (untuk fungsi bisnis);
16. Meningkatkan kompetensi SDM melalui pelatihan internal dan eksternal serta sertifikasi sesuai kebutuhan Unit Kerja;
17. Sosialisasi keseluruh kantor cabang/wilayah dalam rangka optimalisasi kegiatan Penjaminan KUR.

8. Evaluate and improve the TC of KUR Guarantee PKS which are less profitable and renew KUR cooperation related to the impact of COVID-19;
9. Develop an Integrated Guarantee Information System;
10. Map and perfect the overall KUR Guarantee business process (Head Office and Work Units);
11. Perform online integration with the Program Credit Information System (SIKP);
12. Develop business scoring applications and Guarantee sales channels;
13. Develop machine learning with the DWHBI approach for predicting IJP, Claims, Subrogations, for product-market mapping and for strengthening marketing activities as well as for strengthening Guaranteed analysis;
14. Develop integrated applications between Assurance and Accounting;
15. Develop company and work unit performance dashboards (for business functions);
16. Improve HR competence through internal and external training and certification according to the needs of the Work Unit;
17. Disseminate to all branch/regional offices in order to optimize KUR Guarantee activities.

Kinerja Penjaminan KUR

Jamkrindo yang merupakan Badan Usaha Milik Negara (BUMN) yang memiliki tugas dan wewenang untuk menyelenggarakan kegiatan usaha di bidang pengembangan Usaha Mikro, Kecil, Menengah dan Koperasi (UMKMK).

KUR Guarantee Performance

Jamkrindo is a State-Owned Enterprise (BUMN) which has the duty and authority to carry out business activities in the field of developing Micro, Small, Medium Enterprises and Cooperatives (UMKMK).

Tabel Nilai Penjaminan dan IJP KUR Tahun 2021 – 2022
Table of Guarantee and Guarantee Fee Value Year 2021 – 2022

Uraian Description	Realisasi Realization		RKAP Tahun 2022 RKAP Year 2022 (Rp-Juta | IDR million)	Persentase % Percentage %	
	2022 (Rp-Juta | IDR million)	2021 (Rp-Juta | IDR million)		Capaian RKAP RKAP Achievement 2022	Kenaikan (Penurunan) Increase (Decrease)
Penjaminan KUR KUR Guarantee	**198.954.789**	**144.867.369**	158.000.000	126%	37%
IJP KUR KUR Guarantee Fee	**3.875.941**	**2.933.290**	3.195.363	121%	32%

Realisasi penjaminan KUR tahun 2022 adalah sebesar Rp198,96 triliun atau mencapai 126% dari anggaran RKAP 2022 yaitu sebesar Rp158 triliun. Dibandingkan tahun 2021, realisasi penjaminan KUR meningkat 37% di mana tahun 2021 penjaminan KUR adalah sebesar Rp144,86 triliun. Sedangkan pendapatan IJP KUR adalah sebesar Rp3,88 triliun atau 121% dari target yang ditetapkan dalam RKAP 2022 yaitu sebesar Rp3,2 triliun. Pendapatan IJP KUR tahun 2022 juga meningkat 32% dari tahun sebelumnya Rp2,93 triliun.

The realization of KUR guarantees in 2022 is IDR198.96 trillion, or 126% of the 2022 RKAP budget, which is IDR158 trillion. Compared to 2021, the realization of KUR guarantees increased by 37% of which in 2021 KUR guarantees amounted to IDR144.86 trillion. Meanwhile, IJP KUR revenue is IDR3.88 trillion, or 121% of the target set in the 2022 RKAP, which is IDR3.2 trillion. IJP KUR revenue in 2022 also increased 32% from the previous year of IDR2.93 trillion.

Tabel Laba Rugi Penjaminan KUR 2021 – 2022
Table of Profit and Loss Guarantee for KUR 2021 – 2022

Uraian Description	Realisasi Realization		Kenaikan (Penurunan) Increase (Decrease)	
	2022 (Rp-miliar | IDR billion)	2021 (Rp-miliar | IDR billion)	Nominal (Rp-miliar | IDR billion)	Persentase (%) Percentage %
Imbal Jasa Penjaminan Bersih Net Guarantee Fees	**3.480.079**	**2.639.477**	840.602	32%
Beban Klaim Claim Expenses	**2.288.662**	**2.111.865**	176.797	8%
Penjaminan Bersih Net Guarantee	**1.191.418**	**527.612**	663.805	126%
Pendapatan Investasi Investment Income	**573.054**	**534.719**	38.335	7%
Beban Usaha Operating Expenses	**(919.169)**	**(657.514)**	(261.655)	40%
Pendapatan (Beban) Lain-lain Other Income (Expenses).	**3.620**	**(21.762)**	25.382	117%
Laba Sebelum Pajak Profit Before Tax	**848.992**	**383.055**	465.867	122%
Beban Pajak Penghasilan Income Tax Expense	**(362.118)**	**(77.725)**	(284.393)	366%
Laba Tahun Berjalan Income for the Year	**486.804**	**305.330**	181.474	59%

Tahun 2022, dari penjaminan KUR Perusahaan memperoleh Imbal Jasa Penjaminan Bersih sebesar Rp3,48 triliun, meningkat Rp840,6 miliar atau 32% dari tahun 2021 sebesar Rp2,64 triliun. Beban klaim yang dibukukan Perusahaan juga mengalami peningkatan menjadi Rp2,29 triliun atau meningkat 8% dari tahun sebelumnya Rp2,11 triliun, sehingga Perusahaan membukukan penjaminan bersih sebesar Rp1,19 triliun, meningkat 126% dari tahun 2021 sebesar Rp527,61 miliar.

Di tahun 2022, Perusahaan mampu menekan beban usaha Perusahaan menjadi Rp919,17 miliar atau meningkat 40% dari tahun sebelumnya Rp657,51 miliar. Namun demikian, Tahun 2022 Perusahaan membukukan beban Pendapatan lain-lain sebesar Rp3,62 miliar, sehingga laba sebelum pajak yang dibukukan Perusahaan tahun 2022 mencapai Rp848,99 miliar, meningkat 122% dari tahun sebelumnya Rp383,05 miliar. Setelah membukukan pajak kini sebesar Rp362,12 miliar, pada tahun 2022 Perusahaan berhasil membukukan laba tahun berjalan dari penjaminan KUR sebesar Rp486,80 miliar, tumbuh 59% dari tahun sebelumnya Rp305,33 miliar.

In 2022, from the KUR guarantee, the Company will receive a Net Guarantee Fee of IDR3.48 trillion, an increase of IDR840.60 billion or 32% from 2021 of IDR2.64 trillion. Claim expenses booked by the Company also increased to IDR2.29 trillion, an increase of 8% from IDR2.11 trillion in the previous year. This enabled the Company to post net guarantees of IDR1.19 billion, an increase of 126% from 2021 of IDR527.61 billion.

In 2022, the Company's operating expenses amounted to IDR919.17 billion, an increase of 40% from IDR657.51 billion in the previous year. In 2022 the Company posted other income of IDR3.62 billion, so that the profit before tax recorded by the Company in 2022 reached IDR848.99 billion, an increase of 122% from IDR383.05 billion in the previous year. After recording current tax of IDR362.12 billion, in 2022 the Company managed to record profit for the year from KUR guarantees of IDR486.80 billion, a growth of 59% from IDR305.33 billion in the previous year.

Penjaminan Non KUR

Selain produk penjaminan KUR, Jamkrindo juga memiliki beragam produk lainnya di luar KUR seperti penjaminan distribusi barang, FLPP, keagenan kargo, konstruksi, kontra bank garansi, KPR, kredit mikro, kredit otomotif, kredit umum, *surety bond*, *payment bond*, pembiayaan *invoice*, kredit super mikro, keagenan kargo, Resi Gudang, *Capital Management Guarantee* (CMG), dan lain-lain.

Beberapa produk yang berkontribusi besar bagi kinerja produksi penjaminan Non KUR antara lain penjaminan FLPP, Kredit Multiguna, kredit mikro, dan *surety bond.*

Tantangan Penjaminan Non KUR

Dalam masa Pemulihan Ekonomi Nasional Tahun 2022 Pasca COVID-19 yang melanda Indonesia, Bisnis Penjaminan Non-KUR menghadapi sejumlah tantangan, antara lain:

1. Adanya kesulitan dalam meningkatkan pendapatan subrogasi karena adanya kesulitan pada mitra bank dalam proses penagihan;
2. Persaingan usaha yang semakin ketat, terutama terkait *pricing* dan *terms and conditions* dengan sesama perusahaan Asuransi/Penjaminan lain;
3. Proses bisnis Perusahaan (terutama *core business process*) masih belum terintegrasi secara menyeluruh;
4. Pengembangan bisnis model Perusahaan untuk produk Non KUR guna meningkatkan *positioning* Perusahaan;
5. Peningkatan pendapatan Subrogasi yang masih perlu dioptimalkan (*recovery rate*) guna memberikan kontribusi signifikan bagi Perusahaan.

Strategi Penjaminan Non KUR

Untuk menghadapi tantangan usaha di tahun 2022, Perusahaan menerapkan strategi berikut di segmen Penjaminan Non KUR, yaitu:

1. Memperluas, standardisasi, simplifikasi digital *channeling* (e-SP dan e-IJP) dengan mitra perbankan maupun non perbankan;
2. Mengembangkan konsolidasi dan kolaborasi dengan anggota *Holding* dengan meningkatkan efisiensi dan kinerja bisnis Penjaminan Non KUR;
3. Penjaminan kredit yang berbasis proyek dengan sumber dana APBD/APBD;
4. Mengembangkan dan meningkatkan kontribusi produksi Penjaminan Non KUR (volume Penjaminan Non KUR) melalui kolaborasi dengan Bank BUMN, BUSN, BPR dan BPD;
5. Melanjutkan pengembangan inovasi produk baru yang lebih selektif dan sesuai kebutuhan pasar;
6. Mengembangkan layanan Penjaminan B2C (penjaminan langsung) secara *online* berbasis *mobile apps* dan web;

Non-KUR Guarantee

In addition to KUR guarantee products, Jamkrindo also has a variety of other products outside of KUR such as goods distribution guarantees, FLPP, cargo agencies, construction, counter bank guarantees, mortgages, micro loans, automotive loans, general loans, surety bonds, payment bonds, invoice financing, super micro credit, cargo agency, Warehouse Receipt, Capital Management Guarantee (CMG), and others.

Several products that contributed greatly to the production performance of non-KUR guarantees included FLPP guarantees, Multipurpose Loans, micro credit, and surety bonds.

Non-KUR Guarantee Challenges

During the 2022 National Economic Recovery period after COVID-19, the Non-KUR Guarantee Business faced a number of challenges, including:

1. There were difficulties in increasing subrogation income due to difficulties with bank partners in the billing process;
2. Business competition was tougher, especially related to pricing and terms and conditions with fellow Insurance/ Guarantee companies;
3. The Company's business processes (especially core business processes) were still not fully integrated;
4. Development of the Company's business model for non-KUR products to improve the Company's positioning;
5. Increase in Subrogation revenue which still needs to be optimized (recovery rate) in order to make a significant contribution to the Company.

Non-KUR Guarantee Strategy

To face business challenges in 2022, the Company implements the following strategies in the Non-KUR Guarantee segment, namely:

1. Expand, standardize, simplify digital channeling (e-SP and e-IJP) with banking and non-banking partners.
2. Develop consolidation and collaboration with Holding members by increasing the efficiency and performance of the Non-KUR Guarantee business;
3. Project-based credit guarantees with APBD/APBD funding sources;
4. Develop and increase contributions to the production of Non-KUR Guarantees (non-KUR Guarantee volume) through collaboration with SOEs Banks, BUSN, BPR and BPD;
5. Continue the development of new product innovations that are more selective and according to market needs;
6. Develop online B2C Guarantee services (direct guarantee) based on mobile apps and web;

7. Menyelesaikan perubahan pola Penjaminan khususnya untuk produk kredit Multiguna dari *co-branding* menjadi reasuransi;
8. Mengembangkan kerja sama *co-guarantee* dengan Jamkrida;
9. Menciptakan pasar baru bagi perbankan secara proaktif melalui Penjaminan langsung;
10. Melakukan evaluasi dan penyempurnaan TC PKS Penjaminan Non KUR saat ini untuk produk yang kurang *profitable*;
11. Menyusun program komunikasi pemasaran Penjaminan Non KUR yang *customized* sesuai dengan produk dan pasar yang dilayani;
12. Meningkatkan hubungan dengan mitra penjualan dan Perbankan (*workshop*, sosialisasi, *gathering* dengan mitra/pelanggan);
13. Pengembangan Sistem Informasi Penjaminan Terpadu;
14. Memetakan dan menyempurnakan proses bisnis secara menyeluruh (Kantor Pusat dan Unit Kerja);
15. Mengembangkan aplikasi skoring bisnis dan *channel* penjualan Penjaminan;
16. Mengembangkan *machine learning* dengan pendekatan DWHBI untuk prediksi IJP, Klaim, Subrogasi, untuk pemetaan produk-pasar dan untuk penguatan aktivitas pemasaran serta untuk penguatan analisis Terjamin;
17. Meningkatkan kerja sama dengan asosiasi, *Holding*, anak perusahaan Bank BUMN/Penerima Jaminan/*Bowheer* atau mitra strategis lainnya;
18. Mengembangkan aplikasi terintegrasi antara Penjaminan dengan Akuntansi;
19. Sosialisasi keseluruh kantor cabang/wilayah dalam rangka optimalisasi kegiatan Penjaminan Non KUR.
20. Mengembangkan *dashboard* kinerja Perusahaan dan unit kerja (untuk fungsi bisnis);
21. Meningkatkan jumlah Penjaminan *peer to peer landing*;
22. Mensosialisasikan dan mengimplementasikan *Suretyship online*;
23. Melakukan *cross selling* dengan mitra eksisting;
24. Optimalisasi Penjaminan Surat Perintah Pencairan Dana (SP2D);
25. Meningkatkan bisnis dengan *bundling product* melalui kolaborasi dengan anggota *Holding* Perasuransian dan Penjaminan;
26. Meningkatkan jangkauan pelayanan bisnis melalui penambahan Jamkrindo *Access Point/Sales Point* dan kolaborasi dengan *Holding*;
27. Menginisiasi program hubungan dengan pelanggan yang loyal melalui Jamkrindo Prioritas;
28. Mewajibkan seluruh unit kerja untuk melaksanakan edukasi penggunaan aplikasi *Jamkrindo Online Suretyship* (JOS);
29. Meningkatkan kompetensi SDM melalui pelatihan internal dan eksternal serta sertifikasi sesuai kebutuhan Unit Kerja.

7. Complete the change in the Guarantee pattern especially for Multipurpose credit products from co-branding to reinsurance;
8. Develop co-guarantee cooperation with Jamkrida;
9. Create new markets for banking proactively through direct guarantees;
10. Evaluate and improve the current Non-KUR Guarantee PKS TC for products that are less profitable;
11. Develop a customized Non-KUR Guarantee marketing communication program according to the product and market served;
12. Improve relations with sales and banking partners (workshops, outreach, gatherings with partners/customers);
13. Development of an Integrated Guarantee Information System;
14. Map and perfect business processes as a whole (Head Office and Work Units);
15. Develop business scoring applications and Guarantee sales channels;
16. Develop machine learning with the DWHBI approach for predictions of IJP, Claims, Subrogations, for product-market mapping and for strengthening marketing activities as well as for strengthening Guaranteed analysis;
17. Increase cooperation with associations, holdings, subsidiaries of BUMN/Guarantee/Bowheer Banks or other strategic partners;
18. Develop integrated applications between Assurance and Accounting;
19. Dissemination to all branch/regional offices in order to optimize Non-KUR Guarantee activities.
20. Develop company and work unit performance dashboards (for business functions);
21. Increase the number of peer-to-peer landing guarantees;
22. Promote and implement Suretyship online;
23. Conduct cross selling with existing partners;
24. Optimization of Guarantee Letter of Disbursement of Funds (SP2D);
25. Increase business by bundling products through collaboration with Insurance and Guarantee Holding members;
26. Increase the range of business services through the addition of Jamkrindo Access Points/Sales Points and collaboration with Holding;
27. Initiate a relationship program with loyal customers through Jamkrindo Prioritas;
28. Require all work units to carry out education on using the Jamkrindo Online Suretyship (JOS) application;
29. Improve HR competence through internal and external training and certification according to the needs of the Work Unit.

Kinerja Penjaminan Non KUR

Non-KUR Guarantee Performance

Uraian Description	RKAP Tahun 2022 RKAP 2022 (Rp-juta | IDR-million)	Realisasi Realization		Capaian RKAP RKAP Achievements 2022 (%)	Kenaikan (Penurunan) Increase (Decrease) (%)
		2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)		
Distribusi Barang Goods Distribution	-	-	-	0%	0%
FLPP	12.432.429	**611.368**	**8.859.151**	5%	-93%
Konstruksi Construction	2.825.348	**2.036.536**	**1.539.815**	72%	32%
KPR	-	-	**2.770**	0%	-100%
Subsidi Resi Gudang Warehouse Receipt Subsidies	22.000	**23.105**	**8.799**	105%	163%
Kredit Mikro Micro Credit	9.374.925	**32.904.615**	**9.805.617**	351%	236%
Kredit Multiguna Multipurpose Credit	1.434.394	**1.431.745**	**4.621.213**	100%	-69%
Kredit OTO OTO Credit	-	-	-	0%	0%
Kredit Super Mikro Super Micro Credit	10.842.845	**17.921.626**	**15.265.323**	165%	17%
Kredit Umum General Kredit	6.175.043	**3.200.540**	**4.346.307**	52%	-26%
Pembiayaan Invoice Invoice Financing	1.442.903	**1.691.897**	**1.265.494**	117%	34%
Customs Bond	2.109.446	**1.994.885**	**1.580.204**	95%	26%
Keagenan Kargo Cargo Agency	-	-	-	0%	0%
Kontra Bank Garansi Counter-Bank Guarantee	18.436.192	**21.591.702**	**17.350.867**	117%	24%
Payment Bond	-	**36.112**	**20.083**	0%	80%
Surety Bond	23.143.846	**22.839.693**	**20.452.812**	99%	12%
GRAND TOTAL	**88.239.372**	**106.283.825**	**85.118.456**	**120%**	**25%**

Pada tahun 2022, Perusahaan mencatat nilai penjaminan Non KUR sebesar Rp106,28 triliun, meningkat 25% dari tahun sebelumnya Rp85,12 triliun. Pencapaian tersebut juga setara dengan 120% dari RKAP 2022. Komponen penjaminan terbesar tahun 2022 berasal dari Kredit Mikro yaitu sebesar Rp32,9 triliun atau setara dengan 31% dari total Penjaminan Non KUR tahun 2022.

In 2022, the Company recorded a non-KUR guarantee value of IDR106.28 trillion, an increase of 25% from the previous year of IDR85.12 trillion. This achievement is also equivalent to 120% of the 2022 RKAP. The largest guarantee component in 2022 originated from Micro Credit, which is IDR32.9 trillion, or equivalent to 31% of the total Non-KUR Guarantees in 2022.

Tabel Laba Rugi Penjaminan Non-KUR Tahun 2021 – 2022
Table of Non-KUR Guarantee Profit and Loss for 2021 – 2022

Uraian Description	2022 (Rp-miliar | IDR billion)	2021 (Rp-miliar | IDR billion)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-miliar | IDR billion)	Persentase (%) Percentage %
Imbal Jasa Penjaminan Bersih Net Guarantee Fee	**1.795.730**	1.654.364	141.366	9%
Beban Klaim Claim Expenses	**1.020.570**	625.896	394.674	63%
Penjaminan Bersih Net Guarantee	**775.160**	1.028.468	(253.308)	(25%)
Pendapatan Investasi Investment Income	**271.942**	200.709	71.233	35%
Beban Usaha Operating Expenses	**(287.084)**	(320.234)	33.150	(10%)
Pendapatan (Beban) Lain-lain Other Income (Expenses)	**58.049**	38.584	19.465	50%
Laba Sebelum Pajak Profit Before Tax	**827.345**	954.316	(126.971)	(13%)
Beban Pajak Penghasilan Income Tax Expenses	**(33.993)**	(193.639)	159.646	(82%)
Laba Tahun Berjalan Profit for the Year	**793.353**	760.677	32.676	4%

Tahun 2022 dari penjaminan Non KUR Perusahan membukukan memperoleh Imbal Jasa Penjaminan Bersih Non KUR sebesar Rp1,80 triliun, meningkat 9% atau setara dengan Rp141,37 miliar dibandingkan tahun sebelumnya sebesar Rp1,65 triliun, sedangkan Laba bersih segmen Non KUR meningkat menjadi Rp793,35 miliar dibandingkan tahun sebelumnya sebesar Rp760,68 miliar.

In 2022, the Company will obtain a Net Guarantee Fee from the Non-KUR guarantee of IDR1.80 trillion, an increase of 9% or the equivalent of IDR141.37 billion compared to the previous year of IDR1.65 trillion, while the net profit for the non-KUR segment increased to IDR793.35 billion compared to the previous year of IDR760.68 billion.

Penjaminan PEN

PEN adalah Penjaminan yang diberikan dalam rangka melaksanakan Peraturan Pemerintah tentang Pelaksanaan Program Pemulihan Ekonomi Nasional dalam rangka mendukung kebijakan keuangan Negara untuk penanganan pandemi *Coronavirus Disease* 2019 (COVID-19) dan/atau menghadapi ancaman yang membahayakan perekonomian nasional dan/atau stabilitas sistem keuangan serta penyelamatan ekonomi nasional.

Tahun 2022 realisasi penyaluran PEN mencapai Rp7,13 triliun yang diberikan kepada 492.710 debitur.

PEN Guarantee

PEN Guarantee is a Guarantee given in the context of implementing Government Regulations concerning Implementation of the National Economic Recovery Program in order to support State financial policies for handling the Coronavirus Disease 2019 (COVID-19) pandemic and/or facing threats that endanger the national economy and/or financial system stability and rescue national economy.

In 2022, the realization of PEN distribution reached IDR7.13 trillion, which was given to 492,710 debtors.

Tabel Realisasi Penyaluran PEN 2022
Table of 2022 PEN Distribution Realization

Uraian Description	2022	2021
Realisasi Penyaluran (Rp-miliar/plafond) (konvensional+syariah) Distribution Realization (IDR-billion/limit) (conventional+sharia)	**7.125**	17.626
JUMLAH DEBITUR | NUMBER OF DEBTORS	**492.710**	**1.124.695**

Jamkrindo memberikan layanan penjaminan PEN berdasarkan:
1. Peraturan Menteri Keuangan Republik Indonesia No. 71/PMK.08/2020 tentang Tata Cara Penjaminan Pemerintah melalui Badan Usaha Milik Penjaminan yang Ditunjuk dalam rangka Pelaksanaan Program Pemulihan Ekonomi Nasional;
2. Keputusan Menteri Keuangan Republik Indonesia No. 304/KMK.08/2020 tentang Penugasan Kepada PT Jaminan Kredit Indonesia (PT Jamkrindo) untuk Melaksanakan Penjaminan Pemerintah dalam rangka Pelaksanaan Program Pemulihan Ekonomi Nasional.

Jamkrindo provides PEN guarantee services based on:
1. Regulation of the Minister of Finance of the Republic of Indonesia No. 71/PMK.08/2020 concerning Procedures for Government Guarantees through Appointed Guarantee-Owned Business Entities in the context of Implementing the National Economic Recovery Program;
2. Decree of the Minister of Finance of the Republic of Indonesia No. 304/KMK.08/2020 concerning Assignment to PT Jaminan Kredit Indonesia (PT Jamkrindo) to Implement Government Guarantees in the context of Implementing the National Economic Recovery Program.

Penjaminan PEN diperuntukkan kepada para pelaku usaha UMKM dalam menjalankan usahanya.

PEN guarantees are intended for MSME business actors in running their businesses.

Pendapatan IJP atas penjaminan PEN dicatat sesuai dasar surat:
1. Menteri Keuangan Republik Indonesia No. S-582/MK.08/2020 tanggal 8 Juli 2020 perihal Penetapan Tarif Imbal Jasa Penjaminan atas Penjaminan Pemerintah dalam Program Pemulihan Ekonomi Nasional, tarif IJP sebesar 7,65% (tujuh koma enam puluh lima perseratus) per tahun;
2. Menteri Keuangan Republik Indonesia No. S-80/MK.08/2021 tanggal 4 Februari 2021 perihal Penyesuaian Tarif Imbal Jasa Penjaminan atas Penjaminan Pemerintah dalam Program Pemulihan Ekonomi Nasional, tarif IJP sebesar 6,11% (enam koma sebelas perseratus) per tahun.

IJP income from PEN guarantee is recorded according to the letter:
1. Minister of Finance of the Republic of Indonesia No. S-582/MK.08/2020 dated July 8, 2020 concerning Stipulation of Rates of Return for Guarantee Fee for Government Guarantees in the National Economic Recovery Program, the IJP rate is 7.65% (seven point sixty five percent) per year;
2. Minister of Finance of the Republic of Indonesia No. S-80/MK.08/2021 dated February 4, 2021 concerning Adjustment of Rates of Return for Guarantee Fee for Government Guarantees in the National Economic Recovery Program, the IJP rate is 6.11% (six point eleven percent) per year.

Tantangan Penjaminan PEN

1. Masih rendahnya partisipasi kelompok Bank Umum Swasta Nasional (BUSN), dikarenakan masih proses persiapan internal (kesiapan kebijakan, sistem, SDM dan sosialisasi);
2. Bank mengaitkan sumber dana penyaluran kredit UKM program penjaminan PEN dengan program penempatan dana pemerintah;
3. Masih relatif rendahnya usulan pagu/plafon dari Bank pelaksana program PEN;
4. Selesainya Penjaminan PEN pada November 2022.

PEN Guarantee Challenge

1. The participation of the National Private Commercial Banks (BUSN) group is still low, due to the internal preparation process (policy, system, HR and socialization readiness);
2. The bank links the source of funds for channeling SME loans to the PEN guarantee program with the government fund placement program;
3. The limit/limit proposal from the PEN program executing Bank is still relatively low;
4. Completion of PEN Guarantee in November 2022.

Strategi Penjaminan PEN

Dalam menghadapi tantangan di tahun 2022, strategi yang dijalankan Perusahaan di segmen Penjaminan PEN antara lain:

1. Memperluas, standardisasi, simplifikasi *digital channeling* (e-SP dan e-IJP) dengan mitra perbankan maupun non perbankan;

PEN Guarantee Strategy

In facing the challenges in 2022, the strategies implemented by the Company in the PEN Guarantee segment include:

1. Expand, standardize, simplify digital channeling (e-SP and e-IJP) with banking and non-banking partners;

2. Mengembangkan konsolidasi dan kolaborasi dengan anggota *Holding* dengan meningkatkan efisiensi dan kinerja bisnis Penjaminan PEN;
3. Mengembangkan dan meningkatkan kontribusi produksi Penjaminan PEN (volume Penjaminan PEN) melalui kolaborasi dengan Bank BUMN;
4. Menyusun program komunikasi pemasaran Penjaminan PEN yang *customized*;
5. Meningkatkan hubungan dengan mitra penjualan dan Perbankan terkait Penjaminan PEN (*workshop*, sosialisasi, *gathering* dengan mitra/pelanggan);
6. Melakukan evaluasi dan penyempurnaan TC PKS Penjaminan PEN yang kurang *profitable*;
7. Pengembangan Sistem Informasi Penjaminan Terpadu;
8. Memetakan dan menyempurnakan proses bisnis Penjaminan PEN secara menyeluruh (Kantor Pusat dan Unit Kerja);
9. Mengembangkan aplikasi skoring bisnis dan *channel* penjualan Penjaminan;
10. Mengembangkan *machine learning* dengan pendekatan DWHBI untuk prediksi IJP, Klaim, Subrogasi, untuk pemetaan produk-pasar dan untuk penguatan aktivitas pemasaran serta untuk penguatan analisis Terjamin;
11. Mengembangkan aplikasi terintegrasi antara Penjaminan dengan Akuntansi;
12. Mengembangkan *dashboard* kinerja perusahaan dan unit kerja (untuk fungsi bisnis);
13. Meningkatkan kompetensi SDM melalui pelatihan internal dan eksternal serta sertifikasi sesuai kebutuhan Unit Kerja;
14. Sosialisasi keseluruh kantor cabang/wilayah dalam rangka optimalisasi kegiatan Penjaminan PEN.

2. Develop consolidation and collaboration with Holding members by increasing the efficiency and performance of the PEN Guarantee business;
3. Develop and increase contributions to the production of PEN guarantees (volume of PEN guarantees) through collaboration with state-owned banks;
4. Develop a customized PEN Guarantee marketing communication program;
5. Improve relations with sales and banking partners related to PEN guarantees (workshops, outreach, gatherings with partners/customers);
6. Evaluate and improve the TC PKS Guarantee PEN which is less profitable;
7. Development of an Integrated Guarantee Information System;
8. Map and improve PEN Guarantee business processes as a whole (Head Office and Work Units);
9. Develop business scoring applications and Guarantee sales channels;
10. Develop machine learning with the DWHBI approach for predictions of IJP, Claims, Subrogations, for product-market mapping and for strengthening marketing activities as well as for strengthening Guaranteed analysis;
11. Develop integrated applications between Assurance and Accounting;
12. Develop company and work unit performance dashboards (for business functions);
13. Improve HR competence through internal and external training and certification according to the needs of the Work Unit;
14. Dissemination to all branch/regional offices in order to optimize PEN Guarantee activities.

Kinerja Penjaminan PEN

Jamkrindo yang merupakan Badan Usaha Milik Negara (BUMN) yang memiliki tugas dan wewenang untuk menyelenggarakan kegiatan usaha di bidang pengembangan Usaha Mikro, Kecil, Menengah, dan Koperasi (UMKMK). Pada tahun 2022 berhasil mencapai volume penjaminan sebesar Rp7,12 triliun, menurun 10% dari tahun sebelumnya sebesar Rp17,62 triliun.

PEN Guarantee Performance

Jamkrindo is a State-Owned Enterprise (BUMN) which has the duty and authority to carry out business activities in the field of developing Micro, Small, Medium Enterprises and Cooperatives (UMKMK). In 2022, it succeeded in achieving a guarantee volume of IDR7.12 trillion, a decrease of 10% from the previous year of IDR17.62 trillion.

Tabel Nilai Penjaminan dan IJP PEN Tahun 2022
Table of PEN Guarantee and Guarantee Fee Value 2022

Uraian Description	Realisasi 2022 2022 Realization (Rp-juta | IDR-million)	RKAP Tahun 2022 2022 RKAP (Rp-juta | IDR-million)	Capaian RKAP 2022 2022 RKAP Achievement (%)
Penjaminan PEN (konvensional+syariah) PEN guarantee (conventional + sharia)	**7.124.836**	-	-
IJP PEN (*Cash* Basis)	**1.078.867**	1.013.314	106%

Realisasi penjaminan PEN tahun 2022 adalah sebesar Rp7,12 triliun atau mencapai 0% dari anggaran dalam RKAP 2022 yaitu sebesar Rp0 triliun. Sedangkan pendapatan IJP PEN tahun 2022 adalah sebesar Rp1,08 triliun atau 106% dari target yang ditetapkan dalam RKAP 2022 yaitu sebesar Rp1,01 triliun.

The realization of the 2022 PEN guarantee is IDR7.12 trillion or 0% of the budget in the 2022 RKAP, which is IDR0 trillion. Meanwhile, IJP PEN revenue in 2022 is IDR1.08 trillion or 106% of the target set in the 2022 RKAP, which is IDR1.01 trillion.

Profitabilitas Pendapatan Imbal Jasa Penjaminan

Profitability of Return on Guarantee Fee

Kontribusi Imbalan Jasa Penjaminan Terhadap Laba (Rugi) Konsolidasi 2022
Contribution of Guarantee Fees to 2022 Consolidated Profit (Loss).

Uraian Description	Konsolidasi Consolidated (Rp-juta | IDR-million)	Eksisting Existing (Rp-juta | IDR-million)	KUR (Rp-juta | IDR-million)	Persentase Kontribusi Contribution Percentage (%)	
				Eksisting Existing	KUR
Imbal Jasa Penjaminan Bersih Net Guarantee Fee	**5.275.809**	1.795.730	3.480.079	34%	66%
Beban Klaim Claim Expenses	**3.309.232**	1.020.570	2.288.662	31%	69%
Penjaminan Bersih Net Guarantee	**1.966.578**	775.160	1.191.418	39%	61%
Pendapatan Investasi Investment Income	**844.995**	271.942	573.054	32%	68%
Beban Usaha Operating Expenses	**(1.206.253)**	(287.084)	(919.169)	24%	76%
Pendapatan (Beban) Lain-lain Other Income (Expenses)	**61.669**	58.049	3.620	94%	6%
Laba Sebelum Pajak Profit Before Tax	**1.676.268**	827.345	848.992	49%	51%
Beban Pajak Penghasilan Income Tax Expenses	**(396.111)**	(33.993)	(362.118)	9%	91%
Laba Tahun Berjalan Profit for the Year	**1.280.157**	793.353	486.804	62%	38%

Hingga akhir tahun 2022, Penjaminan KUR memberikan kontribusi yang besar terhadap imbal jasa penjaminan Perusahaan. Namun demikian, penjaminan Non KUR menjadi kontributor utama terhadap laba Perusahaan yaitu sebesar Rp793,35 miliar, sedangkan laba yang diperoleh dari penjaminan KUR adalah sebesar Rp486,80 miliar.

Until the end of 2022, the KUR Guarantee made a major contribution to the Company's guarantee fees. However, Non-KUR guarantees were the main contributor to the Company's profit, amounting to IDR793.35 billion, while the profit derived from KUR guarantees was IDR486.80 billion.

PENDAPATAN INVESTASI

Perusahaan melakukan investasi pada instrumen-instrumen keuangan yang tersedia di pasar, baik pasar modal maupun perbankan. Investasi yang dilakukan dalam bentuk surat berharga terbagi dalam 2 (dua) kategori, yaitu yang dimiliki hingga jatuh tempo dan yang tersedia dijual.

Investasi dimiliki hingga jatuh tempo adalah aset keuangan non derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan di mana Perusahaan mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, dan tidak ditetapkan pada nilai wajar melalui laporan laba rugi atau tersedia untuk dijual.

Aset keuangan tersedia untuk dijual adalah aset keuangan non derivatif yang ditetapkan sebagai tersedia untuk dijual atau yang tidak diklasifikasikan ke dalam salah satu kategori aset keuangan lainnya.

INVESTMENT INCOME

The Company invests in financial instruments available on the market, both the capital market and banking. Investments made in the form of securities are divided into 2 (two) categories, namely those held to maturity and those available for sale.

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturity in which the Company has the positive intention and ability to hold the financial assets to maturity, and are not designated at fair value through profit or loss or available for sale.

Available-for-sale financial assets are non-derivative financial assets that are designated as available-for-sale or that are not classified into one of the other categories of financial assets.

Tantangan Yang Dihadapi

Jamkrindo memiliki portofolio yang sebagian besar komposisinya merupakan deposito. Trend penurunan suku bunga yang sempat terjadi berdampak langsung secara signifikan terhadap pendapatan investasi PT Jamkrindo. Pada tahun 2022, mayoritas selama lebih kurang 8 (delapan) bulan masih mengalami tren suku bunga rendah dengan level BI 7 *Day Repo Rate* pada 3,50%. Peningkatan suku bunga mulai TW III hingga akhirnya pada akhir TW IV 2022 BI 7 *Day Repo Rate* berada pada level 5,50%. Hal ini mengharuskan PT Jamkrindo harus tetap mampu mengoptimalkan pendapatan investasi sesuai dengan target perusahaan. Di sisi lain, mayoritas emiten korporasi masih berupaya untuk memperbaiki kinerja fundamental perusahaan setelah hampir 2 tahun menghadapi pandemi COVID-19. Tidak sedikit emiten yang mengajukan restrukturisasi atau bahkan terkena PKPU atas efek yang diterbitkannya. Dari global, isu hyper inflasi dan suku bunga acuan juga masih menjadi tantangan yang berimplikasi secara tidak langsung pada negara-negara lain.

Challenges Faced

Jamkrindo has a portfolio in which the majority of the composition is deposits. The downward trend in interest rates that had occurred had a significant direct impact on PT Jamkrindo's investment income. In 2022, the majority for approximately 8 (eight) months will still experience a low interest rate trend with the BI 7 Day Repo Rate at 3.50%. The increase in interest rates started in Q3 until, finally, at the end of Q4 2022 the BI 7 Day Repo Rate was at the level of 5.50%. This requires that PT Jamkrindo to still be able to optimize investment income in accordance with the Company's targets. On the other hand, the majority of corporate issuers are still trying to improve their company's fundamental performance after nearly 2 years of dealing with the COVID-19 pandemic. Not a few issuers have proposed restructuring or even been subject to PKPU for the securities they issued. Globally, the issue of hyper-inflation and reference interest rates is still a challenge with indirect implications for other countries.

Strategi Investasi

Dalam menghadapi tren suku bunga rendah, Jamkrindo melakukan prioritas penambahan instrumen investasi pada obligasi negara dan obligasi korporasi dengan tenor pendek. Pengalihan beberapa porsi instrumen deposito ke instrumen berbasis surat utang agar memperoleh *yield* yang lebih optimal dibanding deposito. Hal ini dilakukan dengan tetap memperhatikan kewajiban perusahaan. Pembelian selektif Obligasi Korporasi dilakukan dengan tetap memperhatikan rating perusahaan dan imbal hasil (kupon) yang kompetitif.

Tahun 2022, investasi dalam surat berharga yang dilakukan Perusahaan utamanya masih berupa produk Obligasi, yaitu mencapai 56,56% dari total surat berharga yang dimiliki Perusahaan atau setara dengan Rp10,82 triliun. Selain itu, Jamkrindo juga memiliki portofolio dalam bentuk Reksadana dalam jumlah yang cukup besar, yaitu Rp5,45 triliun atau setara dengan 28,50% dari surat berharga Perusahaan.

Investment Strategy

In facing the trend of low interest rates, Jamkrindo has prioritized adding investment instruments to government bonds and corporate bonds with short tenors. Switching several portions of deposit instruments to debt-based instruments in order to obtain more optimal yields compared to deposits. This is done by taking into account the Company's obligations. Selective purchases of Corporate Bonds are carried out by taking into account corporate ratings and competitive yields (coupons).

In 2022, the Company's main investment in securities was still in the form of bonds, which accounted for 56.56% of the total securities owned by the Company or equivalent to IDR10.82 trillion. Apart from that, Jamkrindo also has a portfolio in the form of mutual funds in a sizeable amount, namely IDR5.45 trillion or the equivalent of 28.50% of the Company's securities.

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Bunga Deposito | Time Deposits Interest	**228.502**	295.970	-67.468	-22,80
Bunga Obligasi | Bond Interest	**551.470**	313.589	237.881	75,86
Pendapatan Reksadana Mutual Fund Income	**18.616**	68.640	-50.024	-72,88
Pendapatan Sukuk | Sukuk Income	**33.084**	16.981	16.103	94,83
Pendapatan Capital Gain Saham Income on Capital Gain	**37.522**	53.526	-16.004	-29,90
Dividen | Dividend	**8.293**	3.686	4.607	124,99
Efek Beragunan Aset (EBA) Asset Backed Securities	**1.051**	2.140	-1.089	-50,89

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Jumlah Pendapatan Investasi Total Investment Income	**878.538**	754.532	124.006	16,43
Beban Investasi | Investment Expenses	**(33.543)**	(19.104)	14.439	75,58
Jumlah Pendapatan Investasi Bersih Total Investment Income – Net	**844.995**	735.428	109.567	14,90

Pendapatan investasi yang dibukukan Jamkrindo tahun 2022 mencapai Rp844,99 miliar, naik 14,90% atau setara dengan Rp109,57 miliar dibandingkan tahun sebelumnya sebesar Rp735,43 miliar. Peningkatan pendapatan investasi tersebut utamanya disebabkan adanya pengalihan beberapa instrumen deposito ke Obligasi Negara.

Investment income recorded by Jamkrindo in 2022 reached IDR844.99 billion, an increase of 14.90%, or equivalent to IDR109.57 billion compared to the previous year of IDR735.43 billion. The increase in investment income was mainly due to the transfer of several deposit instruments to Government Bonds.

KINERJA ENTITAS ANAK, PT PENJAMINAN JAMKRINDO SYARIAH

Sejalan dengan pertumbuhan industri keuangan syariah di Indonesia, PT Penjaminan Jamkrindo Syariah ("Jamkrindo Syariah") terus menunjukkan pertumbuhan kinerja yang baik. Di tengah kondisi ekonomi dan bisnis yang sangat menantang, Jamkrindo Syariah masih dapat membukukan pertumbuhan kinerja yang baik.

PERFORMANCE OF SUBSIDIARY, PT PENJAMINAN JAMKRINDO SYARIAH

In line with the growth of the Islamic finance industry in Indonesia, PT Penjaminan Jamkrindo Syariah ("Jamkrindo Syariah") continues to show good performance growth. In the midst of very challenging economic and business conditions, Jamkrindo Syariah was still able to record good performance growth.

Laporan Posisi Keuangan PT Penjaminan Jamkrindo Syariah

PT Penjaminan Jamkrindo Syariah Financial Position Report

Aset | Assets

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kas dan Setara Kas | Cash and Cash Equivalents	**452.038**	685.349	-233.311	-34,04%
Surat Berharga | Marketable Securities	**459.697**	262.270	197.427	75,28%
Piutang Penjaminan Ulang Amounts due from Reinsurers	**92.376**	48.161	44.215	91,81%
Piutang Lain-Lain | Other Receivables	**61.407**	112.444	-51.037	-45,39%
Beban Dibayar di Muka | Prepaid Expenses	**74.115**	89.712	-15.597	-17,39%
Aset Tetap | Fixed Assets	**74.280**	68.443	5.837	8,53%
Aset Tidak Berwujud | Intangible Assets	**482**	636	-154	-24,21%
Aset Pajak Tangguhan | Deferred Tax Assets	**49.147**	42.233	6.914	16,37%
Aset Lain-lain | Other Assets	**757.183**	710.133	47.050	6,63%
JUMLAH ASET TOTAL ASSETS	**2.449.452**	**2.445.582**	**3.870**	**0,16%**

Aset Jamkrindo Syariah pada tahun 2022 mengalami peningkatan sebesar 0,16% atau setara dengan Rp3,87 miliar, menjadi Rp2,45 triliun dari Rp2,44 triliun di tahun 2021. Peningkatan aset tersebut utamanya disebabkan peningkatan piutang penjaminan ulang dan surat berharga.

Jamkrindo Syariah assets in 2022 increased by 0.16%, or the equivalent of IDR3.87 billion, to IDR2.45 trillion, from IDR2.44 trillion in 2021. The increase in assets was mainly due to an increase in Amounts due from Reinsurers and Marketable Securities.

Liabilitas | Liabilities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Utang Klaim | Claim Payables	**5.456**	22.611	-17.155	-75,87%
Utang Pajak | Taxes Payables	**1.671**	62.273	-60.602	-97,32%
Utang Penjaminan Ulang Amounts due to Reinsurers	**48.315**	55.555	-7.240	-13,03%
Pendapatan Ditangguhkan Deferred Income	**758.059**	946.439	-188.380	-19,90%
Cadangan Klaim | Claim Reserves	**366.887**	303.763	63.124	20,78%
Utang Lain-Lain | Other Payables	**116.998**	73.899	43.099	58,32%
Liabilitas Imbalan Pasca Kerja Post-Employment Benefits Liabilities	**6.241**	3.995	2.246	56,22%
JUMLAH LIABILITAS TOTAL LIABILITIES	**1.303.627**	**1.468.535**	**-164.908**	**-11,23%**

Jumlah liabilitas Jamkrindo Syariah tahun 2022 tercatat sebesar Rp1,30 triliun, menurun 11,23% atau setara dengan Rp164,90 miliar dibandingkan tahun sebelumnya sebesar Rp1,46 triliun. Penurunan tersebut disebabkan penurunan utang pajak dan utang klaim.

Jamkrindo Syariah's total liabilities in 2022 were recorded at IDR1.30 trillion, a decrease of 11.23% or equivalent to IDR164.90 billion compared to the previous year of IDR1.46 trillion. The decrease was due to a decrease in tax payables and claims payable.

Ekuitas | Equity

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Penyertaan Modal | Equity Participation	**705.620**	705.620	0	0,00%
Cadangan-Cadangan | Reserves	**51.706**	51.706	0	0,00%
Komponen Ekuitas Lainnya Other Equity Components	**-14.425**	6.427	-20.852	-324,44%
Saldo Laba Tahun Lalu Last Year's Retained Earnings	**213.294**	45.137	168.157	372,55%
Saldo Laba | Retained Earnings	**189.630**	168.157	21.473	12,77%
TOTAL EKUITAS TOTAL EQUITY	**1.145.825**	**977.047**	**168.778**	**17,27%**

Pada tahun 2022, ekuitas Jamkrindo Syariah mengalami peningkatan sebesar 17,27% atau setara dengan Rp168,77 miliar, menjadi Rp1,14 triliun dari Rp977,04 miliar di tahun 2021. Peningkatan jumlah ekuitas tersebut disebabkan peningkatan laba tahun berjalan.

In 2022, Jamkrindo Syariah's equity increased by 17.27%, or the equivalent of IDR168.77 billion, to IDR1.14 trillion from IDR977.04 billion in 2021. The increase in total equity was due to an increase in profit for the year.

Laporan Laba (Rugi) | Profit (Loss) Statement

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Imbal Jasa Penjaminan Bersih Net Guarantee Fees	**456.617**	473.852	-17.235	-3,64%
Beban Klaim | Claim Expenses	**(214.540)**	(127.756)	(86.784)	67,93%
Penjaminan Bersih | Net Guarantee	**292.959**	264.536	28.423	10,74%
Pendapatan Investasi Bruto Gross Investment Income	**68.229**	56.865	11.364	19,98%
Beban Usaha | Operating Expenses	**(113.972)**	(101.345)	(12.627)	12,46%
Pendapatan (Beban) Lain-lain Other Income (Expenses)	**(7.176)**	(6.859)	(317)	4,62%
Laba Sebelum Pajak | Profit Before Tax	**234.039**	206.739	27.300	13,21%
Pajak Kini | Current Tax	**(45.441)**	(65.338)	19.897	-30,45%
Manfaat (Beban) Pajak Tangguhan Deferred Tax Benefit (Expense)	**1.032**	26.756	-25.724	-96,14%
Jumlah Beban Pajak Penghasilan Total Income Tax Expense	**(44.409)**	(38.582)	-5.827	15,10%
LABA TAHUN BERJALAN **PROFIT FOR THE YEAR**	**189.630**	**168.157**	**21.473**	**12,77%**

Tahun 2022 Jamkrindo Syariah membukukan penjaminan bersih sebesar Rp292.959 miliar, mengalami kenaikan dibandingkan tahun sebelumnya yakni sebesar Rp264.536 miliar. Kemudian Pendapatan Investasi Bruto mencatatkan sebesar Rp68.229 atau mengalami kenaikan dibanding tahun sebelumnya yakni sebesar Rp56.865 miliar.

In 2022 Jamkrindo Syariah posted a net guarantee of IDR292,959 billion, an increase compared to the previous year which amounted to IDR264,536 billion. Then, Gross Investment Income was recorded at IDR68,229 or an increase compared to the previous year which amounted to IDR56,865 billion.

Dengan kinerja tahun 2022 tersebut, Jamkrindo Syariah membukukan laba tahun berjalan sebesar Rp189.63 miliar, meningkat 12,77% atau setara dengan Rp21.47 miliar dibandingkan tahun sebelumnya sebesar Rp168,16 miliar.

With the 2022 performance, Jamkrindo Syariah posted a profit for the year of IDR189.63 billion, an increase of 12.77% or equivalent to IDR21.47 billion compared to the previous year of IDR168.16 billion.

TINJAUAN KEUANGAN
FINANCIAL REVIEW

Pembahasan tinjauan keuangan berikut berdasarkan Laporan Keuangan Konsolidasian Perusahaan untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC) dengan opini wajar dalam semua hal yang material disesuaikan dengan Standar Akuntansi Keuangan (SAK) di Indonesia dan revisi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia yang dianggap relevan dengan kegiatan operasinya dan mempengaruhi laporan keuangan tanggal 31 Desember 2022.

The following discussion of the financial review is based on the Company's Consolidated Financial Statements for the year ended December 31, 2022 and has been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC) with a fair opinion in all material respects adjusted to the Financial Accounting Standards (SAK)) in Indonesia and revisions issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants which are considered relevant to its operations and affect the financial statements as of December 31, 2022.

LAPORAN POSISI KEUANGAN

STATEMENT OF FINANCIAL POSITION

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Jumlah Aset Total Assets	**28.009.567**	25.351.207	2.658.360	10,49
Jumlah Liabilitas Total Liabilities	**15.190.034**	12.516.659	2.673.375	21,36
Jumlah Ekuitas Total Equity	**12.819.533**	12.834.548	-15.015	-0,12

Posisi keuangan Jamkrindo tahun 2022 cukup baik, di mana jumlah aset dan liabilitas Perusahaan mengalami peningkatan, namun demikian jumlah ekuitas Perusahaan sedikit mengalami penurunan dibandingkan tahun sebelumnya.

Jamkrindo's financial position in 2022 was quite good, of which the Company's total assets and liabilities have increased. However, the Company's total equity has slightly decreased compared to the previous year.

Aset | Assets

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kas dan Kas di Bank Cash and Cash in Banks	**236.997**	175.418	61.579	35,10
Deposito Wajib dan Berjangka Statutory and Time Deposits	**5.451.788**	6.740.379	-1.288.591	-19,12
Efek-Efek Marketable Securities	**11.981.785**	9.474.069	2.507.716	26,47

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Piutang Imbal Jasa Penjaminan – Bersih Guarantee Fee Receivables - Net	**3.474.500**	2.938.957	535.543	18,22
Piutang Penjaminan Ulang – Bersih Amounts due from Reinsurers - Net	**242.025**	257.220	-15.195	-5,91
Piutang Hasil Investasi Investment Income Receivables	**166.807**	104.971	61.836	58,91
Biaya Dibayar di Muka Prepaid Expenses	**49.217**	43.078	6.139	14,25
Aset Tetap – Bersih Fixed Assets – Net	**513.359**	350.236	163.123	46,58
Aset Tak Berwujud – Bersih Intangible Assets - Net	**34.452**	37.076	-2.624	-7,08
Deposito di Bank yang Dibatasi Penggunaannya Restricted Deposit in Banks	**1.689.817**	1.542.766	147.051	9,53
Penjaminan Ulang Dibayar di Muka Prepaid Re-guarantee	**663.699**	865.584	-201.885	-23,32
Aset Pengembalian Reimbursement Asset	**1.023.425**	616.704	406.721	65,95
Biaya Akuisisi Tangguhan Deferred Acquisition Cost	**182.502**	277.015	-94.513	-34,12
Aset Penjaminan Ulang Re-guarantee Assets	**428.727**	426.201	2.526	0,59
Aset Pajak Tangguhan Deferred Tax Assets	**1.831.441**	1.496.967	334.474	22,34
Aset Lain-Lain – Bersih Other Assets - Net	**39.026**	4.566	34.460	754,71
JUMLAH ASET TOTAL ASSETS	**28.009.567**	**25.351.207**	**2.658.360**	**10,49**

Jumlah aset Jamkrindo per 31 Desember 2022 tercatat sebesar Rp28,01 triliun, meningkat Rp2,66 triliun atau 10,49% dibandingkan periode yang sama tahun 2021 sebesar Rp25,35 triliun. Peningkatan jumlah aset tersebut utamanya disebabkan meningkatnya jumlah efek-efek yang dimiliki Perusahaan.

Jamkrindo's total assets as of December 31, 2022 were recorded at IDR28.01 trillion, an increase of IDR2.66 trillion or 10.49% compared to the same period in 2021 of IDR25.35 trillion. The increase in total assets was mainly due to the increase in the number of marketable securities owned by the Company.

Kas dan Kas di Bank

Cash and Cash in Banks

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kas Cash	**1.342**	2.009	-667	-33,20
Giro Current Account				
Pihak Berelasi Related Parties	**160.835**	132.081	28.754	21,77
Pihak Ketiga Third Parties	**74.833**	41.332	33.501	81,05
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(13)**	(4)	-9	225,00
Kas dan Kas di Bank Cash and Cash in Banks	**236.997**	175.418	61.579	35,10

Jumlah kas dan kas di bank Jamkrindo per 31 Desember 2022 tercatat sebesar Rp237,00 miliar, meningkat Rp61,58 miliar atau 35,31% dibandingkan periode yang sama tahun 2021 sebesar Rp175,42 miliar. Peningkatan jumlah kas dan kas di bank tersebut utamanya disebabkan penerimaan imbal jasa penjaminan.

Total cash and cash in banks of Jamkrindo as of December 31, 2022 was recorded at IDR237.00 billion, an increase of IDR61.58 billion or 35.31% compared to the same period in 2021 of IDR175.42 billion. The increase in the amount of cash and cash in banks was mainly due to the receipt of guarantee fees.

Deposito Wajib dan Berjangka

Statutory and Time Deposits

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
DEPOSITO | DEPOSITS				
Pihak Berelasi Related Parties	**4.822.353**	5.623.498	-801.145	-14,25
Pihak Ketiga Third Parties	**629.462**	1.116.910	-487.448	-43,64
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(27)**	(29)	2	-6,90
JUMLAH DEPOSITO TOTAL DEPOSITS	**5.451.788**	**6.740.379**	**-1.288.591**	**-19,12**

Jumlah deposito wajib dan berjangka Jamkrindo per 31 Desember 2022 tercatat sebesar Rp5,45 triliun, turun Rp1,29 triliun atau 19,12% dibandingkan periode yang sama tahun 2021 sebesar Rp6,74 triliun. Penurunan jumlah deposito wajib dan berjangka tersebut utamanya disebabkan adanya pengalihan ke obligasi negara.

The amount of Jamkrindo's statutory and time deposits as of December 31, 2022 was recorded at IDR5.45 trillion, a decrease of IDR1.29 trillion or 19.12% compared to the same period in 2021 of IDR6.74 trillion. The decrease in the amount of statutory and time deposits was mainly due to the transfer to government bonds.

Efek-Efek

Marketable Securities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
NILAI WAJAR MELALUI LABA RUGI: FAIR VALUE THROUGH PROFIT OR LOSS				
Reksadana | Mutual Fund	**975.630**	1.527.427	-551.797	-36,13
Obligasi | Bonds	**191.474**	28.746	162.728	566,09
Sukuk	**40.193**	-	40.193	100,00
Efek Beragun Aset | Asset Backed Securities	**6.122**	23.759	-17.637	-74,23
NILAI WAJAR MELALUI PENGHASILAN KOMPREHENSIF LAIN: FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME:				
Obligasi | Bonds	**3.245.852**	2.755.999	489.853	17,77
Sukuk	**1.638.765**	1.273.567	365.198	28,68
Saham | Shares	**193.308**	184.143	9.165	4,98
BIAYA PEROLEHAN DIAMORTISASI: MEASURED AT AMORTIZED COST				
Obligasi | Bonds	**2.960.192**	1.398.070	1.562.122	111,73
	2.731.160	2.283.290	447.870	19,62
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(911)**	(932)	21	-2,25
JUMLAH EFEK-EFEK TOTAL MARKETABLE SECURITIES	**11.981.785**	**9.474.069**	**2.507.716**	**26,47**

Jumlah efek-efek Jamkrindo per 31 Desember 2022 tercatat sebesar Rp11,98 triliun, meningkat Rp2,51 triliun atau 26,47% dibandingkan periode yang sama tahun 2021 sebesar Rp9,47 triliun. Peningkatan jumlah efek-efek tersebut utamanya disebabkan kenaikan investasi pada instrumen obligasi.

The number of Jamkrindo marketable securities as of December 31, 2022 was recorded at IDR11.98 trillion, an increase of IDR2.51 trillion or 26.47% compared to the same period in 2021 of IDR9.47 trillion. The increase in the number of marketable securities was mainly due to an increase in investment in bond instruments.

Piutang Imbal Jasa Penjaminan

Guarantee Fee Receivables - Net

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
BERDASARKAN PIHAK: BY PARTIES:				
Pemerintah Republik Indonesia Government of Republic of Indonesia	**1.775.450**	1.711.620	63.830	3,73
PT Bank Rakyat Indonesia (Persero) Tbk	**1.475.793**	1.286.247	189.546	14,74
PT Bank Mandiri (Persero) Tbk	**868.969**	734.538	134.431	18,30
PT Bank Negara Indonesia (Persero) Tbk	**364.392**	146.584	217.808	148,59

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Berbagai Bank Pembangunan Daerah Various Regional Development Banks	**170.778**	135.164	35.614	26,35
Bank swasta Private Banks	**14.604**	29.183	-14.579	-49,96
PT Bank Tabungan Negara (Persero)Tbk	**3.260**	1.585	1.675	105,68
Lain-lain Others	**5.769**	1.208	4.561	377,57
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(1.204.515)**	(1.107.172)	-97.343	8,79
JUMLAH PIUTANG JASA PENJAMINAN TOTAL GUARANTEE FEE RECEIVABLES	**3.474.500**	**2.938.957**	**535.543**	**18,22**

Jumlah piutang imbal jasa penjaminan Jamkrindo per 31 Desember 2022 tercatat sebesar Rp3,47 triliun, naik Rp535,54 miliar atau 18,22% dibandingkan periode yang sama tahun 2021 sebesar Rp2,94 triliun. Peningkatan jumlah piutang imbal jasa penjaminan tersebut utamanya disebabkan adanya kenaikan bisnis KUR Gen 2.

Total guarantee fee receivables of Jamkrindo as of December 31, 2022 were recorded at IDR3.47 trillion, an increase of IDR535.54 billion or 18.22% compared to the same period in 2021 of IDR2.94 trillion. The increase in total guarantee fee receivables was mainly due to an increase in the KUR Gen 2 business.

Piutang Penjaminan Ulang

Amounts due from Reinsurers

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
BERDASARKAN PIHAK: BY PARTIES:				
PT Reasuransi Nasional Indonesia	**60.689**	181.581	-120.892	-66,58
PT Reasuransi Indonesia Utama (Persero)	**205.223**	172.308	32.915	19,10
PT Asuransi Syariah Mubarakah	**72.705**	72.705	0	0,00
PT Reasuransi Syariah Indonesia	**61.135**	43.537	17.598	40,42
PT Heksa Solution Insurance	**20.067**	23.532	-3.465	-14,72
PT BRI Asuransi Indonesia	**6.295**	7.182	-887	-12,35
PT Asuransi Jiwasraya (Persero)	**4.525**	4.058	467	11,51
PT Tugu Reasuransi Indonesia	**367**	-	367	100,00
PT Simas Reinsurance Brokers	**-**	876	-876	-100,00
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(188.981)**	(248.559)	59.578	-23,97
JUMLAH PIUTANG PENJAMINAN ULANG TOTAL AMOUNTS DUE FROM REINSURERS	**242.025**	**257.220**	**-15.195**	**-5,91**

Jumlah piutang penjaminan ulang Jamkrindo per 31 Desember 2022 tercatat sebesar Rp242,02 miliar, turun Rp15,19 miliar atau 5,91% dibandingkan periode yang sama tahun 2021 sebesar Rp257,22 miliar. Penurunan jumlah piutang penjaminan ulang tersebut utamanya disebabkan penurunan piutang penjaminan ulang dalam penyelesaian.

The amount of Jamkrindo's Amounts due from Reinsurers as of December 31, 2022 was recorded at IDR242.02 billion, a decrease of IDR15.19 billion or 5.91% compared to the same period in 2021 of IDR257.22 billion. The decrease in the amount of Amounts due from Reinsurers was mainly due to a decrease Amounts due from Reinsurers in progress.

Piutang Hasil Investasi

Investment Income Receivables

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Obligasi | Bonds	**92.424**	44.655	47.769	106,97
Deposito Berjangka | Time Deposits	**6.039**	5.892	147	2,49
Sukuk	**68.316**	54.361	13.955	25,67
Efek Beragun Aset | Asset Backed Securities	**42**	142	-100	-70,42
Reksadana | Mutual Fund	**-**	-	-	-
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**-14**	-79	65	-82,28
JUMLAH PIUTANG HASIL INVESTASI TOTAL INVESTMENT INCOME RECEIVABLES	**166.807**	**104.971**	**61.836**	**58,91**

Jumlah piutang hasil investasi Jamkrindo per 31 Desember 2022 tercatat sebesar Rp166,81 miliar, naik Rp61,83 miliar atau 58,91% dibandingkan periode yang sama tahun 2021 sebesar Rp104,97 miliar. Peningkatan jumlah piutang hasil investasi tersebut utamanya disebabkan kenaikan pada AUM (*Asset Under Management*).

Total Jamkrindo's Investment Income Receivables as of December 31, 2022 were recorded at IDR166.81 billion, an increase of IDR61.83 billion or 58.91% compared to the same period in 2021 of IDR104.97 billion. The increase in Investment Income Receivables was mainly due to an increase in AUM (Asset Under Management).

Aset Tetap

Fixed Assets

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
BIAYA PEROLEHAN ACQUISITION COST				
Kepemilikan Langsung Direct Ownership				
Tanah | Land	**217.273**	88.706	128.567	144,94
Bangunan Kantor | Office Buildings	**226.877**	151.291	75.586	49,96
Perumahan Dinas | Houses	**8.648**	8.648	0	0,00
Inventaris Kantor | Office Equipment	**176.556**	163.843	12.713	7,76
Inventaris Rumah Dinas | Houses Equipment	**5.199**	4.679	520	11,11
Kendaraan Bermotor | Motor Vehicles	**36.383**	43.891	-7.508	-17,11
Aset dalam Penyelesaian | Assets in Progress	**-**	29.435	-29.435	-100,00

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Aset Hak Guna Right-of-use Assets				
Bangunan Kantor | Office Buildings	**61.152**	58.428	2.724	4,66
Kendaraan Bermotor | Motor Vehicles	**57.304**	48.132	9.172	19,06
Inventaris Kantor | Office Equipment	**159**	159	0	0,00
Jumlah Biaya Perolehan Total Acquisition Cost	**789.551**	597.212	192.339	32,21
AKUMULASI PENYUSUTAN ACCUMULATED DEPRECIATION				
Bangunan Kantor | Office Buildings	**(43.851)**	(38.794)	-5.057	13,04
Perumahan Dinas | Houses	**(3.263)**	(2.877)	-386	13,42
Inventaris Kantor | Office Equipment	**(116.710)**	(108.800)	-7.910	7,27
Inventaris Rumah Dinas | Houses Equipment	**(3.854)**	(3.349)	-505	15,08
Kendaraan Bermotor | Motor Vehicles	**(36.205)**	(42.440)	6.235	-14,69
Aset Hak Guna | Right-of-use Assets				
Bangunan Kantor | Office Buildings	**(36.540)**	(26.788)	9.752	36,40
Kendaraan Bermotor | Motor Vehicles	**(35.681)**	(23.869)	-11.812	49,49
Inventaris Kantor | Office Equipment	**(88)**	(59)	-29	49,15
Jumlah Akumulasi Penyusutan Total Accumulated Depreciation	**(276.192)**	(246.976)	29.216	11,83
JUMLAH ASET TETAP – BERSIH TOTAL FIXED ASSETS - NET	**513.359**	**350.236**	**163.123**	**46,58**

Jumlah aset tetap Jamkrindo per 31 Desember 2022 tercatat sebesar Rp513,36 miliar, naik Rp163,12 miliar atau 46,58% dibandingkan periode yang sama tahun 2021 sebesar Rp350,24 miliar. Peningkatan jumlah aset tetap tersebut utamanya disebabkan adanya pembelian Gedung kantor.

Jamkrindo's total fixed assets as of December 31, 2022 were recorded at IDR513.36 billion, an increase of IDR163.12 billion or 46.58% compared to the same period in 2021 of IDR350.24 billion. The increase in the number of fixed assets was mainly due to the purchase of an office building.

Aset Tak Berwujud

Jumlah aset tak berwujud Jamkrindo per 31 Desember 2022 tercatat sebesar Rp34,45 miliar, turun Rp2,62 miliar atau 7,08% dibandingkan periode yang sama tahun 2021 sebesar Rp37,08 miliar. Penurunan jumlah aset tak berwujud tersebut utamanya disebabkan adanya amortisasi aset tak berwujud.

Intangible Assets

Jamkrindo's total intangible assets as of December 31, 2022 were recorded at IDR34.45 billion, a decrease of IDR2.62 billion or 7.08% compared to the same period in 2021 of IDR37.08 billion. The decrease in the number of intangible assets was mainly due to the amortization of intangible assets.

Deposito di Bank yang Dibatasi Penggunaannya

Restricted Deposit in Banks

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
PT Bank Mandiri (Persero) Tbk	**500.000**	500.000	0	0,00
PT Bank Syariah Indonesia Tbk	**709.689**	567.639	142.050	25,02
PT Bank Rakyat Indonesia (Persero) Tbk	**269.000**	219.000	50.000	22,83
Berbagai Bank Pembangunan Daerah	**82.900**	77.900	5.000	6,42
PT Bank Negara Indonesia (Persero) Tbk	**125.140**	75.140	50.000	66,54
PT Bank Tabungan Negara (Persero) Tbk – Unit Syariah	**3.094**	73.094	-70.000	-95,77
PT Bank Tabungan Pensiunan Nasional Syariah Tbk	**-**	30.000	-30.000	-100,00
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(6)**	(7)	1	-14,29
JUMLAH DEPOSITO DI BANK YANG DIBATASI PENGGUNAANNYA TOTAL RESTRICTED DEPOSIT IN BANKS	**1.689.817**	**1.542.766**	**147.051**	**9,53**

Jumlah deposito di bank yang dibatasi penggunaannya Jamkrindo per 31 Desember 2022 tercatat sebesar Rp1,69 triliun, naik Rp147,05 miliar atau 9,53% dibandingkan periode yang sama tahun 2021 sebesar Rp1,54 triliun. Peningkatan jumlah deposito di bank yang dibatasi penggunaannya tersebut utamanya disebabkan karena adanya penambahan plafon volume penjaminan.

The amount of Restricted Deposit in Banks as of December 31, 2022 was recorded at IDR1.69 trillion, an increase of IDR147.05 billion or 9.53% compared to the same period in 2021 of IDR1.54 trillion. The increase in the number of Restricted Deposit in Banks was mainly ddue to the increase in the guarantee volume ceiling.

Penjaminan Ulang Dibayar Di Muka

Prepaid Re-guarantee

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kredit Usaha Rakyat (KUR) People's Business Kredit (KUR)	**249.606**	173.506	76.100	43,86
Konsumtif Consumptive	**351.401**	579.082	-227.681	-39,32
Produktif Productive	**11.210**	38.702	-27.492	-71,04
PEN	**50.353**	68.962	-18.609	-26,98
Suretyship	**1.129**	5.332	-4.203	-78,83
JUMLAH PENJAMINAN ULANG DIBAYAR DI MUKA TOTAL PREPAID RE-GUARANTEE	**663.699**	**865.584**	**-201.885**	**-23,32**

Jumlah penjaminan ulang dibayar di muka Jamkrindo per 31 Desember 2022 tercatat sebesar Rp663,70 miliar, turun Rp201,88 miliar atau 23,32% dibandingkan periode yang sama tahun 2021 sebesar Rp865,58 miliar. Peningkatan jumlah penjaminan ulang dibayar di muka tersebut utamanya disebabkan produk konsumtif.

The amount of Jamkrindo's prepaid re-guarantee as of December 31, 2022 was recorded at IDR663.70 billion, a decrease of IDR201.88 billion or 23.32% compared to the same period in 2021 of IDR865.58 billion. The increase in the amount of prepaid re-guarantee was mainly due to consumer products.

Aset Lain-Lain

Other Assets

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Klaim dalam Proses Claim in Process	**81.476**	56.449	25.027	44,34
Piutang investasi jatuh tempo Receivables from Matured Investment	**22.178**	-	22.178	100,00
Pinjaman Bagi Hasil Profit Sharing Loans	**17.110**	17.113	-3	-0,02
Obligasi Premium Premium Bonds	**-**	-	-	-
Aset Lainnya Other Assets	**9.156**	7.734	1.422	18,39
Cadangan Kerugian Penurunan Nilai Impairment Allowances	**(90.894)**	(76.730)	-14.164	18,46
JUMLAH ASET LAIN-LAIN **TOTAL OTHER ASSETS**	**39.026**	**4.566**	**34.460**	**754,71**

Jumlah aset lain-lain Jamkrindo per 31 Desember 2022 tercatat sebesar Rp39,03 miliar, naik Rp34,46 miliar atau 754,71% dibandingkan periode yang sama tahun 2021 sebesar Rp4,57 miliar. Peningkatan jumlah aset lain-lain tersebut utamanya disebabkan kenaikan klaim dalam proses.

Jamkrindo's other assets as of December 31, 2022 were recorded at IDR39.03 billion, an increase of IDR34.46 billion or 754.71% compared to the same period in 2021 of IDR4.57 billion. The increase in the number of other assets was mainly due to an increase in claims in process.

Liabilitas

Liabilities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Utang Klaim Claim Payables	**58.074**	121.576	-63.502	-52,23
Utang Penjaminan Ulang Amounts due to Reinsurers	**221.100**	267.252	-46.152	-17,27
Akrual dan Utang Lain-Lain Accruals and Other Payables	**969.758**	874.140	95.618	10,94
Utang Pajak Taxes Payables	**441.221**	412.310	28.911	7,01
Liabilitas Kontrak Jaminan Keuangan Liabilities for Financial Guarantee Contracts	**12.204.280**	9.407.957	2.796.323	29,72

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Pendapatan Komisi Ditangguhkan Deferred Commission Income	**122.636**	140.487	-17.851	-12,71
Estimasi Liabilitas Klaim Estimated Claim Liabilities	**366.887**	303.761	63.126	20,78
Imbal Jasa Kafalah Ditangguhkan Unearned Kafalah Fees	**715.196**	903.459	-188.263	-20,84
Liabilitas Imbalan Kerja Employee Benefits Liabilities	**90.882**	85.717	5.165	6,03
JUMLAH LIABILITAS TOTAL LIABILITIES	**15.190.034**	**12.516.659**	**2.673.375**	**21,36**

Jumlah liabilitas Jamkrindo per 31 Desember 2022 tercatat sebesar Rp15,19 triliun, naik Rp2,67 triliun atau 21,36% dibandingkan periode yang sama tahun 2021 sebesar Rp12,52 triliun. Peningkatan jumlah liabilitas tersebut utamanya disebabkan peningkatan jumlah liabilitas kontrak jaminan keuangan.

Jamkrindo's total liabilities as of December 31, 2022 were recorded at IDR15.19 trillion, an increase of IDR2.67 trillion or 21.36% compared to the same period in 2021 of IDR12.52 trillion. The increase in total liabilities was primarily due to an increase in total liabilities for financial guarantee contracts.

Utang Klaim

Jumlah utang klaim Jamkrindo per 31 Desember 2022 tercatat sebesar Rp58,07 miliar, turun Rp63,50 miliar atau 52,23% dibandingkan periode yang sama tahun 2021 sebesar Rp121,58 miliar. Penurunan jumlah utang klaim tersebut utamanya disebabkan pembayaran klaim yang telah diproses persetujuannya di sistem klaim.

Claims Payable

The amount of Jamkrindo's claim payables as of December 31, 2022 was recorded at IDR58.07 billion, a decrease of IDR63.50 billion or 52.23% compared to the same period in 2021 of IDR121.58 billion. The decrease in the amount of claims payable was mainly due to payment of claims that had been processed for approval in the claims system.

Utang Penjaminan Ulang

Amounts due to Reinsurers

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Pihak Berelasi Related Party	**221.100**	267.252	-46.152	-17,27
Pihak Ketiga Third Party	**-**	-	-	-
JUMLAH UTANG PENJAMINAN ULANG TOTAL AMOUNTS DUE TO REINSURERS	**221.100**	**267.252**	**-46.152**	**-17,27**

Jumlah utang penjaminan ulang Jamkrindo per 31 Desember 2022 tercatat sebesar Rp221,10 miliar, turun Rp46,15 miliar atau 17,27% dibandingkan periode yang sama tahun 2021 sebesar Rp267,25 miliar. Penurunan jumlah utang penjaminan ulang tersebut utamanya disebabkan penurunan utang kepada PT Reasuransi Nasional Indonesia.

The amount of Jamkrindo's Amounts due to Reinsurers as of December 31, 2022 was recorded at IDR221.10 billion, a decrease of IDR46.15 billion or 17.27% compared to the same period in 2021 of IDR267.25 billion. The decrease in the amount of Amounts due to Reinsurers was mainly due to the decrease in debt to PT Reasuransi Nasional Indonesia.

Akrual dan Utang Lain-Lain

Accruals and Other Payables

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
IJP Belum Teridentifikasi Unidentified Guarantee Fees	**511.109**	407.727	103.382	25,36
Beban Pegawai Employee Expenses	**240.761**	230.399	10.362	4,50
Subrogasi Belum Teridentifikasi Unidentified Subrogation Income	**3.160**	45.829	-42.669	-93,10
Beban Operasional Operating Expenses	**25.797**	19.465	6.332	32,53
Beban Sistem dan Teknologi Accrued System and Technology Expenses	**28.312**	18.845	9.467	50,24
Liabilitas Sewa Lease Liabilities	**29.129**	30.456	-1.327	-4,36
Beban Administrasi dan Umum Accrued Administrative and General Expenses	**60.489**	49.484	11.005	22,24
Fee Bank Bank Fee	**12.864**	36.046	-23.182	-64,31
Lainnya Others	**58.137**	35.889	22.248	61,99
JUMLAH AKRUAL DAN UTANG LAIN-LAIN TOTAL ACCRUALS AND OTHER PAYABLES	**969.758**	**874.140**	**95.618**	**10,94**

Jumlah akrual dan utang lain-lain Jamkrindo per 31 Desember 2022 tercatat sebesar Rp969,76 miliar, naik Rp95,62 miliar atau 10,94% dibandingkan periode yang sama tahun 2021 sebesar Rp874,14 miliar. Peningkatan jumlah akrual dan utang lain-lain tersebut utamanya disebabkan Imbal Jasa Penjaminan Belum Teridentifikasi.

Total accruals and other payables of Jamkrindo as of December 31, 2022 were recorded at IDR969.76 billion, an increase of IDR95.62 billion or 10.94% compared to the same period in 2021 of IDR874.14 billion. The increase in accruals and other payables was mainly due to Unidentified Guarantee Fees.

Utang Pajak

Taxes Payables

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Entitas Induk Parent Entity	**439.550**	350.037	89.513	25,57
Entitas Anak Subsidiaries	**1.671**	62.273	-60.602	-97,32
JUMLAH UTANG PAJAK TOTAL TAXES PAYABLES	**441.221**	**412.310**	**28.911**	**7,01**

Jumlah utang pajak Jamkrindo per 31 Desember 2022 tercatat sebesar Rp441,22 miliar, naik Rp28,91 miliar atau 7,01% dibandingkan periode yang sama tahun 2021 sebesar Rp412,31 miliar. Peningkatan jumlah utang pajak tersebut utamanya disebabkan PPh Pasal 29 lebih besar dibandingkan periode sebelumnya.

Jamkrindo's total Taxes Payables as of December 31, 2022 was recorded at IDR441.22 billion, an increase of IDR28.91 billion or 7.01% compared to the same period in 2021 of IDR412.31 billion. The increase in the amount of Taxes Payables was mainly due to the higher Article 29 of Income Tax compared to the previous period.

Liabilitas Kontrak Jaminan Keuangan

Liabilities for Financial Guarantee Contracts

Uraian Description	**2022 (Rp-juta** | IDR-million**)**	**2021 (Rp-juta** | IDR-million**)**	**Kenaikan (Penurunan)** Increase (Decrease)	
			Selisih Difference **(Rp-juta** | IDR-million**)**	**Persentase** Percentage **(%)**
Kredit Usaha Rakyat People's Business Kredit (KUR)	**8.701.144**	6.845.794	1.855.350	27,10
Konsumtif Consumptive	**1.995.071**	1.994.871	200	0,01
Produktif Productive	**1.195.751**	333.018	862.733	259,06
PEN	**201.916**	173.197	28.719	16,58
Suretyship	**110.398**	61.077	49.321	80,75
JUMLAH LIABILITAS KONTRAK JAMINAN KEUANGAN TOTAL LIABILITIES FOR FINANCIAL GUARANTEE CONTRACTS	**12.204.280**	**9.407.957**	**2.796.323**	**29,72**

Jumlah liabilitas kontrak jaminan keuangan Jamkrindo per 31 Desember 2022 tercatat sebesar Rp12,20 triliun, naik Rp2,80 triliun atau 29,72% dibandingkan periode yang sama tahun 2021 sebesar Rp9,41 triliun. Peningkatan jumlah liabilitas kontrak jaminan keuangan tersebut utamanya disebabkan pada produk Kredit Usaha Rakyat yang tinggi.

The total liabilities for financial guarantee contracts of Jamkrindo as of December 31, 2022 were recorded at IDR12.20 trillion, an increase of IDR2.80 trillion or 29.72% compared to the same period in 2021 of IDR9.41 trillion. The increase in total liability for financial guarantee contracts was mainly due to the high number of People's Business Credit products.

Liabilitas Imbalan Kerja

Jumlah liabilitas imbalan kerja Jamkrindo per 31 Desember 2022 tercatat sebesar Rp90,88 miliar, naik Rp5,16 miliar atau 6,03% dibandingkan periode yang sama tahun 2021 sebesar Rp85,72 miliar. Peningkatan jumlah liabilitas imbalan kerja tersebut utamanya disebabkan adanya program penghargaan pengabdian gaji dan cuti besar.

Employee Benefit Liabilities

Jamkrindo's total employee benefit liabilities as of December 31, 2022 were recorded at IDR90.88 billion, an increase of IDR5.16 billion or 6.03% compared to the same period in 2021 of IDR85.72 billion. The increase in total employee benefit liabilities was mainly due to the salary service award program and long leave.

Ekuitas

Equity

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK EQUITY ATTRIBUTABLE TO OWNERS OF THE PARENT ENTITY				
Modal Saham: Share capital:				
Modal dasar: Seri A Dwiwarna - 1 saham Seri B - 30.000.000 saham Authorised capital: A Series Dwiwarna - 1 share B Series share - 30,000,000 shares				
Modal ditempatkan dan disetor penuh: Seri A Dwiwarna - 1 saham Seri B - 10.638.732 saham (2020: 7.638.732 saham) Issued and fully paid: A Series Dwiwarna - 1 share B Series - 10,638,732 shares (2020: 7,638,732 shares)-	**10.638.733**	10.638.733	0	0,00
Penyertaan modal negara The Government's share capita	**-**	-	-	-
Pengukuran kembali imbalan pasca kerja Remeasurement of post employment benefit	**(19.324)**	(18.521)	-803	4,34
Kerugian yang belum direalisasi atas surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak Unrealised losses on marketable securities measured at fair value through other comprehensive income, after tax	**(323.044)**	(170.155)	152.889	89,85
Saldo laba yang telah ditentukan penggunaannya Appropriated retained earnings	**1.242.333**	861.844	380.489	44,15
Saldo laba yang belum ditentukan penggunaannya Unappropriated retained earnings	**1.279.835**	1.521.955	-242.120	-15,91
	12.818.533	12.833.856	-15.323	-0,12
Kepentingan non pengendali Non-controlling interests	**1.000**	692	308	44,51
JUMLAH EKUITAS TOTAL EQUITY	**12.819.533**	**12.834.548**	**-15.015**	**-0,12**

Jumlah ekuitas Jamkrindo per 31 Desember 2022 tercatat sebesar Rp12,82 triliun, turun Rp15,02 miliar atau 0,12% dibandingkan periode yang sama tahun 2021 sebesar Rp12,83 triliun. Penurunan jumlah ekuitas tersebut utamanya disebabkan turunnya jumlah saldo laba yang belum ditentukan penggunaannya.

Jamkrindo's total equity as of December 31 2022 was recorded at IDR12.82 trillion, a decrease of IDR15.02 billion or 0.12% compared to the same period in 2021 of IDR12.83 trillion. The decrease in total equity was primarily due to a decrease in unappropriated retained earnings.

LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN

CONSOLIDATED STATEMENTS OF PROFIT (LOSS) AND COMPREHENSIVE INCOME

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
PENDAPATAN PENJAMINAN | GUARANTEE INCOME				
Imbal jasa penjaminan Guarantee fee income	**5.641.788**	4.361.915	1.279.873	29,34
Imbal jasa kafalah bruto Gross kafalah fees	**503.297**	959.276	-455.979	-47,53
Kenaikan imbal jasa kafalah belum merupakan pendapatan Increase in unearned kafalah fees	**128.623**	(186.986)	315.609	-168,79
Premi penjaminan ulang Re-guarantee premiums	**(997.898)**	(840.364)	-157.534	18,75
Jumlah Pendapatan Penjaminan Total guarantee income	**5.275.810**	4.293.841	981.969	22,87
BEBAN PENJAMINAN | GUARANTEE EXPENSES				
Beban klaim Claim expenses	**3.237.332**	2.546.951	690.381	27,11
Klaim penjaminan ulang Re-guarantee claims	**(539.414)**	(534.449)	4.965	0,93
Beban ujrah Ujrah expenses	**39.045**	42.902	-3.857	-8,99
Biaya kafalah lainnya Other kafalah expenses	**1.068**	1.355	-287	-21,18
Kenaikan cadangan klaim Increase in claim reserves	**1.440.312**	1.286.851	153.461	11,93
Pendapatan subrogasi – bersih Subrogation income - net	**(835.372)**	(577.156)	258.216	44,74
Pendapatan ujrah penjaminan ulang Re-guarantee ujrah income	**(33.738)**	(28.693)	5.045	17,58
Jumlah beban klaim Total claim expenses	**3.309.233**	2.737.761	571.472	20,87
Pendapatan Penjaminan bersih Net guarantee income	**1.966.577**	1.556.080	410.497	26,38
Komisi – bersih Commission - net	**9.279**	6.791	2.488	36,64
Pendapatan investasi – bersih Investment income - net	**844.995**	735.428	109.567	14,90
Beban usaha Operating expenses	**(1.206.253)**	(977.748)	228.505	23,37
Pendapatan lain-lain Other Income	**61.671**	16.820	44.851	266,65
Laba sebelum pajak Profit before tax	**1.676.269**	1.337.371	338.898	25,34
Beban pajak final Final tax expenses	**(95.652)**	(113.178)	17.526	-15,49

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Laba sebelum pajak penghasilan Profit before income tax	**1.580.617**	1.224.193	356.424	29,12
(Beban)/manfaat pajak penghasilan Income tax benefit (expense)	**(300.460)**	(158.185)	142.275	89,94
Laba bersih tahun berjalan Net profit for the year	**1.280.157**	1.066.008	214.149	20,09
PENGHASILAN KOMPREHENSIF LAIN | OTHER COMPREHENSIVE INCOME				
Pos-pos yang tidak akan direklasifikasi ke laba rugi: Items that will not be reclassified to profit or loss:				
Pengukuran kembali imbalan kerja Remeasurement of post-employment benefit	**(1.030)**	11.504	-12.534	-108,95
Efek pajak terkait Related tax effect	**227**	(2.531)	2.758	-108,97
	(803)	8.973	-9.776	-108,95
Kerugian yang belum terealisasi aset keuangan yang tersedia untuk dijual Unrealized losses on available-for-sale financial assets	**5.640**	(54.104)	59.744	-108,95
Pos-pos yang akan direklasifikasi ke laba rugi: Items that will be reclassified to profit or loss:				
Keuntungan yang belum terealisasi aset keuangan yang tersedia untuk dijual Unrealized profit on available-for-sale financial assets	**(166.643)**	(55.136)	111.507	202,24
Efek pajak terkait Related tax effect	**9.131**	12.441	-3.310	-26,61
	(157.512)	(42.695)	-114.817	268,92
Penghasilan komprehensif lain tahun berjalan, setelah Pajak Other comprehensive income for the year, after tax	**(152.675)**	(87.826)	-64.849	73,84
Jumlah Laba Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	**1.127.482**	978.182	149.300	15,26
Laba Tahun Berjalan Diatribusikan Kepada: Profit for the Year Attributable to:				
Pemilik entitas induk Owners of the parent entity	**1.279.835**	1.065.822	214.013	20,08
Kepentingan non pengendali Non-controlling interests	**322**	186	136	73,12
	1.280.157	1.066.008	214.149	20,09
Laba Komprehensif Diatribusikan Kepada: Comprehensive Income Attributable to:				
Pemilik entitas induk Owners of the parent entity	**1.127.174**	977.992	149.182	15,25
Kepentingan non pengendali Non-controlling interests	**308**	190	118	62,11
	1.127.482	978.182	149.300	15,26

Kinerja keuangan Jamkrindo tahun 2022 secara umum mengalami peningkatan dibandingkan tahun sebelumnya. Perusahaan mencatat peningkatan penjaminan dan pendapatan investasi yang cukup baik sepanjang tahun 2022, sehingga laba bersih yang dibukukan Perusahaan juga meningkat dibandingkan tahun 2021.

Jamkrindo's financial performance in 2022 has generally increased compared to the previous year. The Company recorded a fairly good increase in guarantee and investment income throughout 2022, so that the net profit recorded by the Company also increased compared to 2021.

Imbal Jasa (Pendapatan) Penjaminan ("IJP")

Guarantee Fee (Income)

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Imbal jasa penjaminan Guarantee fee	**5.641.788**	4.361.915	1.279.873	29,34
Imbal jasa kafalah bruto Gross kafalah fees	**503.297**	959.276	-455.979	-47,53
Kenaikan imbal jasa kafalah belum merupakan Pendapatan Increase in unearned kafalah fees	**128.623**	(186.986)	315.609	-168,79
Premi penjaminan ulang Re-guarantee premiums	**(997.898)**	(840.364)	-157.534	18,75
JUMLAH IMBAL JASA PENJAMINAN TOTAL GUARANTEE FEE	**5.275.810**	**4.293.841**	**981.969**	**22,87**

Imbal jasa penjaminan yang dibukukan Jamkrindo sepanjang tahun 2022 tercatat sebesar Rp5,28 triliun, meningkat Rp981,97 miliar atau 22,87% dibandingkan tahun sebelumnya sebesar Rp4,29 triliun. Peningkatan tersebut utamanya disebabkan kenaikan imbal jasa penjaminan pada produk Kredit Usaha Rakyat (KUR).

Guarantee fees recorded by Jamkrindo throughout 2022 were recorded at IDR5.28 trillion, an increase of IDR981.97 billion or 22.87% compared to the previous year of IDR4.29 trillion. The increase was mainly due to an increase in guarantee fees on People's Business Credit (KUR) products.

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kredit Usaha Rakyat People's Business Kredit (KUR)	**3.875.941**	2.933.290	942.651	32,14
Konsumtif Consumptive	**521.217**	302.220	218.997	72,46
Produktif Productive	**247.647**	253.092	-5.445	-2,15
PEN	**907.415**	803.573	103.842	12,92
Suretyship	**89.568**	69.740	19.828	28,43
JUMLAH IMBAL JASA PENJAMINAN TOTAL GUARANTEE FEE	**5.641.788**	**4.361.915**	**1.279.873**	**29,34**

Pendapatan Imbal Jasa penjaminan (IJP) adalah premi yang diterima oleh Perusahaan dari terjamin dalam rangka kegiatan usaha penjaminan. Besarnya IJP dihitung dari tarif IJP, plafond kredit dan jangka waktu kredit. Untuk kredit eksisting, besarnya tarif IJP ditetapkan dengan mempertimbangkan antara lain: produk penjaminan, risiko yang dijamin, dan jangka waktu penjaminan. IJP dibayar sekaligus di muka. Sedangkan Tarif IJP Kredit Usaha Rakyat (KUR) diatur dalam Peraturan Menteri Keuangan No. 135/PMK.05/2008 tanggal 24 September 2008 tentang fasilitas Penjaminan Kredit Usaha Rakyat dan Peraturan Menteri Keuangan No. 190/PMK.05/2014 tanggal 1 Oktober 2014 mengatur IJP KUR dibayarkan per tahun oleh Pemerintah dengan periode penagihan pada bulan April dan Oktober.

Guarantee Service Income (IJP) is a premium received by the Company from the guaranteed in the framework of guarantee business activities. The amount of IJP is calculated from the IJP rate, credit limit and credit period. For existing credit, the amount of the IJP rate is determined by considering, among other things: the guarantee product, the guaranteed risk, and the guarantee period. IJP is paid all at once in advance. Meanwhile, the IJP Rate for People's Business Credit (KUR) is regulated in Minister of Finance Regulation No. 135/PMK.05/2008 dated September 24, 2008 concerning the People's Business Credit Guarantee facility and Minister of Finance Regulation No. 190/PMK.05/2014 dated October 1, 2014 which stipulates that IJP KUR is paid annually by the Government with a billing period in April and October.

Beban Klaim

Claim Expenses

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Kredit Usaha Rakyat People's Business Kredit (KUR)	**2.148.763**	1.306.590	842.173	64,46
Konsumtif Consumptive	**389.523**	651.973	-262.450	-40,25
Produktif Productive	**181.154**	476.269	-295.115	-61,96
PEN	**294.155**	42.057	252.098	599,42
Suretyship	**223.737**	70.062	153.675	219,34
JUMLAH BEBAN KLAIM TOTAL CLAIM EXPENSES	**3.237.332**	**2.546.951**	**690.381**	**27,11**

Jumlah beban klaim Perusahaan tahun 2022 tercatat sebesar Rp3,24 triliun, meningkat 27,11% atau setara dengan Rp690,38 miliar dibandingkan tahun sebelumnya sebesar Rp2,55 triliun. Kenaikan beban klaim tersebut terutama disebabkan tingginya proses persetujuan klaim produk Kredit Usaha Rakyat (KUR) pada tahun berjalan.

Beban klaim adalah beban yang timbul sebagai akibat macetnya kredit akibat risiko yang ditanggung Perusahaan. Jumlah klaim yang dapat dibayarkan oleh Perusahaan kepada Penerima Jaminan terdiri dari utang pokok, utang bunga, dan denda yang tidak dapat dipenuhi oleh terjamin pada saat kredit jatuh tempo dan kredit tidak dapat diperpanjang lagi atau sebelum kredit jatuh tempo sesuai kesepakatan yang ada.

The Company's total claims expense in 2022 was recorded at IDR3.24 trillion, an increase of 27.11% or equivalent to IDR690.38 billion compared to the previous year of IDR2.55 trillion. The increase in claims expenses was mainly due to the high process of approval of claims for People's Business Credit (KUR) products in the current year.

Claim expenses are expenses incurred as a result of credit default due to risks borne by the Company. The amount of claims that can be paid by the Company to the Collateral Recipient consists of principal debt, interest payable, and fines that cannot be guaranteed by the guarantee when the credit is due and the credit cannot be extended again or before the credit matures according to the existing agreement.

Pendapatan Investasi – Bersih

Investment Income - Net

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
PENDAPATAN BUNGA: INTEREST INCOME:				
Bunga Deposito | Time Deposits Interest	**228.502**	295.970	-67.468	-22,80
Bunga Obligasi | Bond Interest	**551.470**	313.589	237.881	75,86
Pendapatan Reksadana | Mutual Fund Income	**18.616**	68.640	-50.024	-72,88
Pendapatan Sukuk | Sukuk Income	**33.084**	16.981	16.103	94,83
Dividen | Dividend	**8.293**	3.686	4.607	124,99
Pendapatan *Capital Gain* Income on Capital Gain	**37.522**	53.526	-16.604	-29,90
Efek Beragunan Aset | Asset Backed Securities	**1.051**	2.140	-1.089	-50,89
	878.538	754.532	124.006	16,43
Beban Amortisasi | Amortisation Expense	**-13.541**	-12.595	-946	7,51
Beban Investasi | Investment Expenses	**-20.002**	-6.509	-13.493	207,30
JUMLAH PENDAPATAN INVESTASI TOTAL INVESTMENT INCOME	**844.995**	**735.428**	**109.567**	**14,90**

Sejalan dengan peningkatan jumlah investasi yang dilakukan Perusahaan di tahun 2022, jumlah pendapatan investasi Jamkrindo tahun 2022 juga meningkat Rp109,57 miliar atau 14,90% menjadi Rp844,99 miliar dibandingkan tahun sebelumnya sebesar Rp735,43 miliar.

In line with the increase in the number of investments made by the Company in 2022, Jamkrindo's total investment income in 2022 also increased by IDR109.57 billion or 14.90% to IDR844.99 billion compared to the previous year of IDR735.43 billion.

Pendapatan investasi Jamkrindo tahun 2022 utamanya berasal dari pendapatan bunga obligasi yang mencapai Rp551,47 miliar. Dibandingkan tahun sebelumnya, pendapatan bunga obligasi meningkat 75,86%.

Jamkrindo's investment income in 2022 mainly originated from bond interest income which reaches IDR551.47 billion. Compared to the previous year, bond interest income increased 75.86%.

Beban Usaha

Operating Expenses

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Beban pegawai Employee Expenses	**527.711**	484.448	43.263	8,93
Administrasi dan umum Administrative and General	**224.666**	144.740	79.926	55,22
Pemasaran Marketing	**124.907**	79.148	45.759	57,81
Outsourcing	**75.512**	57.686	17.826	30,90

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Depresiasi Depreciation	**59.214**	57.434	1.780	3,10
Beban cadangan kerugian penurunan nilai Provision for impairment losses	**51.849**	45.381	6.468	14,25
Teknologi, sistem dan pengembangan usaha Technology, system and development	**50.313**	38.882	11.431	29,40
Perjalanan dinas Business travel	**33.927**	16.864	17.063	101,18
Sewa Lease	**15.257**	15.123	134	0,89
Kendaraan Vehicles	**19.194**	14.771	4.423	29,94
Sosialisasi dan rekonsiliasi Social and reconciliation	**21.963**	14.700	7.263	49,41
Lainnya Others	**1.740**	8.571	-6.831	-79,70
JUMLAH BEBAN USAHA TOTAL OPERATING EXPENSES	**1.206.253**	**977.748**	**228.505**	**23,37**

Jumlah beban usaha Jamkrindo tahun 2022 tercatat sebesar Rp1,21 triliun, meningkat 23,37% atau setara dengan Rp228,50 miliar dibandingkan tahun sebelumnya sebesar Rp977,75 miliar. Kenaikan beban usaha tersebut disebabkan kenaikan biaya administrasi dan umum.

Jamkrindo's total operating expenses in 2022 were recorded at IDR1.21 trillion, an increase of 23.37% or equivalent to IDR228.50 billion compared to the previous year of IDR977.75 billion. The increase in operating expenses was due to an increase in administrative and general expenses.

Pendapatan (Beban) Lain – Bersih

Other Income (Expenses) - Net

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Pendapatan (beban) non-operasional Non-operating income (expenses).	**50.146**	(23.973)	74.119	-309,18
Pendapatan Jasa Giro Interest Income	**7.087**	36.998	-29.911	-80,84
Pendapatan Jasa Administrasi Penjaminan Guarantee Administration Service Income	**4.438**	3.795	643	16,94
JUMLAH PENDAPATAN (BEBAN) LAIN TOTAL OTHER INCOME (EXPENSES) - NET	**61.671**	**16.820**	**44.851**	**266,65**

Tahun 2022, Jamkrindo membukukan pendapatan lain-lain sebesar Rp61,67 miliar, meningkat 266,65% atau setara dengan Rp44,85 miliar dibandingkan tahun sebelumnya sebesar Rp16,82 miliar. Hal ini terutama disebabkan pendapatan non operasional lebih besar daripada beban non operasional.

In 2022, Jamkrindo posted other income of IDR61.67 billion, an increase of 266.65% or equivalent to IDR44.85 billion compared to the previous year of IDR16.82 billion. This was mainly due to non-operating income that is greater than non-operating expenses.

Laba Sebelum Pajak

Laba sebelum pajak yang dibukukan Jamkrindo tahun 2022 mencapai Rp1,68 triliun, meningkat Rp356,42 miliar atau 25,34% dibandingkan tahun sebelumnya sebesar Rp1,34 triliun. Peningkatan tersebut sejalan dengan peningkatan pendapatan penjaminan dan pendapatan investasi Perusahaan di tahun 2022.

Profit Before Tax

The profit before tax recorded by Jamkrindo in 2022 reached IDR1.68 trillion, an increase of IDR356.42 billion or 25.34% compared to the previous year of IDR1.34 trillion. This increase was in line with the increase in the Company's guarantee income and investment income in 2022.

Beban Pajak Final

Jumlah beban pajak final Perusahaan tahun 2022 tercatat sebesar Rp95,65 miliar, turun Rp17,53 miliar atau 15,49% dari tahun sebelumnya sebesar Rp113,18 miliar. Penurunan beban pajak final tersebut disebabkan penurunan pajak 2022 karena adanya pengalihan aset deposito ke *instrument* obligasi sehingga berpengaruh ke pajak pendapatan. Di mana pajak obligasi lebih rendah dibandingkan dengan deposito yaitu pajak pendapatan deposito 20% sementara pajak pendapatan obligasi 10%.

Final Tax Expenses

The Company's total final tax expense in 2022 was recorded at IDR95.65 billion, a decrease of IDR17.53 billion or 15.49% from the previous year of IDR113.18 billion. The decrease in the final tax expense was due to a decrease in 2022 taxes due to the transfer of deposit assets to bond instruments, which will affect income tax, in which bond tax is lower than deposits, namely deposit income tax of 20% while bond income tax is 10%.

Laba Bersih Tahun Berjalan

Tahun 2022, Perusahaan membukukan laba bersih tahun berjalan sebesar Rp1,28 triliun, meningkat 20,09% atau setara dengan Rp214,15 miliar dibandingkan tahun sebelumnya sebesar Rp1,07 triliun. Laba bersih tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk pada tahun 2022 adalah sebesar Rp1,28 triliun, meningkat 20,08% atau setara dengan Rp214,01 miliar dibandingkan tahun 2021 sebesar Rp1,07 triliun, sedangkan laba bersih tahun berjalan yang diatribusikan kepada kepentingan non pengendali adalah sebesar Rp322 juta, meningkat 73,12% atau setara dengan Rp136 juta dibandingkan tahun 2021 sebesar Rp186 juta.

Net Profit for the Year

In 2022, the Company posted a net profit for the year of IDR1.28 trillion, an increase of 20.09% or equivalent to IDR214.15 billion compared to the previous year of IDR1.07 trillion. Net profit for the year attributable to owners of the parent entity in 2022 amounted to IDR1.28 trillion, an increase of 20.08% or equivalent to IDR214.01 billion compared to 2021 of IDR1.07 trillion, while the net profit for the year attributable to non-controlling interests amounted to IDR322 million, an increase of 73.12% or equivalent to IDR136 million compared to 2021 of IDR186 million.

Penghasilan (Beban) Komprehensif Lain Tahun Berjalan, Setelah Pajak

Tahun 2022, Perusahaan membukukan beban komprehensif lain tahun berjalan, setelah pajak sebesar Rp152,67 miliar, mengalami penurunan 73,84% atau setara dengan Rp64,85 miliar dibandingkan tahun sebelumnya di mana Perusahaan membukukan beban komprehensif lain tahun berjalan, setelah pajak sebesar Rp87,83 miliar. Peningkatan tersebut terutama disebabkan peningkatan keuntungan yang belum terealisasi aset keuangan yang tersedia untuk dijual.

Other Comprehensive Income (Expense) for the Year, After Tax

In 2022, the Company posted other comprehensive expenses for the current year, after tax of IDR152.67 billion, a decrease of 73.84% or equivalent to IDR64.85 billion compared to the previous year in which the Company posted other comprehensive expenses for the current year, after tax of IDR87.83 billion. The increase was primarily due to an increase in unrealized profit on available-for-sale financial assets.

Laba Komprehensif Tahun Berjalan

Laba komprehensif tahun berjalan Perusahaan tahun 2022 tercatat sebesar Rp1,13 triliun, meningkat 15,26% atau setara dengan Rp149,30 miliar dibandingkan tahun sebelumnya sebesar Rp978,18 miliar.

Laba Komprehensif yang dapat diatribusikan kepada pemilik entitas induk pada tahun 2022 adalah sebesar Rp1,13 triliun, meningkat 15,25% atau setara dengan Rp149,18 miliar dibandingkan tahun 2021 yaitu sebesar Rp977,99 miliar.

Comprehensive Income for the Year

The Company's comprehensive income for the year 2022 was recorded at IDR1.13 trillion, an increase of 15.26% or equivalent to IDR149.30 billion compared to the previous year of IDR978.18 billion.

Comprehensive Profit attributable to owners of the parent entity in 2022 amounted to IDR1.13 trillion, an increase of 15.25% or equivalent to IDR149.18 billion compared to 2021 which amounted to IDR977.99 billion. Meanwhile, the comprehensive

Sedangkan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali adalah sebesar Rp308 juta, meningkat 62,11% atau setara dengan Rp118 juta dibandingkan tahun 2021 yaitu sebesar Rp190 juta.

income that can be attributed to non-controlling interests is IDR308 million, an increase of 62.11% or the equivalent of IDR118 million compared to 2021, which was IDR190 million.

LAPORAN ARUS KAS

STATEMENTS OF CASH FLOWS

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	**2.038.435**	1.664.670	373.765	22,46
Arus Kas dari Aktivitas Investasi Cash Flow from Investment Activities	**(835.390)**	(4.590.357)	3.754.967	-81,81
Arus Kas dari aktivitas Pendanaan Cash Flow from Financing Activities	**-1.141.466**	3.000.000	-4.141.466	-138,05
Kenaikan/(Penurunan) Saldo Kas dan Setara Kas Increase/(Decrease) of Balance of Cash and Cash Equivalents	**61.579**	74.313	-12.734	-17,14
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of the Year	**175.418**	101.105	74.313	73,50
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	**236.997**	175.418	61.579	35,11

Jumlah kas dan setara kas Jamkrindo pada akhir tahun 2022 tercatat sebesar Rp237,00 miliar, meningkat Rp61,58 miliar atau 35,11% dibandingkan jumlah kas dan setara kas pada awal tahun 2022. Peningkatan jumlah kas dan setara kas tersebut utamanya disebabkan peningkatan perolehan kas dari aktivitas operasi.

The amount of Jamkrindo's cash and cash equivalents at the end of 2022 was recorded at IDR237.00 billion, an increase of IDR61.58 billion or 35.11% compared to the amount of cash and cash equivalents at the beginning of 2022. The increase in the amount of cash and cash equivalents was mainly due to an increase in cash receipts from operating activities.

Arus Kas dari Aktivitas Operasi

Cash Flow from Operating Activities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Penerimaan Imbal Jasa Penjaminan (IJP) Guarantee Fee Income	**6.661.110**	5.521.369	1.139.741	20,64
Penerimaan Klaim dari Mitra *Co-Guarantee* Acceptance of Claims from Co-Guarantee Partners	**1.309.417**	1.348.293	-38.876	-2,88
Penerimaan dari Aktivitas Operasi Lainnya Income from other Operating Activities	**88.795**	86.530	2.265	2,62
Pembayaran IJP *Co-Guarantee* Payment of Co-Guarantee's Guarantee Fee	**(938.258)**	(924.036)	-14.222	1,54
Pembayaran Klaim Payment of Claims	**(3.139.062)**	(2.372.182)	-766.880	32,33
Pembayaran Biaya Payment of Expenses	**(609.940)**	(518.853)	-91.087	17,56

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Pembayaran kepada karyawan Payment to Employee	**(669.036)**	(734.786)	65.750	-8,95
Pembayaran pajak penghasilan Payment of Income Tax	**(664.591)**	(741.665)	77.074	-10,39
ARUS KAS BERSIH YANG DIPEROLEH DARI AKTIVITAS OPERASI NET CASH FLOWS PROVIDED FROM OPERATING ACTIVITIES	**2.038.435**	**1.664.670**	**373.765**	**22,45**

Arus kas bersih yang diperoleh Jamkrindo dari aktivitas operasi tahun 2022 mencapai Rp2,04 triliun, meningkat Rp373,76 miliar atau 22,45% dibandingkan periode yang sama tahun sebelumnya sebesar Rp1,66 triliun. Arus kas masuk diperoleh dari penerimaan imbal jasa penjaminan, penerimaan klaim dari mitra *co-guarantee* dan penerimaan dari aktivitas operasi lainnya dengan total sebesar Rp8,06 triliun. Sedangkan arus kas keluar digunakan untuk pembayaran IJP *co-guarantee*, pembayaran klaim, pembayaran biaya, pembayaran kepada karyawan dan pembayaran pajak penghasilan dengan total sebesar Rp6,02 triliun.

The net cash flow obtained by Jamkrindo from operating activities in 2022 reached IDR2.04 trillion, an increase of IDR373.76 billion or 22.45% compared to the same period the previous year of IDR1.66 trillion. Cash inflows were obtained from receipt of guarantee fee, receipt of claims from co-guarantee partners and receipts from other operating activities with a total of IDR8.06 trillion. Meanwhile, cash outflows were used for IJP co-guarantee payments, claim payments, expenses payments, payments to employees and income tax payments with a total of IDR6.02 trillion.

Arus Kas dari Aktivitas Investasi

Cash Flow from Investment Activities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Penerimaan Hasil Investasi Receipt from Return of Investment	**621.152**	560.345	60.807	10,85
Penempatan Investasi yang Diperkenankan Placement of Allowed Investment	**(1.219.148)**	(5.079.348)	3.860.200	-76,00
Pembelian Aset Tetap Purchase of Fixed Assets	**(237.394)**	(71.354)	-166.040	232,70
ARUS KAS BERSIH YANG DIGUNAKAN UNTUK AKTIVITAS INVESTASI NET CASH FLOW USED FOR INVESTMENT ACTIVITIES	**(835.390)**	**(4.590.357)**	**3.754.967**	**-81,80**

Arus kas bersih yang digunakan Jamkrindo untuk aktivitas investasi tahun 2022 tercatat sebesar Rp835,39 miliar, turun Rp3,75 triliun atau 81,80% dibandingkan tahun sebelumnya sebesar Rp4,59 triliun. Arus kas masuk diperoleh dari hasil investasi sebesar Rp621,15 miliar, sedangkan arus kas keluar digunakan untuk penempatan investasi yang diperkenankan dan pembelian aset tetap dengan total sebesar Rp1,46 triliun.

The net cash flow used by Jamkrindo for investment activities in 2022 was recorded at IDR835.39 billion, a decrease of IDR3.75 trillion or 81.80% compared to the previous year of IDR4.59 trillion. Cash inflows were obtained from investment returns amounting to IDR621.15 billion, while cash outflows were used for Placement of Allowed Investment and purchases of fixed assets totaling IDR1.46 trillion.

Arus Kas dari Aktivitas Pendanaan

Cash Flow from Financing Activities

Uraian Description	2022 (Rp-juta | IDR-million)	2021 (Rp-juta | IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih Difference (Rp-juta | IDR-million)	Persentase Percentage (%)
Penerimaan dari setoran modal Receipt from paid-in capital	-	3.000.000	-3.000.000	-100,00
Dividen Dividend	**(1.141.466)**	-	-1.141.466	100,00
ARUS KAS BERSIH DIPEROLEH DARI/(DIGUNAKAN UNTUK) AKTIVITAS PENDANAAN NET CASH FLOW OBTAINED FROM/(USED FOR) FINANCING ACTIVITIES	**(1.141.466)**	**3.000.000**	**-4.141.466**	**-138,05**

Arus kas bersih yang digunakan Jamkrindo untuk aktivitas pendanaan tahun 2022 adalah sebesar Rp1,14 triliun, turun Rp4,14 triliun atau 138,05% dari tahun sebelumnya di mana Jamkrindo memperoleh kas dari aktivitas pendanaan sebesar Rp3,00 triliun. Arus kas keluar digunakan untuk pembayaran dividen sebesar Rp1,14 triliun.

The net cash flow used by Jamkrindo for financing activities in 2022 amounted to IDR1.14 trillion, a decrease of IDR4.14 trillion or 138.05% from the previous year in which Jamkrindo obtained cash from funding activities of IDR3.00 trillion. The cash outflow was used to pay dividends of IDR1.14 trillion.

KEMAMPUAN EFISIENSI DAN PROFITABILITAS

EFFICIENCY AND PROFITABILITY

(dalam persen, kecuali dinyatakan lain) (in percent, unless otherwise stated)	2022	2021	Perubahan Changes 2021:2022
Marjin Laba Bersih (%) Net Profit Margin (%)	**22,69**	24,44	1,08
Marjin Keuntungan (%) Profit Margin (%)	**24,26**	24,34	1,00
Rasio Laba terhadap Aset (ROA) (%) Return on Asset Ratio (%)	**6,28**	6,01	0,96
Rasio Laba terhadap Ekuitas (ROE) (%) Return on Equity Ratio (%)	**9,98**	9,83	0,98
Rasio Utang terhadap Ekuitas (DER) (%) Debt to Equity Ratio (%)	**118,49**	97,52	0,82
Beban Operasional terhadap Pendapatan Operasional (BOPO) (%) Operating Expenses to Operating Income (BOPO) (%)	**18,75**	17,69	0,94

KEMAMPUAN MEMBAYAR UTANG

Kemampuan Perusahaan untuk memenuhi kewajibannya, baik jangka pendek maupun jangka panjang tercermin dari beberapa rasio kinerja keuangan, antara lain rasio likuiditas dan rasio solvabilitas.

Kemampuan Membayar Utang Jangka Pendek

Sesuai dengan Peraturan OJK No. 2/POJK.05/2017 tanggal 11 Januari 2017 tentang Penyelenggaraan Lembaga Usaha Penjamin Pasal 43 ayat (2), rasio likuiditas penjamin ditetapkan paling rendah 120%.

ABILITY TO PAY DEBT

The Company's ability to fulfill its obligations, both short term and long term is reflected in several financial performance ratios, including the liquidity ratio and solvency ratio.

Ability to Pay Short Term Debt

In accordance with OJK Regulation No. 2/POJK.05/2017 dated January 11, 2017 concerning Implementation of Guarantor Business Institutions Article 43 paragraph (2), the guarantor's liquidity ratio is set at a minimum of 120%.

	2022	2021	Perubahan Changes 2021:2022
Rasio Lancar (%) Current Ratio (%)	**154,93**	191,60	1,24

Rasio lancar menggambarkan kemampuan Perusahaan untuk membayar kewajiban jangka pendek atau utang yang segera jatuh tempo pada saat ditagih secara keseluruhan. Selain menggunakan rasio lancar, Perusahaan menggunakan rasio *cash flow to debt* untuk mengukur tingkat risiko likuiditasnya yaitu dengan membandingkan jumlah kas dan setara kas dengan jumlah liabilitas dikurangi dengan pendapatan ditangguhkan.

The current ratio describes the Company's ability to pay short-term obligations or debts that are due soon when billed as a whole. In addition to using the current ratio, the Company uses the cash flow to debt ratio to measure the level of liquidity risk by comparing the amount of cash and cash equivalents with total liabilities minus deferred income.

Kemampuan Membayar Utang Jangka Panjang

Dalam mengukur tingkat solvabilitas Perusahaan digunakan rasio hutang terhadap modal (*debt to equity ratio*) yang menunjukkan kemampuan Perusahaan untuk membayar seluruh kewajibannya baik jangka pendek maupun jangka panjang. Sebagai BUMN yang bergerak di bidang jasa penjaminan, rasio tersebut dapat dilihat dari tingkat kesehatan Perusahaan yang diatur dalam Peraturan Menteri BUMN No. PER-10/MBU/2014 tanggal 25 Juli 2014 tentang Indikator Penilaian Tingkat Kesehatan Badan Usaha Milik Negara Jasa Keuangan Bidang Usaha Asuransi dan Jasa Penjaminan.

Ability to Pay Long Term Debt

In measuring the level of solvency of the Company, the debt-to-equity ratio is used which shows the Company's ability to pay all of its obligations both short term and long term. As an SOE engaged in the field of guarantee services, this ratio can be seen from the level of soundness of the Company as stipulated in the Minister of BUMN Regulation No. PER-10/MBU/2014 dated July 25, 2014 concerning Indicators for Soundness Rating of State-Owned Financial Services Enterprises in the Insurance and Guarantee Services Business Sector.

	2022	2021	Perubahan Changes 2021:2022
Rasio Utang terhadap Ekuitas (DER) (%) Debt to Equity Ratio (%)	**118,49**	97,52	0,82

TINGKAT KOLEKTIBILITAS PIUTANG

Dalam industri penjaminan istilah kolektibilitas piutang diartikan sebagai *aging* piutang yaitu umur piutang yang belum dilakukan pembayaran. Berikut data umur dan saldo piutang Kredit Program Pemerintah (KUR dan PEN) per Desember 2022 beserta pembayaran piutang selama tahun 2022:

RECEIVABLE COLLECTIBILITY LEVEL

In the guarantee industry, the term receivables collectibility is defined as aging receivables, namely the age of receivables that have not been paid. The following is data on the age and balance of Government Program Credit receivables (KUR and PEN) as of December 2022 along with payment of receivables in 2022:

Umur Piutang Receivable Age	***Outstanding* Piutang (Rp-juta)** Outstanding Receivables (IDR-million)			**Pembayaran Piutang (Rp-juta)** Payment of Receivables (IDR-million)		
	KUR Gen 1	**KUR Gen 2**	**PEN**	**KUR Gen 1**	**KUR Gen 2**	**PEN**
>120	151.694.767.540	-	-	9.555.000	4.053.098.797.474	926.131.432.389
>108	156.259.751.564	-	-			
>96	315.167.139.874	-	-			
>84	283.279.663.928	-	-			
>72	205.968.084.772	9.541.010.387	-			
>60	125.825.391.134	26.540.005.898	-			
>48	109.367.668.624	66.093.886.713	-			
>36	98.515.816.384	151.398.626.097	-			
>24	94.341.268.201	428.465.892.085	-			
>12	87.462.772.489	685.793.437.418	-			
0 - 12	74.138.586.131	1.501.036.155.899	-			
TOTAL	**1.702.020.910.641**	**2.868.869.014.498**	**-**			

Adapun data umur dan saldo piutang Mitra Mitigasi Risiko per Desember 2022 beserta pembayaran piutang selama tahun 2022 adalah sebagai berikut:

The data on the age and balance of the Risk Mitigation Partner's receivables as of December 2022, along with payment of receivables during 2022, are as follows:

1. Umur Piutang

1. Receivable Age

Kriteria Umur Piutang Receivable Age Criteria	**PT Jiwasraya**	**PT BRI Asuransi Indonesia**	**PT Nasional Reasuransi Indonesia**	**PT Tugu Reasuransi**	**PT Heksa Solution Insurance**	**PT Reasuransi Indonesia Utama**
>120			-			
>108			-			
>96			-			
>84			-			
>72			-			
>60	242,058,824	2,386,720,184	-		18,675,439,000	521,160,970
>48	18,370,328	-	-		52,012,393	18,112,189,026
>36	371,285,782	-	-		598,692,884	43,652,559,102
>24	1,532,282,352	48,162	494,115,941	367,638,601	273,840,347	50,167,779,792
>12	1,751,987,669	3,908,344,346	-		225,807,509	47,776,175,200
0 - 12	608,686,970		-		240,975,055	44,738,675,420
Total	**4,524,671,925**	**6,295,112,691**	**494,115,941**	**367,638,601**	**20,066,767,188**	**204,968,539,509**

2. Pembayaran Piutang Selama Tahun 2022

2. Payment of Receivables in 2022

No	Mitra Mitigasi Risiko Risk Mitigation Partner	Penggantian Pembayaran Klaim (Rp-juta) Claim Payment Reimbursement (IDR-million)
1	**PT Jiwasraya**	35.068.972
2	**PT BRI Asuransi Indonesia**	886.471.119
3	**PT Nasional Reasuransi Indonesia**	464.541.396.786
4	**PT Binagriya Upakara**	156.988.063
5	**PT Heksa Solution Insurance**	4.061.478.582
6	**PT Reasuransi Indonesia Utama**	3.422.105.594

STRUKTUR MODAL DAN KEBIJAKAN STRUKTUR MODAL

CAPITAL STRUCTURE AND CAPITAL STRUCTURE POLICY

Rincian Struktur Modal

Capital Structure Details

Struktur modal Perusahaan per 31 Desember 2022 dapat dijelaskan dalam tabel berikut:

The Company's capital structure as of December 31, 2022 can be explained in the following table:

Uraian Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
Liabilitas Liabilities	**15.190.034**	**54,24**	12.516.659	49,37	2.673.375	21,36
Ekuitas Equity	**12.819.533**	**45,76**	12.834.548	50,63	-15.015	-0,12
Jumlah Liabilitas, Dana Syirkah Temporer dan Ekuitas Total Liabilities, Temporary Syirkah Funds and Equity	**28.009.567**	**100,0**	25.351.207	100,00	2.658.360	10,49
Rasio Liabilitas terhadap Ekuitas (DER) Debt to Equity Ratio (DER)		**118,49**		97,52		0,82

Komposisi struktur modal Perusahaan tahun 2022 adalah 54,24% berasal dari liabilitas dan 45,76% berupa ekuitas. Komposisi ini relatif tidak mengalami perubahan signifikan dibandingkan tahun sebelumnya.

The composition of the Company's capital structure in 2022 is 54.24% from liabilities and 45.76% from equity. This composition relatively did not experience significant changes compared to the previous year.

Kebijakan Manajemen Atas Struktur Permodalan

Perusahaan memiliki kebijakan untuk menitikberatkan penggunaan ekuitas yang dimiliki oleh Perusahaan dalam mengelola sumber pembiayaan. Penggunaan ekuitas harus dilaksanakan secara efektif dan efisien guna menjaga kemampuan perusahaan dalam menjalankan operasional usahanya. Oleh sebab itu, Perusahaan juga membentuk cadangan-cadangan yang bersumber dari laba ditahan.

Management Policy on Capital Structure

The Company has a policy to emphasize the use of equity owned by the Company in managing sources of financing. The use of equity must be carried out effectively and efficiently in order to maintain the Company's ability to carry out its business operations. Therefore, the Company also forms reserves sourced from retained earnings.

Dasar Pemilihan Kebijakan Manajemen Atas Struktur Modal

Kebutuhan permodalan Perusahaan senantiasa direncanakan, dibahas dan dipantau secara rutin pada rapat Komite Permodalan dengan didukung oleh analisis data yang lengkap dan memadai. Dasar penetapan kebijakan atas struktur modal Perusahaan senantiasa berlandaskan pada beberapa pertimbangan, di antaranya estimasi ekonomi, potensi pertumbuhan bisnis, *risk appetite*, dan target rasio permodalan.

Kebijakan manajemen atas struktur modal didasarkan untuk melindungi kemampuan Perusahaan dalam mempertahankan kelangsungan usaha sehingga dapat tetap memberikan imbal hasil bagi Pemegang Saham dan manfaat bagi pemangku kepentingan lainnya dan mempertahankan struktur permodalan yang optimal untuk mengurangi biaya modal.

Perusahaan mematuhi peraturan pajak yang berlaku, yaitu Peraturan Menteri Keuangan No. 169/PMK.010/2015, di mana rasio maksimum untuk *Debt to Equity* (DER) yang diperbolehkan untuk tujuan pajak adalah 4:1. Pada tahun 2022, DER yang dimiliki oleh Perusahaan adalah 118,49. Dengan kondisi tersebut, rasio hutang terhadap modal Perusahaan masih berada pada kategori yang baik.

Basis for Selection of Management Policy on Capital Structure

The Company's capital requirements are always planned, discussed and monitored regularly at the Capital Committee meetings supported by complete and adequate data analysis. The basis for determining the policy on the Company's capital structure is always based on several considerations, including economic estimates, business growth potential, risk appetite, and target capital ratios.

Management's policy on capital structure is based on protecting the Company's ability to maintain business continuity so that it can continue to provide returns for Shareholders and benefits for other stakeholders and maintain an optimal capital structure to reduce the cost of capital.

The Company complies with applicable tax regulations, namely Minister of Finance Regulation No. 169/PMK.010/2015, in which the maximum ratio for Debt to Equity (DER) allowed for tax purposes is 4:1. In 2022, the DER owned by the Company is 118.49. Under these conditions, the Company's debt-to-equity ratio is still in a good category.

IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL

Sepanjang tahun 2022, Jamkrindo tidak melakukan ikatan dengan pihak manapun terkait investasi barang modal.

COMMITMENT FOR CAPITAL GOODS INVESTMENT

Throughout 2022, Jamkrindo did not make any commitment with any parties related to investment in capital goods.

Investasi Barang Modal yang Direalisasikan Pada Tahun Buku
Realized Capital Goods Investment in The Fiscal Year

Jenis Investasi Types of Investment	Tujuan Investasi Investment Purposes	Nilai Investasi Investment Value (Rp Juta | IDR million)
Tanah Land	Relokasi unit kerja ke tempat yang lebih strategis dan lebih *representative* Relocation of work units to a more strategic and more representative location	128.567
Bangunan Kantor Office Building	Optimalisasi aset yang telah dimiliki melalui Pembangunan dan Renovasi Gedung Kantor Optimization of assets that are already owned through the Construction and Renovation of Office Buildings	45.869

Jenis Investasi Types of Investment	Tujuan Investasi Investment Purposes	Nilai Investasi Investment Value (Rp Juta | IDR million)
Inventaris Kantor Office Equipment	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh kantor Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the office	25.141
Inventaris Rumah Dinas Houses Equipment	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh rumah dinas Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the official residence	614
Kendaraan Bermotor Motor Vehicles	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh kantor Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the official residence	41
JUMLAH INVESTASI TOTAL INVESTMENT		**201.232**

Tahun 2022, Jamkrindo merealisasikan investasi barang modal dalam bentuk aset tetap sebesar Rp201,23 miliar. Investasi tersebut utamanya ditujukan untuk mendukung operasional Perusahaan.

In 2022, Jamkrindo realized a capital goods investment in the form of fixed assets of IDR201.23 billion. The investment is primarily intended to support the Company's operations.

INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

INFORMATION AND MATERIAL FACTS THAT HAPPENED AFTER THE DATE OF THE ACCOUNTANT'S REPORT

There was no material information and facts that occurred after the date of the accounting report.

PENCAPAIAN TARGET TAHUN 2022

TARGET ACHIEVEMENT IN 2022

Asumsi-Asumsi yang Digunakan Serta Proses Perumusan Target Tahun 2022

Asumsi-asumsi yang digunakan dalam penyusunan RKAP Tahun 2022

1. Asumsi Makro
    - Nilai Tukar (Rp/USD) : 14.350
    - Pertumbuhan Ekonomi (%) : 5,2%
    - Inflasi (%) : 3%
    - Asumsi Pandemi Covid menjadi Endemi
    - Asumsi Relaksasi diperpanjang sampai dengan Maret 2023
    - Asumsi Penjaminan KMK PEN berakhir pada November 2021
    - Asumsi Penyaluran KUR tahun 2022 sebesar Rp316 triliun
    - Asumsi Volume Penjaminan Penugasan Pemerintah Rp158 triliun
2. Asumsi Mikro
    - Volume penjaminan Rp246 triliun naik 13% dari prognosa 2021 sebesar Rp218 triliun
    - IJP Bruto Rp5,1 triliun naik 6% dibandingkan prognosa 2021 dikarenakan potensi bisnis program penjaminan KUR 2021 meningkat 22%;
    - *Loss Ratio* tahun 2022 sebesar 54,23% dari sebelumnya 59,32% pada prognosa 2021;
    - Pendapatan investasi naik 6% menjadi Rp765 miliar dari sebelumnya Rp719 miliar;
    - Pendapatan Subrogasi naik 6% menjadi Rp680 miliar dari prognosa 2021 Rp637 miliar.

The Assumptions Used and the 2022 Target Formulation Process

The assumptions used in the preparation of the 2022 RKAP

1. Macro Assumptions
    - Exchange Rate (Rp/USD): 14,350
    - Economic Growth (%): 5.2%
    - Inflation (%): 3%
    - Assumption of the Covid Pandemic to be Endemic
    - Relaxation assumption extended until March 2023
    - Assuming that the KMK PEN guarantee ends in November 2021
    - The assumption of KUR distribution in 2022 is IDR316 trillion
    - Assumed Government Assignment Guarantee Volume of IDR158 trillion
2. Micro Assumptions
    - Guarantee volume of IDR246 trillion, an increase of 13% from the 2021 prognosis of IDR218 trillion
    - Gross IJP IDR5.1 trillion, an increase of 6% compared to the 2021 prognosis due to the business potential of the 2021 KUR guarantee program increasing 22%;
    - Loss Ratio in 2022 is 54.23% from the previous 59.32% in 2021 prognosis;
    - Investment income increased by 6% to IDR765 billion from the previous IDR719 billion;
    - Subrogation income increased by 6% to IDR680 billion from the 2021 prognosis of IDR637 billion.

Pencapaian Target Tahun 2022

Pada Tahun Buku 2022 PT Jaminan Kredit Indonesia membukukan volume penjaminan sebesar Rp312,36 triliun atau mencapai sebesar 126,85% dari target 2022, realisasi volume ini didukung oleh volume penjaminan KUR sebesar Rp198,95 triliun atau mencapai sebesar 125,92% dari target dan volume penjaminan Non KUR sebesar Rp113,41 triliun atau mencapai 128,52% dari target 2022.

Laba Tahun Buku 2022 tercatat sebesar Rp1,28 triliun atau mencapai sebesar 156,32% dari target 2022 hal ini dikarenakan pendapatan Imbal Jasa Penjaminan (IJP) yang dihasilkan yang lebih besar dibandingkan dengan jumalah beban usaha yaitu sebesar Rp5,28 triliun atau mencapai 120,96% sedangkan beban klaim sebesar Rp3,31 triliun atau sebesar 138,63% sehingga penjaminan bersih sebesar Rp1,97 triliun. Dengan pendapatan investasi yang mencapai 110,42% dan beban usaha yang masih dibawah target 2022 atau sebesar 76,87%, Perusahaan membukukan laba sebelum

Target Achievement in 2022

In Fiscal Year 2022 PT Jaminan Kredit Indonesia posted a guarantee volume of IDR312.36 trillion or reached 126.85% of the 2022 target, the realization of this volume was supported by the KUR guarantee volume of IDR198.95 trillion or reached 125.92% of the target and the Non KUR guarantee volume of IDR113.41 Trillion or reached 128.52% of the 2022 target.

Profit for the 2022 Financial Year was recorded at IDR1.28 trillion or reached 156.32% of the 2022 target, this was due to the Guarantee Service Fee (IJP) income generated which was greater than the total operating expenses of IDR5.28 trillion or reached 120.96% while the claim expense was IDR3.31 trillion or 138.63% so that the net guarantee amounted to IDR1.97 trillion. With investment income that reached 110.42% and operating expenses that were still below the 2022 target or 76.87%, the Company posted a profit before tax of IDR1.68 trillion or reached pajak sebesar Rp1,68 triliun atau mencapai sebesar 140,92% dengan beban pajak sebesar Rp300,46 miliar sehingga laba setelah pajak menjadi sebesar Rp1,28 triliun.

140.92% with a tax expense of IDR300.46 billion so that profit after tax amounted to IDR1.28 trillion.

	Realisasi 2022 2022 Realization	Target 2022 2022 Target	Pencapaian Realisasi Terhadap Target 2022 Achievement of Realization Against the 2022 Target (%)
PEMASARAN | MARKETING			
Volume Kredit yang Dijamin | Guaranteed Credit Volume			
KUR (Rp-juta | IDR-million)	**198.954.789**	158.000.000	125,92
PEN (Rp-juta | IDR-million)		-	
Non KUR (Rp-juta | IDR-million)	**113.408.661**	88.239.371	128,52
JUMLAH | TOTAL (Rp-juta | IDR-million)	**312.363.450**	**246.239.371**	**126,85**
LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN CONSOLIDATED PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME			
Imbal Jasa Penjaminan Bersih (Rp-juta) Net Guarantee Fee – Net (IDR-million)	**5.275.810**	4.347.090	121,36
Beban Klaim | Claim Expenses (Rp-juta | IDR-million)	**(3.309.233)**	(2.148.545)	154,02
Penjaminan Bersih | Net Guarantee (Rp-juta | IDR-million)	**1.966.577**	1.981.760	99,23
Pendapatan Investasi | Investment Income (Rp-juta | IDR-million)	**844.995**	765.227	110,42
Beban Usaha | Operating Expenses (Rp-juta | IDR-million)	**(1.206.253)**	(1.569.165)	76,87
Pendapatan (Beban) Lain-lain (Rp-juta) Other Comprehensive Income (Expenses) (IDR-million)	**61.671**	11.735	525,53
Laba Sebelum Pajak | Profit Before Tax (Rp-juta | IDR-million)	**1.676.269**	1.189.556	140,92
Manfaat (Beban) Pajak Penghasilan (Rp-juta) Income Tax Benefit (Expense) (IDR-million)	**(300.460)**	(370.602)	81,07
Laba Tahun Berjalan | Profit for the Year (Rp-juta | IDR-million)	**1.280.157**	818.954	156,32
POSISI KEUANGAN KONSOLIDASIAN | CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
Aset | Assets (Rp-juta | IDR-million)	**28.009.567**	25.399.628	110,28
Liabilitas | Liabilities (Rp-juta | IDR-million)	**15.190.034**	12.229.883	124,20
Ekuitas | Equity (Rp-juta | IDR-million)	**12.819.533**	13.169.746	97,34
STRUKTUR MODAL | CAPITAL STRUCTURE			
Rasio Liabilitas terhadap Ekuitas | Debt to Equity Ratio (DER) (%)	**118,49**	92,86	127,60
RASIO-RASIO KEUANGAN | FINANCIAL RATIOS			
Return On Equity (ROE) (%)	**9,98**	6,23%	160,19
Return On Asset (ROA) (%)	**6,28**	4,82%	130,35
Biaya Operasi Terhadap Pendapatan Operasi (BOPO) (%) Operating Costs Against Operating Income (BOPO) (%)	**18,75**	27,01%	81,13
Rasio Solvabilitas | Solvency Ratio (%)	**184,39**	207,68%	88,79
Rasio Likuiditas/Rasio Lancar | Current Ratio (%)	**154,93**	203,82%	96,13

Secara umum, kinerja Jamkrindo di tahun 2022 telah sesuai dengan target yang ditetapkan dalam RKAP kendati masih terdapat beberapa indikator kinerja yang masih berada di bawah target sebagaimana terlihat pada tabel di atas.

In general, Jamkrindo's performance in 2022 has been in accordance with the targets set in the Work Plan and Budget (RKAP) although there are still some performance indicators that are still below the target as shown in the table above.

Di bidang pemasaran, seluruh target berhasil dilampaui dengan baik. Volume kredit yang dijaminkan, baik KUR, PEN maupun Non KUR berada di atas target yang ditetapkan di RKAP 2022. Demikian juga halnya dengan pencapaian target laba (rugi) Perusahaan. Kendati penjaminan bersih yang dibukukan Perusahaan sedikit berada di bawah target RKAP, namun pencapaian Laba Tahun Berjalan Perusahaan tahun 2022 mencapai 156,32% dari target RKAP 2022. Hal tersebut salah satunya seiring dengan keberhasilan Perusahaan dalam melakukan efisiensi yang tercermin dari realisasi Beban Usaha yang berada di bawah target RKAP 2022.

In the marketing sector, all targets were well exceeded. The volume of credit guaranteed, for KUR, PEN and Non-KUR was above the target set in the 2022 Work Plan and Budget (RKAP). Likewise with the achievement of the Company's profit (loss) target. Although the net guarantee recorded by the Company was slightly below the RKAP target, the achievement of the Company's Profit for the Year 2022 reached 156.32% of the 2022 RKAP target. This is partly in line with the Company's success in carrying out efficiency as reflected in the realization of Operating Expenses which are below the 2022 RKAP target.

PROSPEK USAHA DAN PROYEKSI KINERJA PERUSAHAAN TAHUN 2023

Prospek Usaha Tahun 2023

Berdasarkan artikel Kementerian Keuangan (2023), *International Monetary Fund* (IMF) mengatakan bahwa negara Indonesia adalah salah satu negara yang konsisten di tengah perlambatan global. Dalam laporan *World Economic Outlook* edisi April 2023 yang dirilis Selasa, 11 April 2023, IMF melakukan revisi atas proyeksi pertumbuhan ekonomi Indonesia untuk tahun 2023 menjadi 5,0% (naik 0,2 pp) dari proyeksi awal yaitu 4,8%, dan pada tahun 2024 masih dinilai cukup sehat pada tingkat 5,1%.

IMF juga memperkirakan perlambatan perekonomian global dari 3,4% pada tahun 2022 menjadi 2,8% pada tahun 2023 (turun 0,1 poin persentase/pp dibanding proyeksi Januari), kemudian membaik ke level 3,0% di 2024 (turun 0,1 pp). Momentum penguatan pemulihan yang sempat terjadi di awal tahun, kini meredup seiring terjadinya gejolak sektor keuangan di Amerika Serikat dan Eropa serta tekanan inflasi yang persisten tinggi. Proyeksi inflasi global 2023-2024 naik 0,4 pp dan 0,6 pp menjadi 7,0% dan 4,9%. Kegagalan sistem perbankan AS dan Eropa menambah ketidakpastian terhadap *outlook* kedua kawasan yang sudah mendapat tekanan berat dari inflasi dan pengetatan moneter yang agresif.

Selanjutnya IMF melihat adanya risiko perekonomian global masih berada dalam posisi rendah jika risiko yang ada semakin ekskalatif. Risiko utama berasal dari tekanan sektor keuangan, tekanan utang, ekskalasi perang di Ukraina yang dapat memicu kenaikan harga komoditas, tingkat inflasi inti yang persisten tinggi, serta fragmentasi geoekonomi. Dalam menghadapi berbagai ketidakpastian, Pemerintah Indonesia memiliki komitmen yang tinggi untuk melanjutkan berbagai kebijakan yang pruden namun tetap suportif dalam penguatan pondasi ekonomi.

Pertumbuhan ekonomi Indonesia tetap kuat di tengah perlambatan ekonomi global. Data Badan Pusat Statistik (BPS) menunjukkan pertumbuhan ekonomi Indonesia triwulan I 2023 tercatat sebesar 5,03% (yoy), sedikit meningkat dibandingkan dengan pertumbuhan pada triwulan sebelumnya sebesar 5,01% (yoy). Ke depan, pertumbuhan ekonomi 2023 diprakirakan tetap kuat pada batas atas kisaran 4,5-5,3%, didorong oleh perbaikan permintaan domestik dan tetap positifnya kinerja ekspor. Pertumbuhan ekonomi yang tetap kuat didukung oleh seluruh komponen PDB.

BUSINESS PROSPECTS AND COMPANY PERFORMANCE PROJECTIONS IN 2023

Business Prospects for 2023

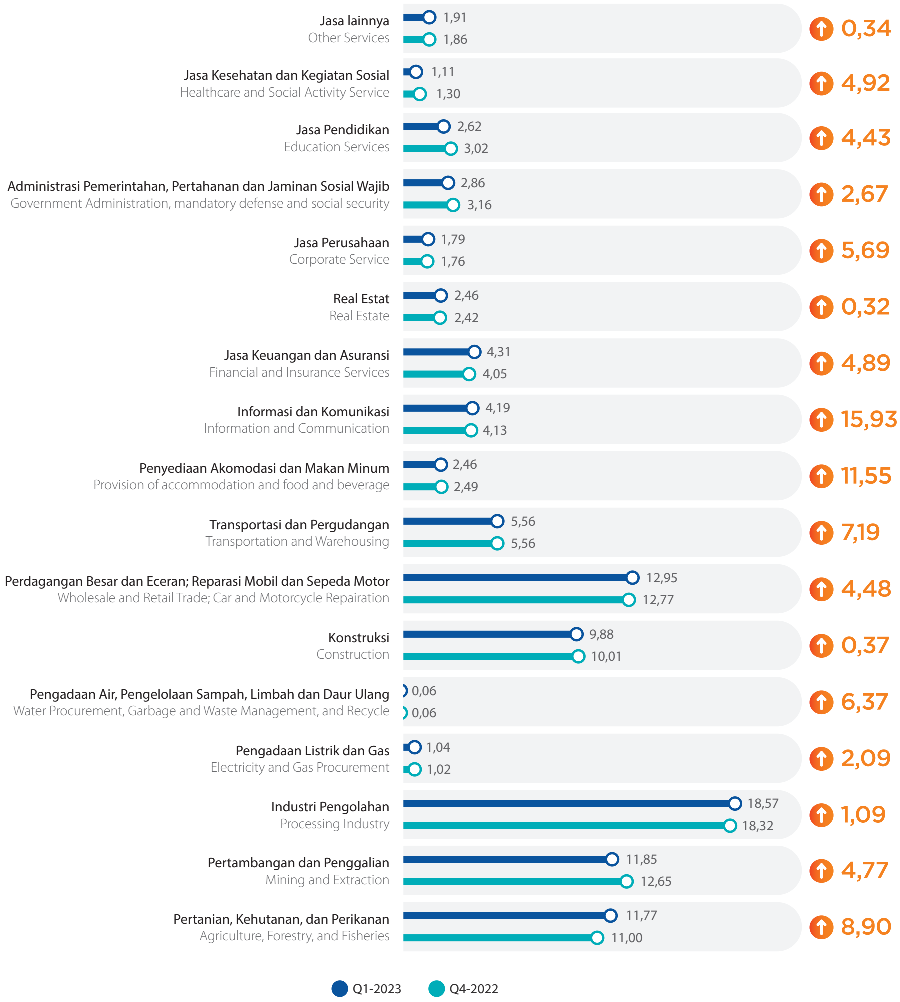
Based on the Ministry of Finance's article (2023), the International Monetary Fund (IMF) said that Indonesia was one of the countries that was consistent in the midst of a global slowdown. In the April 2023 edition of the World Economic Outlook report released Tuesday, April 11, 2023, the IMF revised Indonesia's economic growth projection for 2023 to 5.0% (up 0.2 pp) from the initial projection of 4.8%, and in in 2024, it is still considered quite healthy at the level of 5.1%.

The IMF also predicts a slowdown in the global economy from 3.4% in 2022 to 2.8% in 2023 (down 0.1 percentage point/pp compared to January's projection), then improving to a 3.0% in 2024 (down 0.1 pp). The momentum for strengthening the recovery that had occurred at the beginning of the year has now faded due to the turmoil in the financial sector in the United States and Europe and persistently high inflationary pressures. The projected global inflation for 2023-2024 rose by 0.4 pp and 0.6 pp to 7.0% and 4.9%. The failure of the US and European banking systems added uncertainty to the outlook for the two regions which were already under heavy pressure from inflation and aggressive monetary tightening.

Furthermore, the IMF sees that there is a risk that the global economy will still be in a low position if the existing risks escalate. The main risks come from pressure on the financial sector, debt pressure, the escalation of the war in Ukraine which could trigger an increase in commodity prices, the persistently high core inflation rate, and geoeconomic fragmentation. In facing various uncertainties, the Government of Indonesia is highly committed to continuing various prudent but still supportive toward policies in strengthening the economic foundation.

Indonesia's economic growth remains strong amidst a global economic slowdown. Data from the Statistics Indonesia (BPS) shows that Indonesia's economic growth in the first quarter of 2023 was recorded at 5.03% (yoy), slightly increased compared to the growth in the previous quarter of 5.01% (yoy). Looking ahead, economic growth in 2023 is predicted to remain strong at the upper limit of the 4.5-5.3% range, driven by improving domestic demand and continued positive export performance. Economic growth that remained strong was supported by all components of GDP.

Pertumbuhan PDB Lapangan Usaha (%YoY)
Business Field GDP Growth (% YoY)



Berdasarkan data BPS (2023), PDB Indonesia pada kuartal I tahun 2023 mengalami kecenderungan meningkat dibandingkan kuartal IV 2022. Pertumbuhan ekonomi Indonesia yang tetap kuat tercermin dari sisi lapangan usaha. Secara Lapangan Usaha (LU) yang tercatat pada triwulan I 2023 mengalami laju pertumbuhan yang positif di seluruh sektor lapangan. Struktur perekonomian Indonesia masih didominasi oleh Industri Pengolahan sebesar 18,57 %, diikuti oleh Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor sebesar 12,95 %, Pertambangan dan Penggalian sebesar 11,85 %, Pertanian, Kehutanan, dan Perikanan sebesar 11,77 %, serta Konstruksi sebesar 9,88 %. Peranan kelima lapangan usaha tersebut dalam perekonomian Indonesia mencapai 65,02 %.

Ekonomi Indonesia pada triwulan I-2023 mengalami kontraksi sebesar 0,92 % (q-to-q) dibanding triwulan IV-2022. Lapangan usaha yang mengalami kontraksi pertumbuhan yang cukup signifikan di antaranya lapangan usaha Jasa Kesehatan dan Kegiatan Sosial sebesar 14,56 %, diikuti Jasa Pendidikan sebesar 14,29 %, serta Administrasi Pemerintahan, Pertahanan dan

Based on BPS data (2023), Indonesia's GDP in the first quarter of 2023 tends to increase compared to the fourth quarter of 2022. Indonesia's continued strong economic growth is reflected in the field of business. In terms of Line of Business (LU), which was recorded in the first quarter of 2023, positive growth is experienced in all field sectors. The structure of the Indonesian economy is still dominated by the Manufacturing Industry at 18.57%, followed by Wholesale and Retail Trade, Car and Motorcycle Repairs at 12.95%, Mining and Quarrying at 11.85%, Agriculture, Forestry and Fisheries at 11, 77%, and Construction of 9.88%. The role of the five business fields in the Indonesian economy reached 65.02%.

The Indonesian economy in the first quarter of 2023 contracted by 0.92% (q-to-q) compared to the fourth quarter of 2022. The business fields that experienced a significant growth were the Health Services and Social Activities business sector by 14.56%, followed by Education Services by 14.29%, and Government Administration, Defense and Compulsory Social Security by

Jaminan Sosial Wajib sebesar 10,96 %. Di sisi lain, pertumbuhan tertinggi dicapai oleh Lapangan Usaha Jasa Keuangan dan Asuransi sebesar 4,89 %, diikuti Pertanian, Kehutanan, dan Perikanan sebesar 4,73 %, serta Jasa Lainnya sebesar 1,07 %. Dengan kondisi perekonomian Indonesia di tahun 2023 yang diprediksikan terus membaik, maka Perusahaan yakin bahwa prospek usaha penjaminan di tahun 2023 akan terus meningkat bila dibandingkan dengan tahun 2022.

10.96%. On the other hand, the highest growth was achieved by the Financial Services and Insurance Business Field at 4.89%, followed by Agriculture, Forestry and Fisheries at 4.73%, and Other Services at 1.07%. With Indonesia's economic conditions predicted to continue to improve in 2023, the Company believes that the prospects for the guarantee business in 2023 will continue to improve compared to 2022.

PROYEKSI KINERJA DAN RENCANA KERJA PERUSAHAAN TAHUN 2023

Adapun asumsi makro yang digunakan dalam proyeksi kinerja keuangan tahun 2022 adalah sebagai berikut:

1. Tingkat pertumbuhan ekonomi 5,3% per tahun.
2. Tingkat inflasi 3,6%.
3. *Exchange Rate* 1 USD = Rp14.800,-/USD.

Sesuai arah pengembangan perusahaan pada tahun 2023, PT Jamkrindo menetapkan tema "*Retained Growth and Profitability*" yang berfokus mempertahankan pertumbuhan dan profitabilitas bisnis penjaminan, serta mengembangkan/memperkuat jejaring dan peran dalam pengembangan UMKM dan industri penjaminan.

Dalam rangka mencapai tujuan Perusahaan di tahun 2023, maka Perusahaan menetapkan inisiatif strategis sebagai berikut:

1. Memperkuat portofolio produk dengan perbaikan T&C, pencadangan klaim yang kuat, kolaborasi dengan BUMN berorientasi pada profitabilitas
2. Memperkuat portofolio usaha dan investasi
3. Memperkuat dan mengembangkan jejaring kemitraan untuk penetrasi dan perluasan pasar
4. Meningkatkan preferensi pelanggan terhadap produk Jamkrindo
5. Meningkatkan loyalitas pelanggan dan mitra melalui CRM
6. Meningkatkan kualitas dan cakupan layanan pelanggan berbasis TI
7. Meningkatkan efektivitas dan standardisasi proses kerja
8. Meningkatkan efisiensi proses internal dan dengan mitra berbasis otomasi
9. Meningkatkan kinerja bisnis melalui pemanfaatan *machine learning*
10. Mengoptimalkan pemeringkatan dan pembinaan UMKM untuk peningkatan *market share*
11. Meningkatkan kompetensi dan produktivitas SDM
12. Memperkuat pengelolaan pengetahuan organisasi
13. Meningkatkan internalisasi budaya inovasi
14. Meningkatkan budaya sadar risiko, kepatuhan & penerapan prinsip TARIF (GCG)
15. Mengoptimalkan pembinaan mitra untuk mendukung misi organisasi.

COMPANY PERFORMANCE PROJECTIONS AND 2023 WORK PLANS

The macro assumptions used in the 2022 financial performance projection are as follows:

1. The economic growth rate is 5.3% per year.
2. The inflation rate is 3.6%.
3. Exchange Rate 1 USD = IDR14,800/USD.

In accordance with the direction of Company's development in 2023, PT Jamkrindo sets the theme "Retained Growth and Profitability" which focuses on maintaining the growth and profitability of the guarantee business, as well as developing/strengthening networks and roles in the development of MSMEs and the guarantee industry.

In order to achieve the Company's goals in 2023, the Company has set strategic initiatives as follows:

1. Strengthen the product portfolio with improved T&C, strong claim reserves, collaboration with profitability-oriented SOEs
2. Strengthen business and investment portfolios
3. Strengthen and develop partnership networks for market penetration and expansion
4. Increase customer preference for Jamkrindo products
5. Increase customer and partner loyalty through CRM
6. Improve the quality and coverage of IT-based customer services
7. Improve the effectiveness and standardization of work processes
8. Increase the efficiency of internal processes and with partners based on automation
9. Improve business performance through the use of machine learning
10. Optimize the ranking and coaching of MSMEs to increase market share
11. Improve HR competency and productivity
12. Strengthen organizational knowledge management
13. Increase the internalization of innovation culture
14. Improve risk awareness culture, compliance & application of CHECK principles (GCG)
15. Optimize partner coaching to support the organization's mission.

Proyeksi Tahun 2023 terhadap Realisasi Tahun 2022
2023 Projection of Realization in 2022

	Realisasi 2022 Realization in 2022	**Proyeksi 2023** 2023 Projection	**Perbandingan Proyeksi 2023 Terhadap Realisasi 2022** Comparison of 2023 Projections Against 2022 Realization
	1	2	%
PEMASARAN MARKETING			
Volume Kredit yang Dijamin (Rp-juta) Guaranteed Credit Volume (IDR-million)	**312.363**	340.261	108,93
LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN CONSOLIDATED PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME			
Imbal Jasa Penjaminan Bersih (Rp-juta) Net Guarantee Fee (IDR-million)	**5.276**	5.213	98,81
Beban Klaim (Rp-juta) Claim Expenses (IDR-million)	**3.309**	3.032	94,03
Penjaminan Bersih (Rp-juta) Net Guarantee (IDR-million)	**1.967**	2.314	117,68
Pendapatan Investasi (Rp-juta) Investment Income (IDR-million)	**845**	953	112,79
Beban Usaha (Rp-juta) Operating Expenses (IDR-million)	**(1.206)**	(1.428)	118,41
Pendapatan (Beban) Lain-lain (Rp-juta) Other Income (Expenses) (IDR-million)	**61**	12	19,67
Laba Sebelum Pajak (Rp-juta) Profit Before Tax (IDR-million)	**1.676**	1.851	110,45
Manfaat (Beban) Pajak Penghasilan (Rp-juta) Income Tax Benefit (Expense) (IDR-million)	**(300)**	(482)	160,67
Laba Tahun Berjalan (Rp-juta) Profit for the Year (IDR-million)	**1.280**	1.369	106,97
POSISI KEUANGAN KONSOLIDASIAN CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
Aset (Rp-juta) Assets (IDR-million)	**28.010**	30.629	109,35
Liabilitas (Rp-juta) Liabilities (IDR-million)	**15.190**	17.135	112,80
Ekuitas (Rp-juta) Equity (IDR-million)	**12.820**	13.495	105,26
STRUKTUR MODAL CAPITAL STRUCTURE			
Rasio Liabilitas terhadap Ekuitas (%) Debt to Equity Ratio (DER) (%)	**118,49**	126,98	107%
RASIO-RASIO KEUANGAN **FINANCIAL RATIOS**			
Return On Equity (ROE) (%)	**9,98**	10,39	104,10
Return On Asset (ROA) (%)	**6,28**	6,31	95,54
Net Profit Margin (NPM) (%)	**24,26**	23,69	97,65
Rasio Solvabilitas (%) Solvency Ratio (%)	**184,39**	178,75	96,94

KEBIJAKAN DIVIDEN DAN PEMBAGIANNYA

DIVIDEND POLICY AND ITS DISTRIBUTION

Kebijakan Dividen

Dasar kebijakan pembagian dividen Perusahaan berlandaskan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dimana pembagian dividen dilakukan sesuai dengan keputusan RUPS Tahunan.

Perusahaan berusaha untuk memperhatikan hak para pemegang saham tanpa mengabaikan kondisi keuangan Perusahaan. Keputusan pembagian dividen Perusahaan dikaitkan dengan, antara lain laba bersih yang didapat pada tahun fiskal dan kewajiban Perusahaan untuk mengalokasikan dana cadangan sesuai dengan aturan yang berlaku serta kondisi keuangan Perusahaan. Selain itu, Perusahaan juga mempertimbangkan tingkat pertumbuhan ke depan dan rencana ekspansi dalam keputusan pembagian dividen.

Dividend Policy

The basis for the Company's dividend distribution policy is based on Law No. 40 of 2007 concerning Limited Liability Companies, in which the distribution of dividends is carried out in accordance with the resolutions of the Annual General Meeting of Shareholders.

The Company tries to pay attention to the rights of shareholders without ignoring the Company's financial condition. The decision to distribute the Company's dividends is related to, among other things, the net profit earned in the fiscal year and the Company's obligation to allocate reserve funds in accordance with applicable regulations and the Company's financial condition. In addition, the Company also considers future growth rates and expansion plans in dividend distribution decisions.

KRONOLOGIS PEMBAGIAN DIVIDEN

Berikut ini adalah ringkasan pembagian dan pembayaran Dividen tunai dalam 5 (lima) tahun terakhir:

DIVIDEND DISTRIBUTION CHRONOLOGY

The following is a summary of distribution and payment of cash dividends in the last 5 (five) years:

Tahun Pembagian Year of Distribution	**Tahun Dividen** Dividend Year	**Tanggal Pengumuman** Date of Announcement	**Tanggal Pembayaran** Date of Payment	**Dividen Kas yang Dibagikan** Cash Dividend Distributed (Rp | IDR)	**Rasio Pembagian Dividen** Dividend Payout Ratio (%)
2022	**2021**	23 Desember 2022 December 23, 2022	29 Desember 2022 December 29, 2022	799.366	75%
2021	**2020**	18 Mei 2022 May 18, 2022	23 Juni 2022 June 23, 2022	342.100	75%
2020	**2019**	15 Juli 2020 July 15, 2020	18 Agustus 2020 August 18, 2020	400.000	64%
2019	**2018**	29 Mei 2019 May 29, 2019	27 Juni 2019 June 27, 2019	39.754	10%
2018	**2017**	3 Mei 2018 May 3, 2018	30 Mei 2018 May 30, 2018	80.184	10%

PERPAJAKAN: KONTRIBUSI KEPADA NEGARA

TAXATION: CONTRIBUTION TO THE STATE

Selain memberikan dividen, Jamkrindo juga memberikan kontribusi kepada Negara dalam bentuk pajak. Tahun 2022, Jamkrindo telah memenuhi seluruh kewajiban pajaknya dengan rincian dan perbandingannya terhadap tahun 2021 sebagai berikut:

Apart from distributing dividends, Jamkrindo also contributes to the State in the form of taxes. In 2022, Jamkrindo has fulfilled all of its tax obligations with details and comparisons to 2021 as follows:

Jenis Pajak Tax Types	2022	2021
PPh Pasal 29 Income Tax Article 29	**419.426**	380.411
PPh Pasal 25 Income Tax Article 25	**13.661**	15.498
PPh Pasal 21 Income Tax Article 21	**4.898**	13.423
PPh Pasal 23 Income Tax Article 23	**510**	647
PPh Pasal 4 ayat 2 Income Tax Article 4 Section 2	**442**	354
PPh Pasal 22 Income Tax Article 22	**39**	23
PPh Pasal 26 Income Tax Article 26	**-**	-
JUMLAH TOTAL	**441.221**	**412.310**

INFORMASI TENTANG PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN

INFORMATION ABOUT EMPLOYEE AND/OR MANAGEMENT SHARE OWNERSHIP PROGRAM

Hingga akhir tahun 2022, Jamkrindo tidak melaksanakan program kepemilikan saham oleh manajemen dan/atau karyawan (ESOP/MSOP). Dengan demikian Laporan Tahunan ini tidak menyajikan informasi terkait *stock option* yang dimiliki pekerja dan manajemen, baik jumlah saham dan harga *exercise*, jangka waktu, persyaratan pekerja dan/atau manajemen yang berhak.

Until the end of 2022, Jamkrindo did not implement a share ownership program by management and/or employees (ESOP/MSOP). Therefore, this Annual Report does not provide information related to stock options held by workers and management, both in terms of number of shares and the exercise price, time period, requirements for workers and/or management who are eligible.

INFORMASI TENTANG PENGGUNAAN DANA HASIL PENAWARAN UMUM

INFORMATION REGARDING THE USE OF PUBLIC OFFERING FUNDS

Tahun 2022, Jamkrindo tidak melakukan penawaran umum di bursa manapun.

In 2022, Jamkrindo did not make a public offering on any stock exchange.

INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN/ PELEBURAN USAHA, AKUISISI, DAN RESTRUKTURISASI UTANG/MODAL

MATERIAL INFORMATION REGARDING INVESTMENT, EXPANSION, DIVESTMENT, BUSINESS MERGER/ CONSOLIDATION, ACQUISITION, AND DEBT/CAPITAL RESTRUCTURING

Tidak terdapat informasi dan fakta material mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal yang dilakukan Perusahaan pada tahun 2022.

There was no material information and facts regarding the investment, expansion, divestment, business merger/ consolidation, acquisition, debt/capital restructuring carried out by the Company in 2022.

INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

INFORMATION ON MATERIAL TRANSACTIONS THAT CONTAIN CONFLICT OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED PARTIES

Transaksi Yang Mengandung Benturan Kepentingan

Selama tahun 2022, Jamkrindo tidak melakukan transaksi material yang mengandung benturan kepentingan.

Transaksi Dengan Pihak Afiliasi

Seluruh transaksi dan saldo yang material dengan pihak yang berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian. Dalam melakukan transaksi dengan perusahaan afiliasi, Perusahaan melakukan kebijakan terkait dengan mekanisme *review* atas transaksi Perusahaan. Perusahaan melakukan kajian dan analisis atas setiap transaksi-transaksi yang dilakukan secara menyeluruh dan berkelanjutan dengan melibatkan pihak-pihak yang kompeten.

Kelompok Usaha melakukan transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK 7 (Revisi 2010), "Pengungkapan Pihak-pihak Berelasi".

Adapun pihak berelasi dan sifat hubungan relasi dengan Perusahaan adalah sebagai berikut:

1. PT Bahana Pembinaan Usaha Indonesia (Persero)
   PT Bahana Pembinaan Usaha Indonesia (Persero) adalah pemegang saham Perusahaan. PT Reasuransi Nasional Indonesia adalah entitas yang dimiliki dan dikendalikan secara tidak langsung oleh PT Bahana Pembinaan Usaha Indonesia (Persero). Perusahaan memiliki transaksi penjaminan ulang dengan PT Reasuransi Nasional Indonesia.

2. Pemerintah Republik Indonesia
   Pemerintah Republik Indonesia merupakan pemegang saham utama Perusahaan dan Badan Usaha Milik Negara dan Anak Perusahaan. PT Bahana Pembinaan Usaha Indonesia (Persero), PT Bank Rakyat Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara

Transactions Containing Conflicts of Interest

In 2022, Jamkrindo did not make material transactions that contain conflicts of interest.

Transactions with Affiliated Parties

All material transactions and balances with related parties are disclosed in the notes to the consolidated financial statements. In conducting transactions with affiliated companies, the Company implements a policy related to the review mechanism for the Company's transactions. The Company conducts studies and analysis of every transaction that is carried out thoroughly and continuously by involving competent parties.

The Business Group enters into transactions with related parties as defined in PSAK 7 (Revised 2010), "Related Party Disclosures".

The related parties and the nature of the relationship with the Company are as follows:

1. PT Bahana Pembinaan Usaha Indonesia (Persero)
   PT Bahana Pembinaan Usaha Indonesia (Persero) is the Company's shareholder. PT Reasuransi Nasional Indonesia is an entity that is indirectly owned and controlled by PT Bahana Pembinaan Usaha Indonesia (Persero). The Company has a reinsurance transaction with PT Reasuransi Nasional Indonesia.

2. The Government of the Republic of Indonesia
   The Government of the Republic of Indonesia is the majority shareholder of the Company and State-Owned Enterprises and Subsidiaries. PT Bahana Pembinaan Usaha Indonesia (Persero), PT Bank Rakyat Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero)

Indonesia (Persero) Tbk, PT Bank Tabungan Negara (Persero) Tbk, PT Bank Syariah Indonesia Tbk, PT Bank Tabungan Negara Syariah, PT Pegadaian, PT Reasuransi Indonesia Utama (Persero), PT Reasuransi Syariah Indonesia, PT Tugu Reasuransi Indonesia, PT BRI Asuransi Indonesia, Perum Perumahan Nasional (Persero), PT Bank Raya Indonesia Tbk, PT Adhi Karya (Persero) Tbk, PT Asuransi Jiwasraya (Persero), PT Asuransi Binagriya Upakara, PT Aneka Tambang (Persero) Tbk, PT Pegadaian - Unit Syariah, PT Perusahaan Listrik Negara (Persero), PT Waskita Karya (Persero) Tbk, PT Angkasa Pura I (Persero), PT Angkasa Pura II (Persero), PT Telkom Indonesia (Persero) Tbk, PT Hutama Karya (Persero) Tbk, PT Rajawali Nusantara Indonesia (Persero), PT Permodalan Nasional Madani, PT Garuda Indonesia (Persero) Tbk, PT Semen Gresik (Persero) Tbk, PT Wijaya Karya (Persero) Tbk, PT Wijaya Karya Bangunan Gedung Tbk, PT Jasa Marga (Persero) Tbk, PT Waskita Beton Precast Tbk, PT Bukit Asam Tbk, PT Perusahaan Gas Negara (Persero) Tbk, PT Kereta Api Indonesia (Persero), PT PP (Persero), PT Semen Baturaja (Persero) Tbk, PT Semen Indonesia (Persero), PT Pupuk Kujang, PT Mandiri Tunas Finance, PT BNI Multifinance, PT AXA Mandiri Financial Service, Koperasi Warga Jamkrindo Sejahtera, PT Garuda Maintenance Facility Aeroasia Tbk, PT Sarana Multigriya Finansial (Persero), PT Sarana Multigriya Infrastruktur (Persero), PT Pembangunan Perumahan (Persero), Lembaga Pembiayaan Ekspor Indonesia, PT Asuransi Tugu Pratama Tbk, PT Bank Mandiri Taspen, PT Istaka Karya (Persero), PT Boma Bisma Indra (Persero), PT Bahana TCW Investment Management, PT Danareksa (Persero), PT PNM Investment Management, PT Danareksa Investment Management, PT PP Presisi Tbk, PT BNI Asset Management, PT Biro Klasifikasi Indonesia (Persero), PT Mandiri Manajemen Investasi, PT Perkebunan Nusantara, PT Pupuk Indonesia (Persero), PT Wijaya Karya Beton Tbk, PT Propernas Griya Utama, Koperasi Warga Semen Gresik, PT Propernas Griya Utama dan PT Barata Indonesia (Persero) adalah entitas yang dimiliki dan dikendalikan oleh Pemerintah Republik Indonesia. Perusahaan memiliki rekening giro, deposito wajib dan berjangka, surat berharga, deposito yang dibatasi penggunaannya, piutang penjaminan, piutang penjaminan ulang, piutang hasil investasi, utang reasuransi, utang klaim, imbal jasa kafalah bruto, beban penjaminan ulang, premi penjaminan ulang bruto, beban klaim, klaim penjaminan ulang, beban komisi, pendapatan komisi, pendapatan ujrah penjaminan ulang, beban ujrah, pendapatan subrogasi, pendapatan investasi dan beban investasi di entitas-entitas tersebut. Perusahaan memiliki obligasi yang dikeluarkan oleh Pemerintah Republik Indonesia. Perusahaan juga memiliki transaksi investasi pada efek-efek, piutang penjaminan, piutang hasil investasi, utang reasuransi, imbal jasa kafalah bruto, premi penjaminan ulang bruto dan pendapatan investasi dengan Badan Usaha Milik Negara dan Anak Perusahaan.

Tbk, PT Bank Tabungan Negara (Persero) Tbk, PT Bank Syariah Indonesia Tbk, PT Bank Tabungan Negara Syariah, PT Pegadaian, PT Reasuransi Indonesia Utama (Persero), PT Reasuransi Syariah Indonesia, PT Tugu Reasuransi Indonesia, PT BRI Asuransi Indonesia, Perum Perumahan Nasional (Persero), PT Bank Raya Indonesia Tbk, PT Adhi Karya (Persero) Tbk, PT Asuransi Jiwasraya (Persero), PT Asuransi Binagriya Upakara, PT Aneka Tambang (Persero) Tbk, PT Pegadaian - Sharia Unit, PT Perusahaan Listrik Negara (Persero), PT Waskita Karya (Persero) Tbk, PT Angkasa Pura I (Persero), PT Angkasa Pura II (Persero), PT Telkom Indonesia (Persero) Tbk, PT Hutama Karya (Persero) Tbk, PT Rajawali Nusantara Indonesia (Persero), PT Permodalan Nasional Madani, PT Garuda Indonesia (Persero) Tbk, PT Semen Gresik (Persero) Tbk, PT Wijaya Karya (Persero) Tbk, PT Wijaya Karya Bangunan Gedung Tbk, PT Jasa Marga (Persero) Tbk, PT Waskita Beton Precast Tbk, PT Bukit Asam Tbk, PT Perusahaan Gas Negara (Persero) Tbk, PT Kereta Api Indonesia (Persero), PT PP (Persero), PT Semen Baturaja (Persero) Tbk, PT Semen Indonesia (Persero), PT Pupuk Kujang, PT Mandiri Tunas Finance, PT BNI Multifinance, PT AXA Mandiri Financial Service, Koperasi Warga Jamkrindo Sejahtera, PT Garuda Maintenance Facility Aeroasia Tbk, PT Sarana Multigriya Finansial (Persero), PT Sarana Multigriya Infrastruktur (Persero), PT Pembangunan Perumahan (Persero), Indonesian Export Financing Agency, PT Asuransi Tugu Pratama Tbk, PT Bank Mandiri Taspen, PT Istaka Karya (Persero), PT Boma Bisma Indra (Persero), PT Bahana TCW Investment Management, PT Danareksa (Persero), PT PNM Investment Management, PT Danareksa Investment Management, PT PP Presisi Tbk, PT BNI Asset Management, PT Biro Klasifikasi Indonesia (Persero), PT Mandiri Manajemen Investasi, PT Perkebunan Nusantara, PT Pupuk Indonesia (Persero), PT Wijaya Karya Beton Tbk, PT Propernas Griya Utama, Koperasi Warga Semen Gresik, PT Propernas Griya Utama and PT Barata Indonesia (Persero) are entities owned by and controlled by the Government of the Republic of Indonesia. The Company has current accounts, statutory and time deposits, marketable securities, restricted deposits, guarantee receivables, re-guarantee receivables, Investment income receivables, reinsurance payable, claims payable, gross kafalah fee, re-guarantee expense, gross re-guarantee premium, claim expenses, reinsurance claims, commission expenses, commission income, ujrah reinsurance income, ujrah expenses, subrogation income, investment income, and investment expenses in these entities. The Company has bonds issued by the Government of the Republic of Indonesia. The Company also has investment transactions in marketable securities, guarantee receivables, investment receivables, reinsurance payables, gross kafalah fees, gross re-insurance premiums and investment income with State-Owned Enterprises and Subsidiaries.

Realisasi Saldo dan Transaksi Pihak Berelasi pada Periode Tahun Buku 2021 dan 2022
Realization of Related Party Balances and Transactions in the 2021 and 2022 Fiscal Year Period

Saldo Pihak Berelasi dalam Aset Related Party Balances in Assets	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Kas dan kas pada bank Cash and cash in banks	**160.835**	**0,57**	132.081	0,52	28.754	21,77
Deposito Deposits	**4.822.353**	**17,22**	5.623.498	22,18	-801.145	-14,25
Obligasi Bonds	**10.580.626**	**37,78**	7.604.871	30,00	2.975.755	39,13
Reksadana Mutual Fund	**561.010**	**2,00**	858.290	3,39	-297.280	-34,64
Saham Shares	**135.002**	**0,48**	133.500	0,53	1.502	1,13
Efek Beragun Aset Asset Backed Securities	**6.122**	**0,02**	16.585	0,07	-10.463	-63,09
Kas di Bank yang dibatasi penggunaannya Restricted cash in banks	**1.606.923**	**5,74**	1.434.873	5,66	172.050	11,99
Piutang penjaminan – bersih Guarantee receivables – Net	**4.487.864**	**16,02**	3.880.574	15,31	607.290	15,65
Piutang penjaminan ulang Re-guarantee receivables	**338.234**	**1,21**	408.666	1,61	-70.432	-17,23
Piutang hasil investasi Investment income receivables	**164.723**	**0,59**	103.407	0,41	61.316	59,30
Total Aset dari Pihak-pihak Berelasi Total Assets of Related Parties	**22.863.692**	**81,63**	20.196.345	79,67	2.667.347	13,21
TOTAL ASET TOTAL ASSETS	**28.009.567**		**25.351.207**		**2.658.360**	**10,49**

Saldo Pihak Berelasi dalam Liabilitas Balance of Related Parties in Liabilities	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Utang Reasuransi Reinsurance Payables	**221.100**	**1,45**	267.252	2,14	-46.152	-17,27
Utang Klaim Claims Payable	**54.490**	**0,35**	110.272	0,88	-55.782	-50,59
Total Liabilitas dari Pihak-pihak Berelasi Total Liabilities of Related Parties	**275.590**	**1,81**	377.524	3,02	-101.934	-27,00
TOTAL LIABILITAS TOTAL LIABILITIES	**15.190.034**		**12.516.659**		**2.673.375**	**21,36**

Saldo Pihak Berelasi dalam Kafalah Bruto Balance of Related Parties in Gross Kafalah	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Imbal Jasa Kafalah Bruto Gross Kafalah Fees	**171.452**	**34,07**	394.318	41,11	-222.866	-56,52
Total Imbal Jasa Kafalah Bruto dari Pihak-pihak Berelasi Total Gross Kafalah Fees from Related Parties	**171.452**	**34,07**	394.318	41,11	-222.866	-56,52
TOTAL IMBAL JASA KAFALAH BRUTO TOTAL GROSS KAFALAH FEES	**503.297**		**959.276**		**-455.979**	**-47,53**

Saldo Pihak Berelasi dalam Premi Penjaminan Ulang Balance of Related Parties in Reinsurance Premium	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Premi Penjaminan Ulang Re-insurance Premiums	**914.932**	**91,69**	564.499	67,17	350.433	62,08
Total Premi Penjaminan Ulang dari Pihak-pihak Berelasi Total Reinsurance Premiums from Related Parties	**914.932**	**91,69**	564.499	67,17	350.433	62,08
TOTAL PREMI PENJAMINAN ULANG TOTAL REINSURANCE PREMIUMS	**997.898**		**840.364**		**157.534**	**18,75**

Saldo Pihak Berelasi dalam Beban Klaim Related Party Balances in Claim Expenses	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Beban Klaim Claim Expenses	**2.776.155**	**85,75**	2.058.731	80,83	717.424	34,85%
Total Beban Klaim dari Pihak-pihak Berelasi Total Claim Expenses from Related Parties	**2.776.155**	**85,75**	2.058.731	80,83	717.424	34,85%
TOTAL BEBAN KLAIM TOTAL CLAIM EXPENSES	**3.237.332**		**2.546.951**		**690.381**	**27,11**

Saldo Pihak Berelasi dalam klaim penjaminan ulang Related Party balances in re-insurance claims	**2022**		**2021**		**Kenaikan (Penurunan)** Increase (Decrease)	
	Rp-juta IDR-million	**%**	**Rp-juta** IDR-million	**%**	**Rp-juta** IDR-million	**%**
Klaim penjaminan ulang Re-insurance Claims	**533.907**	**98,98**	524.473	98,13	9.434	1,80
Total Klaim Re-*guarantee* dari Pihak-pihak Berelasi Total Re-guarantee Claims from Related Parties	**533.907**	**98,98**	524.473	98,13	9.434	1,80
TOTAL KLAIM RE-GUARANTEE TOTAL RE-GUARANTEE CLAIMS	**539.414**		**534.449**		**4.965**	**0,93**

Saldo Pihak Berelasi dalam Pendapatan Ujrah Balance of Related Parties in Ujrah Income	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
Subsidiary: Pendapatan Ujrah Penjaminan Ulang Subsidiary: Re-Guarantee Ujrah Income	**-97.877**	**150,86**	-61.340	111,95	-36,573	59,56
Total Pendapatan Ujrah dari Pihak-pihak Berelasi Total Ujrah Income from Related Parties	**32.996**	**-50,86**	6.547	-11,95	26.449	403,99
TOTAL PENDAPATAN UJRAH TOTAL UJRAH INCOME	**-33.738**		**-28.693**		**5.045**	**17,58**

Saldo Pihak Berelasi dalam Beban Ujrah Related Party Balances in Ujrah Expenses	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
Beban Ujrah Ujrah Expenses	**2.669**	**6,84**	1.876	4,37	793	42,27
Total Beban Ujrah dari Pihak-pihak Berelasi Total Ujrah Expenses from Related Parties	**2.669**	**6,84**	1.876	4,37	793	42,27
TOTAL BEBAN UJRAH TOTAL UJRAH EXPENSES	**39.045**		**42.902**		**-3.857**	**-8,99**

Saldo Pihak Berelasi dalam Pendapatan Subrogasi – Bersih Balance of Related Parties in Subrogation Income - Net	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
Pendapatan Subrogasi – Bersih Subrogation Income - Net	**691.650**	**82,80**	493.076	85,43	198.574	40,27
Total Pendapatan Subrogasi - Bersih dari Pihak-pihak Berelasi Total Subrogation Income - Net from Related Parties	**691.650**	**82,80**	493.076	85,43	198.574	40,27
TOTAL PENDAPATAN SUBROGASI – BERSIH TOTAL SUBROGATION INCOME - NET	**835.372**		**577.156**		**258.216**	**44,74**

Saldo Pihak Berelasi dalam Pendapatan Investasi Balance of Related Parties in Investment Income	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
Pendapatan Investasi Investment Income	**724.640**	**82,49**	673.804	89,23	50.836	7,55
Total Pendapatan Investasi dari Pihak-pihak Berelasi Total Investment Income from Related Parties	**724.640**	**82,49**	673.804	89,23	50.836	7,55
TOTAL PENDAPATAN INVESTASI TOTAL INVESTMENT INCOME	**878.538**		**755.131**		**123.407**	**16,35**

Saldo Pihak Berelasi dalam Beban Investasi Balance of Related Parties in Investment Expenses	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR-million	%	Rp-juta IDR-million	%	Rp-juta IDR-million	%
BEBAN INVESTASI INVESTMENT EXPENSES						
Total Beban Investasi dari Pihak-pihak Berelasi Total Investment Expense from Related Parties	**9.385**	**27,98**	6.509	33,04	2.876	44,19
TOTAL BEBAN INVESTASI TOTAL INVESTMENT EXPENSE	**33.543**		**19.703**		**13.840**	**70,25**

PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK DI LINGKUP PERUSAHAAN

IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE WITHIN THE COMPANY

PRINSIP UMUM

Governansi Perusahaan adalah Tata Kelola Perusahaan yang Baik, atau *Good Corporate Governance* (GCG) yaitu sebuah mekanisme yang diciptakan sebagai upaya mengatur hubungan antar organ dalam entitas usaha, baik hubungan internal maupun eksternal yang berlandaskan pada perundang-undangan dan etika berusaha. Perusahaan senantiasa berupaya untuk mengimplementasikan praktik terbaik dari prinsip GCG secara konsisten dan menyeluruh, yang tentunya berlandaskan pada hubungan dengan seluruh pemangku kepentingan.

Bagi Jamkrindo, GCG menjadi salah satu pilar utama konsep pembangunan berkelanjutan, atau *sustainability development*, yang diharapkan mampu membentuk fondasi iklim investasi yang sehat. Lebih jauh, GCG telah menjadi salah satu faktor fundamental bagi investor dalam menilai kinerja perusahaan yang berkelanjutan hingga masa mendatag.

Di Indonesia GCG didasarkan pada prinsip metode pengambilan keputusan dan pengelolaan aktivitas entitas usaha yang akuntabel, yang kemudian berelasi langsung terhadap pengelolaan organisasi yang berkelanjutan dan iklim investasi yang sehat.

GENERAL PRINCIPLES

Corporate Governance is Good Corporate Governance (GCG), which is a mechanism created as an effort to regulate the internal and external relationship between organs within a business entity, based on legislation and business ethics. The Company always strives to consistently and thoroughly implement the best practices of GCG principles, which of course is based on relationships with all stakeholders.

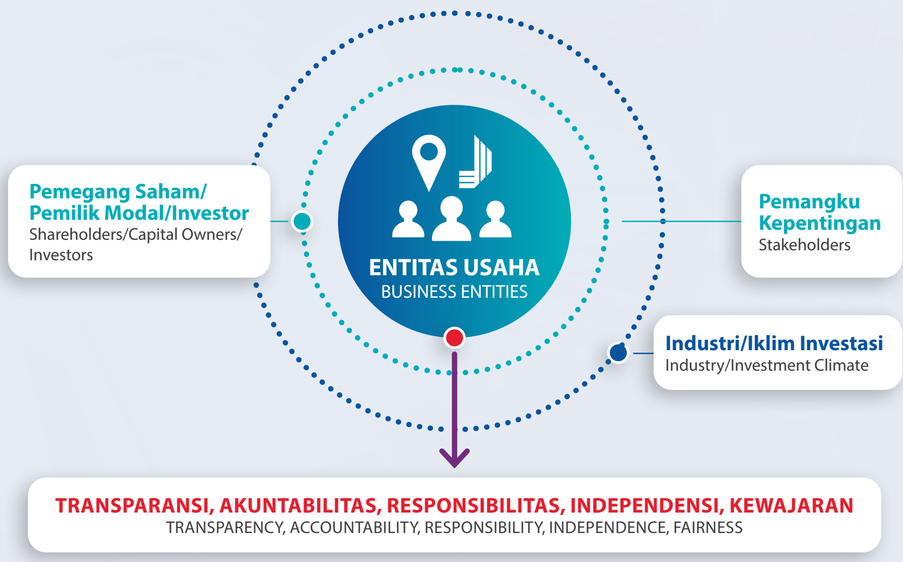
For Jamkrindo, GCG is one of the main pillars of the concept of sustainable development, or sustainability development, which is expected to form the foundation for a healthy investment climate. Furthermore, GCG has become one of the fundamental factors for investors in assessing a Company's sustainable performance into the future.

In Indonesia, GCG is based on the principles of decision-making methods and managing the activities of accountable business entities, which are directly related to sustainable organizational management and a healthy investment climate.

Prinsip GCG terus mengalami perkembangan sejalan dengan perkembangan dunia usaha. Prinsip GCG turut mengalami perkembangan yang mencakup sistem pengawasan dan pengendalian yang mendukung etika kerja dan pengambilan keputusan yang bertanggung jawab, mendukung integritas dalam pelaporan keuangan, pengelolaan risiko yang layak, serta hubungan pemangku kepentingan dan Perusahaan yang berlandaskan etika. Di lingkungan Perusahaan, evaluasi secara berkala dilakukan atas penerapan GCG untuk memastikan terwujudnya prinsip GCG secara komprehensif.

GCG principles continue to develop in line with developments in the business world. The principles of GCG have also undergone development which includes a monitoring and control system that supports work ethics and responsible decision-making, supports integrity in financial reporting, proper risk management, and ethically based relationships between stakeholders and the Company. Within the Company, periodic evaluations are carried out on the implementation of GCG to ensure the implementation of GCG principles in a comprehensive manner.

Harmonisasi Entitas Usaha dengan Pemegang Saham dan Pemangku Kepentingan
Harmonization of Business Entities with Shareholders and Stakeholders



Perusahaan memiliki komitmen untuk menjalankan prinsip-prinsip GCG telah berlandaskan pada budaya Perusahaan yang berorientasi pada kepuasan konsumen, proaktif terhadap perubahan lingkungan usaha, bersikap jujur, berpikir positif dan berdedikasi tinggi, bekerja tekun dan disiplin dengan mengutamakan kepentingan Perusahaan, selalu meningkatkan profesionalisme demi pencapaian nilai tambah bagi Perusahaan. Nilai-nilai budaya Jamkrindo ini telah diimplementasikan di seluruh jajaran Jamkrindo yang juga merupakan kode etik Jamkrindo sehingga manajemen dan karyawan memiliki acuan yang jelas dan terukur dalam berfikir dan bertindak sehingga membawa Jamkrindo mencapai tujuan.

The Company has a commitment to carry out GCG principles based on a corporate culture that is oriented towards customer satisfaction, is proactive towards changes in the business environment, is honest, thinks positively and is highly dedicated, works diligently and is disciplined by prioritizing the interests of the Company, always increasing professionalism in order to achieve values added to the Company. These Jamkrindo cultural values have been implemented throughout Jamkrindo's ranks which are also Jamkrindo's code of ethics so that management and employees have clear and measurable references in thinking and acting so as to bring Jamkrindo to achieve its goals.

PRINSIP TATA KELOLA DAN KOMITMEN PENERAPANNYA OLEH JAMKRINDO

PRINCIPLES OF GOVERNANCE AND IMPLEMENTATION COMMITMENT BY JAMKRINDO DEVELOPMENT

Dasar Penerapan Tata Kelola Perusahaan yang Baik

Dalam kegiatan operasional dan bisnis, Jamkrindo mengadaptasi prinsip GCG yang terdiri dari 5 (lima) prinsip yakni Keterbukaan, Akuntabilitas, Pertanggungjawaban, Kemandirian, dan Kewajaran dalam memperhatikan kepentingan para pemangku kepentingan (*stakeholders*):

Basis for Implementing Good Corporate Governance

In operational and business activities, Jamkrindo adapts GCG principles which consist of 5 (five) principles, namely Transparency, Accountability, Responsibility, Independence, and Fairness, in paying attention to the interests of stakeholders:

Keterbukaan
Transparency

Berdikari mendefinisikan transparansi sebagai keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan dalam mengemukakan informasi materiil dan relevan mengenai Perusahaan.
Independently defines transparency as openness in carrying out the decision-making process and openness in disclosing material and relevant information about the Company.

Akuntabilitas
Accountability

Akuntabilitas adalah kejelasan fungsi, pelaksanaan dan pertanggungjawaban organ Perusahaan sehingga pengelolaan Perusahaan terlaksana secara efektif.
Accountability is the clarity of functions, implementation and accountability of the Company's organs so that the management of the Company is carried out effectively

Pertanggungjawaban
Responsibility

Kesesuaian di dalam pengelolaan Perusahaan terhadap peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.
Conformity in the management of the Company with the applicable laws and regulations and sound corporate principles.

Kemandirian
Independence

Kemandirian sebagai suatu keadaan di mana Perusahaan dikelola secara profesional tanpa benturan kepentingan dan pengaruh/tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat.
Independence as a condition in which the Company is managed professionally without conflict of interest and influence/pressure from any party that is not in accordance with applicable laws and regulations and sound corporate principles.

Kewajaran
Fairness

Kewajaran sebagai keadilan dan kesetaraan di dalam memenuhi hak-hak *stakeholder* yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.
Fairness refers to fairness and equality in fulfilling stakeholder rights that arise based on agreements and applicable laws and regulations.

Praktik GCG dikembangkan Jamkrindo sebagai komitmen untuk terus berinovasi dalam upaya penyempurnaan implementasi GCG di lingkup keorganisasian di lingkungan Jamkrindo, di mana hal ini memberikan Perusahaan kepercayaan diri dalam menghadapi setiap tantangan ke depan dan menjadi entitas usaha dengan kompetensi yang kompetitif. Dalam mengimplementasikan GCG, Jamkrindo mengacu pada beberapa peraturan dan perundang-undangan, utamanya Undang-Undang No.19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN) dan Undang-Undang No. 47 Tahun 2007 tentang Perseroan Terbatas. Undang-undang ini memberikan fondasi menyeluruh terhadap aspek pengelolaan organisasi, mulai dari hak dan kewajiban pemegang saham, tugas dan wewenang Direksi dan Dewan Komisaris, hingga hubungan Perusahaan dengan pemangku kepentingan internal dan eksernal.

Sebagai entitas usaha di mana Pemerintah Indonesia menjadi Pemegang Saham, penerapan GCG di lingkup Perusahaan juga mengacu pada Peraturan Menteri BUMN No. PER-01/MBU/2011

GCG practices were developed by Jamkrindo as a commitment to continue to innovate in efforts to improve GCG implementation in the organizational sphere within Jamkrindo, of which this gives the Company confidence in facing every challenge going forward and becoming a business entity with competitive competence. In implementing GCG, Jamkrindo refers to several laws and regulations, especially Law No. 19 of 2003 concerning State-Owned Enterprises (BUMN) and Law No. 47 of 2007 concerning Limited Liability Companies. This law provides a comprehensive foundation for aspects of organizational management, starting from the rights and obligations of shareholders, duties and authorities of the Board of Directors and Board of Commissioners, to the Company's relationship with internal and external stakeholders.

As a business entity in which the Government of Indonesia is the Shareholder, the implementation of GCG within the scope of the Company also refers to the Minister of SOEs' Regulation tentang Penetapan Tata Kelola Perusahaan yang Baik (*Good Corperate Governance*) pada Badan Usaha Milik Negara (BUMN) sebagaimana telah diubah dengan Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/2012 tanggal 6 Juli 2012 yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, di mana disebutkan bahwa GCG adalah prinsip-prinsip yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan perundang-undangan dan etika berusaha. Penerapan prinsip-prinsip GCG yang mencakup transparansi, akuntabilitas, pertanggungjawaban, kemandirian dan kewajaran merupakan landasan yang kuat bagi keberlanjutan aktivitas usaha Perusahaan. Selain itu penerapan GCG yang mengacu pada praktik terbaik akan meningkatkan kepercayaan Pemegang Saham dan para pemangku kepentingan yang akan membawa Perusahaan kepada kemajuan yang signifikan dan berkelanjutan.

No. PER-01/MBU/2011 concerning Establishment of Good Corporate Governance in State-Owned Enterprises (BUMN) as amended by Minister of State-Owned Enterprises Regulation No. PER-09/MBU/2012 dated July 6, 2012, which was subsequently updated through SOE Ministerial Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, which states that GCG are the principles that underlie a process and mechanism for managing a company based on legislation and business ethics. The application of GCG principles which include transparency, accountability, responsibility, independence and fairness is a strong foundation for the sustainability of the Company's business activities. In addition, the implementation of GCG that refers to best practices will increase the trust of Shareholders and stakeholders which will lead the Company to significant and sustainable progress.

Berdasarkan Peraturan Menteri BUMN tersebut, tujuan penerapan prinsip-prinsip GCG pada entitas usaha BUMN adalah:
1. Mengoptimalkan nilai BUMN agar perusahaan memiliki daya saing yang kuat, baik secara nasional maupun internasional;
2. Mendorong pengelolaan BUMN secara profesional, efisien, dan efektif, serta memberdayakan fungsi dan meningkatkan kemandirian organ perusahaan;
3. Mendorong organ perusahaan dalam membuat keputusan dan menjalankan tindakan dilandasi nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan, serta kesadaran akan adanya tanggung jawab sosial BUMN terhadap pemangku kepentingan maupun kelestarian lingkungan di sekitar BUMN;
4. Meningkatkan kontribusi BUMN dalam perekonomian nasional; Meningkatkan iklim yang kondusif bagi perkembangan investasi nasional.

Based on the Minister of SOEs' Regulation, the objectives of implementing GCG principles in SOE business entities are:

1. To optimize the value of SOEs so that the Company has strong competitiveness, both nationally and internationally;
2. To encourage the management of SOEs in a professional, efficient and effective manner, as well as empower functions and increase the independence of corporate organs;
3. To encourage Company organs to make decisions and carry out actions based on high moral values and compliance with laws and regulations, as well as awareness of SOEs' social responsibility towards stakeholders and environmental sustainability around the SOE;
4. To increase the contribution of SOE in the national economy; Improve a conducive climate for the development of national investment.

Prinsip implementasi GCG yang digunakan Perusahaan mengacu pada Peraturan Menteri BUMN No. PER-09/MBU/2012 yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara serta Pedoman Umum GCG dari Komite Nasional Kebijakan Governance (KNKG) melalui azas-azas GCG yang umum dikenal dengan sebutan TARIF, yaitu transparansi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), kemandirian (*independency*) dan kewajaran (*fairness*) pada seluruh Organ Perusahaan baik Pemegang Saham, Dewan Komisaris maupun Direksi yang tercantum dalam Surat Keputusan Bersama Direksi dan Dewan Komisaris Jamkrindo No.01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Pelaksanaan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) PT Jaminan Kredit Indonesia, dengan rincian sebagai berikut:

The principles of GCG implementation used by the Company refer to the Minister of SOEs' Regulation No. PER-09/MBU/2012 which was subsequently updated through SOE Ministerial Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, as well as the General Guidelines for GCG from the National Committee on Governance Policy (KNKG) through the principles of GCG which are commonly known as TARIF, namely Transparency, Accountability, Responsibility, Independence, and Fairness in all Company Organs including Shareholders, Board of Commissioners and Board of Directors listed in the Joint Decree of the Board of Directors and the Board of Commissioners of Jamkrindo No.01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII /2020 dated December 30, 2020 concerning Guidelines for the Implementation of Good Corporate Governance for PT Jaminan Kredit Indonesia, with the following details:

Organ GCG GCG Organs	Prinsip-prinsip Tata Kelola Perusahaan yang Baik Good Corporate Governance Principles				
	Transparansi Transparency	**Akuntabilitas** Accountability	**Pertanggung-jawaban** Responsibility	**Kemandirian** Independency	**Kewajaran** Fairness
Pemegang Saham Shareholders	1. Pengungkapan yang jelas mengenai rencana transaksi luar biasa antara lain merger, akuisisi, penjualan aset Perusahaan dalam jumlah yang substansional 2. Keterbukaan dalam penetapan penghasilan Direksi dan Dewan Komisaris 1. Clear disclosure of plans for extraordinary transactions, including mergers, acquisitions, and sales of Company assets in substantial amounts 2. Disclosure in determining the income of the Board of Directors and the Board of Commissioners	Pemegang Saham mempunyai tanggung jawab untuk memantau pelaksanaan prinsip-prinsip GCG dalam proses pengelolaan Perusahaan dan memastikan bahwa semua pengelolaan Perusahaan mematuhi peraturan perundang-undangan Shareholders have the responsibility to monitor the implementation of GCG principles in the process of managing the Company and ensure that all management of the Company complies with laws and regulations.	Pemegang Saham tidak diperkenankan mencampuri kegiatan operasional Perusahaan yang menjadi tanggung jawab direksi sesuai peraturan perundang-undangan yang berlaku Shareholders are not allowed to interfere in the Company's operational activities which are the responsibility of the board of directors in accordance with applicable laws and regulations	Melakukan prosedur yang lazim dalam menetapkan anggota Direksi dan Dewan Komisaris sehingga secara objektif didapatkan orang yang tepat sesuai kualifikasi yang dibutuhkan Perusahaan Carry out the usual procedures in appointing the members of the Board of Directors and the Board of Commissioners so that the right person is obtained objectively according to the qualifications required by the Company	Pemegang Saham berhak memperoleh keterangan yang berkaitan dengan kepentingan Perusahaan dari Direksi dan atau Dewan Komisaris Shareholders are entitled to obtain information relating to the interests of the Company from the Board of Directors and or the Board of Commissioners
Dewan Komisaris Board of Commissioners	1. Dibuat risalah rapat Dewan Komisaris yang menunjukkan adanya dinamika rapat dalam proses pengambilan keputusan 2. Kehadiran setiap anggota Dewan Komisaris dan pelaksanaan rapat Dewan Komisaris dilaporkan pada Laporan Tahunan Perusahaan 3. Remunerasi Dewan Komisaris dilaporkan pada Laporan Tahunan Perusahaan 1. Minutes of meetings of the Board of Commissioners are made showing the dynamics of the meeting in the decision-making process 2. The attendance of each member of the Board of Commissioners and implementation of the meeting of the Board of Commissioners is reported in the Company's Annual Report 3. The Board of Commissioners' remuneration is reported in the Company's Annual Report	1. Dewan Komisaris bertanggung jawab atas pengawasan pelaksanaan strategi Perusahaan dan mewajibkan terlaksananya akuntabilitas serta pemberian nasihat kepada Direksi dalam rangka pengelolaan Perusahaan secara efektif 2. Pemberdayaan fungsi Dewan Komisaris 1. The Board of Commissioners is responsible for overseeing the implementation of the Company's strategy and requires accountability and providing advice to the Board of Directors in the context of effective management of the Company 2. Empowerment of the function of the Board of Commissioners	1. Dewan Komisaris harus mempunyai komitmen untuk mentaati peraturan perundang-undangan yang terkait dengan tugas jabatannya 2. Dewan Komisaris bertanggung jawab atas pelaksanaan tugasnya kepada Pemegang Saham 3. Dewan Komisaris turut bertanggung jawab terhadap kebenaran laporan keuangan yang diajukan direksi kepada Pemegang Saham 1. The Board of Commissioners must have a commitment to comply with laws and regulations related to their duties 2. The Board of Commissioners is responsible for carrying out their duties to Shareholders 3. The Board of Commissioners is also responsible for the correctness of the financial reports submitted by the directors to Shareholders	1. Memberikan pertimbangan yang objektif dalam memecahkan masalah-masalah yang dihadapi Perusahaan yang mungkin mengandung potensi terjadinya benturan kepentingan 2. Dewan Komisaris tidak berwenang membuat keputusan manajemen pengelolaan Perusahaan sehari-hari seperti keputusan mengenai pengangkatan dan pemberhentian karyawan atau penandatanganan kerja sama atau kontrak-kontrak yang bersifat rutin 1. Provide objective considerations in solving problems faced by the Company which may contain potential conflicts of interest 2. The Board of Commissioners is not authorized to make day-to-day management decisions regarding the management of the Company, such as decisions regarding the appointment and termination of employees or the signing of cooperation or routine contracts.	Dewan Komisaris dalam menjalankan jabatannya akan selalu menerapkan etika bisnis Perusahaan dalam rangka pemenuhan kepentingan *stakeholders* In carrying out their positions, the Board of Commissioners will always apply the Company's business ethics in order to fulfill the interests of stakeholders

Organ GCG GCG Organs	Prinsip-prinsip Tata Kelola Perusahaan yang Baik Good Corporate Governance Principles				
	Transparansi Transparency	**Akuntabilitas** Accountability	**Pertanggung-jawaban** Responsibility	**Kemandirian** Independency	**Kewajaran** Fairness
Direksi Board of Directors	1. Menyediakan Laporan Kegiatan dan Keuangan Perusahaan sebagai alat bantu untuk mengungkapkan transaksi keuangan dan kinerja Perusahaan kepada *stakeholder* secara transparan 2. Mengungkapkan informasi dan Laporan Keuangan Perusahaan diantaranya disajikan melalui *website* Perusahaan 3. Mengungkapkan gaji dan penghasilan lain direksi pada Laporan Tahunan 1. Providing Company Activity and Financial Reports as a tool to transparently disclose financial transactions and Company performance to stakeholders 2. Disclose information and the Company's Financial Statements, among others, are presented through the Company's website 3. Disclose the salaries and other income of the directors in the Annual Report	1. Direksi harus mampu menempatkan urutan prioritas dalam upaya pemenuhan kepentingan *stakeholder* 2. Direksi membangun dan menetapkan Sistem Pengendalian Internal yang efektif sehingga dapat mengamankan aset Perusahaan 3. Direksi memberdayakan peran dan fungsi SPI sebagai mitra strategis manajemen 4. Direksi harus memastikan bahwa SPI memiliki akses terhadap informasi mengenai Perusahaan yang perlu untuk dapat melaksanakan tugasnya 1. The Board of Directors must be able to place a priority order in an effort to fulfill stakeholder interests 2. The Board of Directors builds and establishes an effective Internal Control System so as to safeguard the Company's assets 3. The Board of Directors empowers the role and function of SPI as a management strategic partner 4. The Board of Directors must ensure that SPI has access to information regarding the Company that is necessary to be able to carry out their duties	1. Direksi harus mempunyai komitmen untuk mentaati Peraturan Perundang-undangan yang terkait dengan operasional Perusahaan 2. Direksi bertanggung jawab terhadap materi yang disajikan pada Laporan Keuangan 3. Direksi bertanggung jawab terhadap pengungkapan informasi Laporan Keuangan pada media publikasi nasional sehingga dapat diakses oleh *stakeholder* 1. The Board of Directors must have a commitment to comply with the Laws and Regulations related to the Company's operations 2. The Board of Directors is responsible for the material presented in the Financial Statements 3. The Board of Directors is responsible for disclosing Financial Report information in national publication media so that it can be accessed by stakeholders	Komposisi Direksi harus memungkinkan Direksi dapat bertindak secara independen dalam arti tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis dalam hubungan satu sama lainnya The composition of the Board of Directors must enable the board of directors to act independently in the sense that they do not have interests that could interfere with their ability to carry out tasks independently and critically in relation to one another	1. Penerapan sistem *reward* dan *punishment* yang memadai agar setiap karyawan memperoleh rasa keadilan dikaitkan dengan keberhasilan dalam pencapaian kinerja 2. Menerapkan etika bisnis Perusahaan dalam rangka pemenuhan kepentingan *stakeholder* 1. Implementation of an adequate reward and punishment system so that every employee gets a sense of justice associated with success in achieving performance 2. Implementing the Company's business ethics in order to fulfill stakeholder interests

Sementara itu, sebagai warga korporasi, Jamkrindo senantiasa menerapkan prinsip-prinsip governansi korporat yang baik, yang berlandaskan pada 4 (empat) pilar governansi korporat, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan, sebagaimana tertuang dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI), yang terakhir dimutakhirkan pada tahun 2021. PUGKI 2021 sendiri, merupakan pengembangan dan perkembangan terkini dari nilai dasar TARIF (Transparansi, Akuntabilitas, Responsibilitas, Independensi, dan *Fairness*) yang terakhir digunakan pada PUGKI 2019.

Meanwhile, as a corporate citizen, Jamkrindo always applies the principles of good corporate governance, which are based on 4 (four) pillars of corporate governance, namely ethical behavior, accountability, transparency, and sustainability, as stated in the Indonesian General Guidelines for Corporate Governance (PUGKI), which was last updated in 2021. PUGKI 2021 itself, is the latest development and development of the basic TARIF values (Transparency, Accountability, Responsibility, Independence and Fairness) which were last used in PUGKI 2019.

Berikut adalah 4 (empat) pilar governansi korporat yang menjadi pedoman Jamkrindo dalam pengelolaan Perusahaan:

The following are the 4 (four) pillars of corporate governance that serve as guidelines for Jamkrindo in managing the Company:

Perilaku Beretika
Ethical Behavior

DEFINISI

Dalam melaksanakan kegiatannya, Korporasi senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Korporasi memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (*fairness*) dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.

PENERAPAN DI LINGKUP PERUSAHAAN

Penerapan "Perilaku Beretika" di Jamkrindo dapat tercermin dari perilaku sebagai berikut:

a. Selalu Berpegang teguh kepada nilai moral dan etika.
b. Memenuhi Janji dan Komitmen.
c. Bertanggung Jawab atas tugas, keputusan dan tindakan yang dilakukan.
d. Saling peduli dan menghargai perbedaan.
e. Patuh kepada pimpinan sepanjang tidak bertentangan dengan hukum dan etika.
f. Selalu menjaga nama baik Perusahaan dan sesama karyawan.
g. Selalu mengutamakan kepentingan perusahaan dan menghindari benturan kepentingan.
h. Tidak melakukan perbuatan yang bertentangan dengan peraturan perundang-undangan, kebijakan & peraturan perusahaan, nilai-nilai dan etika perusahaan.

DEFINITION

In carrying out its activities, the Corporation always prioritizes honesty, treats all parties with respect, fulfills commitments, builds and maintains moral values and beliefs consistently. The corporation pays attention to the interests of shareholders and other stakeholders based on the principle of fairness and is managed independently so that each organ of the Company does not dominate the other and cannot be intervened by other parties.

IMPLEMENTATION IN THE COMPANY

The implementation of "Ethical Behavior" in Jamkrindo can be reflected in the following behavior:

a. Always adhere to moral and ethical values.
b. Fulfilling Promises and Commitments.
c. Responsible for the tasks, decisions, and actions taken.
d. Caring for each other and respecting differences.
e. Obey the leadership as long as it does not conflict with law and ethics.
f. Always maintain the good name of the Company and fellow employees.
g. Always put the interests of the Company first and avoid conflicts of interest.
h. Do not commit acts that are contrary to laws and regulations, Company policies & regulations, Company values and ethics

Akuntabilitas
Accountability

DEFINISI

Korporasi dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Korporasi harus dikelola secara benar, terukur dan sesuai dengan kepentingan korporat dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.

PENERAPAN DI LINGKUP PERUSAHAAN

Penerapan "Akuntabilitas" di Jamkrindo dapat tercermin melalui:

a. Menetapkan tugas dan tanggung jawab setiap organ perusahaan dan seluruh karyawan secara jelas dan selaras dengan visi, misi, nilai-nilai perusahaan, dan strategi perusahaan.
b. Mempertanggungjawabkan kinerja perusahaan melalui penyampaian laporan keuangan ke publik secara tepat waktu.
c. Melaporkan kepada Pemegang Saham mengenai Rencana Kerja dan Anggaran tahunan Perusahaan serta perubahan dan penambahannya.

Melaporkan kepada Pemegang Saham kinerja perusahaan disertai dengan strategi peningkatan kinerja dan pencapaian target perusahaan.

DEFINITION

Corporations can account for their performance in a transparent and fair manner. For this reason, corporations must be managed properly, measurably and in accordance with corporate interests while taking into account the interests of shareholders and stakeholders. Accountability is a prerequisite needed to achieve sustainable performance.

IMPLEMENTATION IN THE COMPANY

The implementation of "Accountability" in Jamkrindo can be reflected through:

a. Define the duties and responsibilities of each Company organ and all employees clearly and in line with the Company's vision, mission, values and strategy.
b. Accountable for Company performance through the submission of financial reports to the public in a timely manner.
c. Report to Shareholders regarding the Company's annual Work Plan and Budget as well as changes and additions thereto.

Reporting to Shareholders the Company's performance accompanied by a strategy to improve performance and achieve Company targets.

Transparansi
Transparency

DEFINISI

Untuk menjaga objektivitas dalam menjalankan bisnis, korporasi menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Korporasi mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur dan pemangku kepentingan lainnya.

DEFINITION

To maintain objectivity in conducting business, the corporation provides material and relevant information in a way that is easily accessible and understandable to stakeholders. Corporations take the initiative to disclose not only issues required by laws and regulations, but also important matters for decision making by shareholders, creditors and other stakeholders.

PENERAPAN DI LINGKUP PERUSAHAAN

Segala informasi bisnis korporasi yang sedang berjalan dan terkini telah dilakukan pemutakhiran secara periodik melalui situs web Perusahaan sehingga bagi para pihak pemangku kepentingan dapat dengan mudah mengakses dan memahami isu terkini dari Perusahaan yang sedang terjadi.

IMPLEMENTATION IN THE COMPANY

All ongoing and up-to-date corporate business information has been updated periodically through the Company's website so that stakeholders can easily access and understand current issues from the Company

Keberlanjutan
Sustainability

DEFINISI

Korporasi mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.

DEFINITION

The corporation complies with laws and regulations and is committed to carrying out responsibilities towards society and the environment in order to contribute to sustainable development by working with all relevant stakeholders to improve their lives in a way that is aligned with business interests and the sustainable development agenda.

PENERAPAN DI LINGKUP PERUSAHAAN

Perusahaan memiliki program Tanggung Jawab Sosial dan Lingkungan yang bertujuan untuk:

a. Memberikan kemanfaatan bagi pembangunan ekonomi, pembangunan sosial, pembangunan lingkungan serta pembangunan hukum dan tata kelola bagi perusahaan.
b. Berkontribusi pada penciptaan nilai tambah bagi perusahaan dengan prinsip yang terintegrasi, terarah dan terukur dampaknya serta akuntabel.
c. Membina usaha mikro dan usaha kecil agar lebih tangguh dan mandiri serta masyarakat sekitar perusahaan.

IMPLEMENTATION IN THE COMPANY

The Company has a Social and Environmental Responsibility program that aims to:

a. Providing benefits for economic development, social development, environmental development as well as legal development and corporate governance.
b. Contributing to the creation of added value for the Company with principles that are integrated, directed and measurable, as well as accountable.
c. Fostering micro and small businesses to be more resilient and independent as well as the community around the company

Selain penerapan 4 (empat) pilar governansi korporat, Jamkrindo juga telah menerapkan 8 (delapan) prinsip governansi korporat yang berisi hak-hak pemegang saham, pemangku kepentingan dan pemenuhannya, aturan pokok tentang pengelolaan, dan pengawasan atas pengelolaan korporasi di Indonesia, termasuk aspek etika, manajemen risiko, dan pengungkapan. Adapun 8 (delapan) prinsip governansi korporat tersebut dibagi dalam tiga kelompok prinsip, yakni:

1. Tiga prinsip pertama adalah kelompok prinsip yang mengatur fungsi pengurusan dan pengawasan korporasi, yaitu Direksi dan Dewan Komisaris;
2. Kelompok prinsip yang mengatur proses dan keluaran yang dihasilkan oleh Direksi dan Dewan Komisaris; dan
3. Kelompok prinsip yang mengatur pemilik sumberdaya, yang terutama akan menerima manfaat dari pelaksanaan governansi korporat.

In addition to implementing the 4 (four) pillars of corporate governance, Jamkrindo has also implemented 8 (eight) principles of corporate governance which contain the rights of shareholders, stakeholders and their fulfillment, basic rules regarding management and supervision of corporate management in Indonesia, including ethical aspects, risk management, and disclosure. The 8 (eight) principles of corporate governance are divided into three groups of principles, namely:

1. The first three principles are a group of principles that regulate the management and supervisory functions of corporations, namely the Board of Directors and the Board of Commissioners;
2. The group of principles governing the processes and outputs produced by the Board of Directors and Board of Commissioners; and
3. The third is the group of principles governing resource owners, who will primarily benefit from the implementation of corporate governance.

Berikut adalah 8 (delapan) prinsip governansi korporat dan penerapannya di lingkup Perusahaan, sebagaimana terlampir di bawah ini.

The following are 8 (eight) principles of corporate governance and their application within the scope of the Company.

Prinsip 1: Peran dan Tanggung Jawab Direksi dan Dewan Komisaris
Principle 1: Roles and Responsibilities of the Board of Directors and Board of Commissioners

DEFINISI

Direksi dan Dewan Komisaris menjalankan peran dan tanggung jawabnya secara independen untuk menciptakan nilai yang berkelanjutan untuk kepentingan terbaik jangka panjang korporasi dan pemegang saham, dengan mempertimbangkan kepentingan para pemangku kepentingan.

PENJELASAN

Prinsip 1 berkaitan dengan peran dan tanggung jawab Direksi dalam melakukan pengelolaan korporasi serta peran dan tanggung jawab Dewan Komisaris dalam melakukan pengawasan atas pengelolaan korporasi oleh Direksi. Di samping itu, Prinsip ini mengatur penilaian kinerja Direksi dan Dewan Komisaris dan anggotanya masing-masing, penanganan benturan kepentingan yang terjadi pada anggota Direksi dan anggota Dewan Komisaris serta peningkatan kompetensi anggota Direksi dan anggota Dewan Komisaris

PENERAPAN DI LINGKUP PERUSAHAAN

1. Dewan Komisaris
   a. Melakukan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perusahaan maupun usaha Perusahaan yang dilakukan oleh Direksi.
   b. Memberikan nasihat kepada Direksi termasuk pengawasan terhadap pelaksanaan Rencana Kerja Jangka Panjang Perusahaan, Rencana Kerja dan Anggaran Perusahaan serta ketentuan peraturan perundang-undangan yang berlaku, untuk kepentingan Perusahaan dan sesuai dengan maksud dan tujuan Perusahaan.
   c. Memantau dan memastikan bahwa praktik *Good Corporate Governance* telah diterapkan secara efektif dan berkelanjutan, antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi *Good Corporate Governance*.

2. Direksi

   Menjalankan segala tindakan yang berkaitan dengan pengurusan Perusahaan untuk kepentingan Perusahaan dan sesuai dengan maksud dan tujuan Perusahaan serta mewakili Perusahaan baik di dalam maupun di luar pengadilan tentang segala hal dan segala kejadian dengan pembatasan-pembatasan sebagaimana diatur dalam ketentuan peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan Rapat Umum Pemegang Saham

DEFINITION

The Board of Directors and Board of Commissioners carry out their roles and responsibilities independently to create sustainable value for the best long-term interests of the corporation and shareholders, taking into account the interests of stakeholders.

EXPLANATION

Principle 1 relates to the roles and responsibilities of the Directors in managing the corporation and the roles and responsibilities of the Board of Commissioners in supervising corporate management by the Directors. In addition, this principle regulates the performance evaluation of the Board of Directors and the Board of Commissioners and their respective members, handling conflicts of interest that occur between members of the Board of Directors and members of the Board of Commissioners as well as increasing the competence of members of the Board of Directors and members of the Board of Commissioners.

IMPLEMENTATION IN THE COMPANY

1. Board of Commissioners
   a. Supervise management policies, the general management of both the Company and the Company's business carried out by the Board of Directors.
   b. Providing advice to the Board of Directors including supervising the implementation of the Company's Long Term Work Plan, Work Plan and Company Budget, as well as provisions of applicable laws and regulations, for the benefit of the Company and in accordance with the aims and objectives of the Company.
   c. Monitor and ensure that Good Corporate Governance practices have been implemented effectively and sustainably, including by holding regular meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.

2. Board of Directors

   Carry out all actions related to the management of the Company for the benefit of the Company and in accordance with the purposes and objectives of the Company and represent the Company both inside and outside the court on all matters and all events with limitations as stipulated in the provisions of laws and regulations, the Articles of Association and /or Resolutions of the General Meeting of Shareholders

Prinsip 2: Komposisi dan Remunerasi Direksi dan Dewan Komisaris
Principle 2: Composition and Remuneration of the Board of Directors and Board of Commissioners

DEFINISI

Anggota Direksi dan anggota Dewan Komisaris dipilih dan ditetapkan sedemikian rupa sehingga komposisi Direksi sebagai organ pengelolaan dan komposisi Dewan Komisaris sebagai organ pengawasan adalah beragam dan masing-masing terdiri dari para Direktur dan Komisaris yang memiliki komitmen, pengetahuan, kemampuan, pengalaman dan keahlian yang dibutuhkan untuk memenuhi secara tepat peran pengelolaan Direksi dan peran pengawasan Dewan Komisaris.
Remunerasi dirancang untuk secara efektif menyelaraskan kepentingan anggota Direksi dan anggota Dewan Komisaris dengan kepentingan jangka panjang korporasi dan penciptaan nilai yang berkelanjutan.

DEFINITION

Members of the Board of Directors and members of the Board of Commissioners are selected and determined in such a way that the composition of the Board of Directors as a management organ and the composition of the Board of Commissioners as a supervisory organ is diverse and each consists of Directors and Commissioners who have the commitment, knowledge, ability, experience and expertise needed to fulfilling properly the management role of the Board of Directors and the supervisory role of the Board of Commissioners.
Remuneration is designed to effectively align the interests of members of the Board of Directors and members of the Board of Commissioners with the long-term interests of the corporation and sustainable value creation.

PENJELASAN

Prinsip 2 mengharuskan pemilihan dan penetapan anggota Direksi dan anggota Dewan Komisaris dilakukan sedemikian rupa sehingga Direksi dan Dewan Komisaris masing-masing sebagai organ pengelolaan dan pengawasan memiliki komposisi anggota dengan pengetahuan, kemampuan, dan keahlian yang dibutuhkan sesuai dengan perannya masing-masing. Di samping itu, Prinsip ini menekankan pentingnya kebijakan remunerasi untuk mendorong anggota Direksi dan anggota Dewan Komisaris mengutamakan kepentingan jangka panjang korporasi berdasarkan prinsip keberlanjutan, serta mengharuskan pengungkapan kebijakan dan informasi remunerasi yang diterima oleh Direksi dan Dewan Komisaris secara transparan dan akuntabel.

EXPLANATION

Principle 2 requires that the selection and appointment of members of the Board of Directors and members of the Board of Commissioners are carried out in such a way that the Board of Directors and the Board of Commissioners respectively as management and supervisory organs have a composition of members with the knowledge, abilities and expertise needed in accordance with their respective roles. In addition, this Principle emphasizes the importance of remuneration policies to encourage members of the Board of Directors and members of the Board of Commissioners to prioritize the long-term interests of the corporation based on the principle of sustainability, and requires disclosure of remuneration policies and information received by the Board of Directors and Board of Commissioners in a transparent and accountable manner.

PENERAPAN DI LINGKUP PERUSAHAAN

Penetapan komposisi dan remunerasi Direksi dan Dewan Komisaris ditetapkan oleh Pemegang Saham.

IMPLEMENTATION IN THE COMPANY

Shareholders determine the composition and remuneration of the Board of Directors and Board of Commissioners

Prinsip 3: Hubungan Kerja antara Direksi dan Dewan Komisaris
Principle 3: Working Relations between the Board of Directors and the Board of Commissioners

DEFINISI

Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional dan saling percaya untuk kepentingan terbaik korporasi.

DEFINITION

The Board of Directors and Board of Commissioners have a close, open, constructive, professional and trusting working relationship for the best interests of the corporation.

PENJELASAN

Prinsip 3 menekankan pentingnya hubungan kerja yang erat, terbuka, konstruktif, profesional, saling percaya antara Direksi dan Dewan Komisaris dalam mencapai kepentingan terbaik korporasi. Prinsip 3 ini juga mengatur perlunya Dewan Komisaris mengakses informasi yang lengkap serta pentingnya anggota Direksi dan Dewan Komisaris memahami implikasi struktur kepemilikan korporasi terhadap pelaksanaan perannya.

EXPLANATION

Principle 3 emphasizes the importance of a close, open, constructive, professional, trusting working relationship between the Board of Directors and the Board of Commissioners in achieving the best interests of the corporation. Principle 3 also regulates the need for the Board of Commissioners to access complete information and the importance for members of the Board of Directors and Board of Commissioners to understand the implications of the corporate ownership structure for carrying out their roles.

PENERAPAN DI LINGKUP PERUSAHAAN

Pelaksanaan Rapat Gabungan antara Direksi dan Dewan Komisaris secara periodik dalam tahun berjalan.

IMPLEMENTATION IN THE COMPANY

Implementation of Joint Meetings between the Board of Directors and the Board of Commissioners is conducted periodically in the current year.

Prinsip 4: Perilaku Etis
Principle 4: Ethical Conduct

DEFINISI
Korporasi memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, menegakkan nilai-nilai dan budaya organisasi.

DEFINITION
The corporation has a commitment to act ethically and responsibly, upholding the values and culture of the organization.

PENJELASAN
Prinsip 4 mengharuskan korporasi untuk membuat pernyataan secara berkala tentang komitmen korporasi tidak hanya mematuhi peraturan perundang-undangan yang berlaku, namun juga komitmen untuk bertindak etis dan bertanggung jawab.

EXPLANATION
Principle 4 requires corporations to periodically make statements regarding corporate commitments not only to comply with applicable laws and regulations, but also commitments to act ethically and responsibly.

PENERAPAN DI LINGKUP PERUSAHAAN
Adanya penandatangan *code of conduct* setiap tahun kepada seluruh karyawan Perusahaan

IMPLEMENTATION IN THE COMPANY
The signing of the code of conduct every year for all employees of the Company

Prinsip 5: Manajemen Risiko, Pengendalian Internal dan Kepatuhan
Principle 5: Risk Management, Internal Control and Compliance

DEFINISI
Korporasi menjalankan praktik governansi korporat yang terintegrasi dengan penerapan sistem pengendalian internal dan manajemen risiko, serta sistem manajemen kepatuhan yang efektif dalam rangka mendukung pencapaian sasaran, visi, misi, tujuan, maupun target kinerja korporat dalam menjalankan bisnis secara berintegritas.

DEFINITION
The corporation carries out corporate governance practices that are integrated with the implementation of internal control and risk management systems, as well as an effective compliance management system in order to support the achievement of corporate goals, vision, mission, goals, and performance targets in operating business with integrity.

PENJELASAN
Prinsip 5 mengharuskan Direksi untuk mengimplementasikan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan secara terintegrasi sebagai bagian dari strategi, perangkat manajemen, dan praktik yang dijalankan korporasi dalam berbisnis secara bertanggung jawab (*responsible business*) sebagai warga korporat yang baik (*good corporate citizen*). Dewan Komisaris memantau dan menyampaikan masukan terhadap efektivitas penerapan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan korporat yang dilaksanakan secara terintegrasi oleh Direksi.

EXPLANATION
Principle 5 requires the Board of Directors to implement governance, internal control, and risk management systems, and an integrated compliance management system as part of the strategy, management tools, and practices implemented by corporations in doing business in a responsible business manner as a good corporate citizen. The Board of Commissioners monitors and provides input on the effectiveness of governance implementation, internal control systems, and risk management, and corporate compliance management systems which are carried out in an integrated manner by the Directors.

PENERAPAN DI LINGKUP PERUSAHAAN
a. Pelaksanaan Audit Tahunan oleh Satuan Pengawasan Intern.
b. *Self assessment* oleh masing-masing unit kerja terhadap pengelolaan risiko setiap triwulan.
c. Pelaporan hasil *self assesment* Divisi Manajemen Risiko kepada Direktur yang membidangi
d. Pelaporan triwulanan Direksi kepada Dewan Komisaris.
e. Dewan Komisaris melakukan pengawasan aktif dan memberikan nasihat kepada Direksi secara berkala mengenai efektivitas penerapan kebijakan manajemen risiko.
f. Dewan Komisaris melakukan pengawasan aktif dan memberikan nasihat kepada Direksi agar menetapkan sistem pengendalian internal yang efektif, serta melakukan *monitoring* dan evaluasi atas tindak lanjut hasil pemeriksaaan audit.

IMPLEMENTATION IN THE COMPANY
a. Annual Audit Implementation by the Internal Control Unit.
b. Self assessment by each work unit on risk management every quarter.
c. Reporting the results of the Risk Management Division's self-assessment to the Director in charge
d. Board of Directors quarterly reporting to the Board of Commissioners.
e. The Board of Commissioners conducts active monitoring and provides advice to the Board of Directors on a regular basis regarding the effectiveness of implementing risk management policies.
f. The board of commissioners carries out active supervision and provides advice to the Board of Directors in order to establish an effective internal control system, as well as monitor and evaluate the follow-up of audit results.

Prinsip 6: Pengungkapan dan Transparansi
Principle 6: Disclosure and Transparency

DEFINISI
Korporasi membuat pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi.

DEFINITION
The corporation makes accurate and timely disclosures regarding all material matters concerning the corporation.

PENJELASAN
Prinsip 6 mengharuskan korporasi untuk memiliki kerangka governansi yang mampu memberikan keyakinan yang dapat menghasilkan pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi, yang meliputi kondisi dan kinerja keuangan, kepemilikan atas korporasi, dan governansi korpora.

EXPLANATION
Principle 6 requires corporations to have a governance framework capable of providing assurance that can result in accurate and timely disclosure of all material matters concerning the corporation, which includes financial condition and performance, ownership of the corporation, and corporate governance.

PENERAPAN DI LINGKUP PERUSAHAAN
Informasi kinerja keuangan, kepemilikan atas korporasi dan governansi korporat dapat diakses secara transparansi melalui situs web Perusahaan www.jamkrindo.co.id

IMPLEMENTATION IN THE COMPANY
Information on financial performance, ownership of corporations and corporate governance can be accessed in a transparent manner through the Company's website www.jamkrindo.co.id

Prinsip 7: Hak-hak Pemegang Saham
Principle 7: Rights of Shareholders

DEFINISI
Korporasi melindungi dan memfasilitasi pelaksanaan hak pemegang saham dan memastikan perlakukan yang adil terhadap pemegang saham, termasuk pemegang saham minoritas. Semua pemegang saham memiliki kesempatan untuk mendapatkan ganti rugi yang efektif atas pelanggaran hak-hak mereka.

DEFINITION
Corporations protect and facilitate the exercise of shareholder rights and ensure fair treatment of shareholders, including minority shareholders. All shareholders have the opportunity to obtain effective remedies for violations of their rights.

PENJELASAN
Prinsip 7 menjelaskan mengenai pemenuhan hak pemegang saham dan perlakuan adil bagi pemegang saham, bagaimana cara kerja sama aktif antara korporasi dengan pemegang sahamnya dilaksanakan serta pelaksanaan sebagian hak pemegang saham secara efektif melalui UPS.

EXPLANATION
Principle 7 explains the fulfillment of shareholder rights and fair treatment for shareholders, how active cooperation between corporations and their shareholders and the effective implementation of some shareholder rights through the GMS is carried out.

PENERAPAN DI LINGKUP PERUSAHAAN
Pelaksanaan Rapat Umum Pemegang Saham yang melibatkan korporasi dengan pemegang saham.

IMPLEMENTATION IN THE COMPANY
Implementation of the General Meeting of Shareholders involving corporations and shareholders.

Prinsip 8: ak-hak Pemangku Kepentingan
Principle 8: Stakeholder Rights

DEFINISI
Korporasi mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh korporasi dan mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial.

DEFINITION
The corporation recognizes the rights of stakeholders stipulated in applicable laws and regulations or an agreement agreed upon by the corporation and encourages active cooperation with stakeholders in creating wealth, employment and financially sound business continuity.

PENJELASAN
Prinsip 8 menjelaskan peran Direksi dan Dewan Komisaris mengintegrasikan aspek keberlanjutan dalam model bisnis korporasi, melaksanakan pelibatan pemangku kepentingan, serta memastikan perlindungan terhadap hak-hak para pemangku kepentingan. Dewan Komisaris memantau pengintegrasian semua aspek tersebut di atas yang dilakukan oleh ireksi.

EXPLANATION
Principle 8 explains the roles of the Board of Directors and Board of Commissioners in integrating sustainability aspects into the corporate business model, implementing stakeholder engagement, and ensuring the protection of stakeholder rights. The Board of Commissioners monitors the integration of all of the above aspects by the Board of Directors.

PENERAPAN DI LINGKUP PERUSAHAAN
Penandatanganan Perjanjian Kerja Sama dengan Mitra dengan memperhatikan hak dan kewajiban dari masing-masing pihak yang terikat dalam perjanjian kerja sama tersebut

IMPLEMENTATION IN THE COMPANY
Signing of Cooperation Agreements with Partners by taking into account the rights and obligations of each party bound by the cooperation agreement

LANDASAN HUKUM

Selain mengadaptasi prinsip GCG, Perusahaan juga berpedoman pada ketentuan hukum yang menjadi dasar dan digunakan dalam penerapan GCG Perusahaan termasuk regulasi industri dan ketentuan terbaru mengenai perseroan terbatas, antara lain sebagai berikut:

1. Undang-Undang Republik Indonesia
   a. Undang-Undang Republik Indonesia No. 19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN);
   b. Undang-Undang Republik Indonesia No. 47 Tahun 2007 tentang Perseroan Terbatas;
   c. Undang-Undang Republik Indonesia No. 1 Tahun 2016 tentang Penjaminan;
   d. Undang-Undang Republik Indonesia No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang Republik Indonesia No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi;
   e. Undang-Undang Republik Indonesia No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme;
   f. Undang Undang Republik Indonesia No. 15 Tahun 2002 tentang Tindak Pidana Pencucian Uang sebagaimana telah diubah dengan Undang Undang Republik Indonesia No. 25 tahun 2003;
   g. Undang Undang Republik Indonesia No. 14 Tahun 2008 tentang Keterbukaan Informasi;
   h. Undang Undang Republik Indonesia No. 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik.
2. Peraturan Pemerintah
   a. Peraturan Pemerintah No. 35 Tahun 2018 tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia;
   b. Peraturan Pemerintah No. 38 Tahun 2008 tentang Perubahan atas Peraturan Pemerintah No. 6 Tahun 2006 tentang Pengelolaan Barang Milik Negara/Daerah;
   c. Peraturan Pemerintah No. 45 tahun 2005 tentang Pendirian, Pengurusan, Pengawasan, dan Pembubaran BUMN.
3. Peraturan Menteri BUMN
   a. Peraturan Menteri Negara BUMN No. PER-01/MBU/2011 tanggal 1 Agustus 2011 dan perubahannya No. PER-09/MBU/2012 tentang Penerapan Tata Kelola Perusahaan yang baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;
   b. Peraturan Menteri BUMN Nomor PER-01/MBU/06/2017 tentang Perubahan Kedua atas Peraturan Menteri BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Negara;

LEGAL BASIS

In addition to adapting GCG principles, the Company is also guided by the legal provisions that form the basis and are used in the implementation of Company GCG, including industry regulations and the latest provisions regarding limited liability companies, including the following:

1. Law of the Republic of Indonesia
   a. Law of the Republic of Indonesia No. 19 of 2003 concerning State Owned Enterprises (BUMN);
   b. Law of the Republic of Indonesia No. 47 of 2007 concerning Limited Liability Companies;
   c. Law of the Republic of Indonesia No. 1 of 2016 concerning Guarantees;
   d. Law of the Republic of Indonesia No. 20 of 2001 concerning Amendments to the Law of the Republic of Indonesia No. 31 of 1999 concerning the Eradication of Corruption;
   e. Law of the Republic of Indonesia No. 28 of 1999 concerning State Organizers who are Clean and Free from Corruption, Collusion and Nepotism;
   f. Law of the Republic of Indonesia No. 15 of 2002 concerning the Crime of Money Laundering as amended by Law of the Republic of Indonesia No. 25 of 2003;
   g. Law of the Republic of Indonesia No. 14 of 2008 concerning Information Disclosure;
   h. Law of the Republic of Indonesia No. 11 of 2008 concerning Information and Electronic Transactions.
2. Government Regulations
   a. Government Regulation No. 35 of 2018 concerning Public Corporations (Perum) of Jaminan Kredit Indonesia;
   b. Government Regulation No. 38 of 2008 concerning Amendments to Government Regulation No. 6 of 2006 concerning Management of State/Regional Property;
   c. Government Regulation No. 45 of 2005 concerning the Establishment, Management, Supervision, and Dissolution of SOEs.
3. Regulation of the Minister of SOEs
   a. State Minister of SOEs' Regulation No. PER-01/MBU/2011 dated August 1, 2011 and its amendment No. PER-09/MBU/2012 concerning the Implementation of Good Corporate Governance in State-Owned Enterprises, which was subsequently updated through SOE Ministerial Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises;
   b. SOEs Minister Regulation Number PER-01/MBU/06/2017 concerning the Second Amendment to SOEs Minister Regulation No. PER-04/MBU/2014 concerning Guidelines for Determining Income for Directors, Board of Commissioners/Supervisory Board of State-Owned Enterprises;

c. Peraturan Menteri Negara BUMN No. PER-02/MBU/02/2015 tentang Persyaratan, Tata Cara Pengangkatan dan Pemberhentian Anggota Dewan Komisaris Badan Usaha Milik Negara;
d. Peraturan Menteri BUMN No. PER-02/MBU/06/2016 tentang Perubahan atas Peraturan Menteri BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Negara;
e. Peraturan Menteri Negara BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara;
f. Peraturan Menteri BUMN No. PER-12/MBU/2012 tentang Organ Pendukung Dewan Komisaris/Dewan Komisaris Badan Usaha Milik Negara;
g. Peraturan Menteri BUMN No. PER-02/MBU/2013 tanggal 18 Februari 2013 tentang Panduan Penyusunan Pengelolaan Teknologi Informasi BUMN;
h. Peraturan Menteri BUMN No. PER-10/MBU/2012 tentang Organ Pendukung Dewan Komisaris/Dewan Pengawasan Badan Usaha Milik Negara;
i. Peraturan Menteri Negara BUMN No. PER-05 MBU/2006 tentang Komite Audit bagi BUMN.

4. Keputusan Menteri BUMN
   a. Keputusan Sekretaris Menteri Negara BUMN No. SK-16/S.MBU/2012 tanggal 6 Juni 2012 tentang Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang Baik (GCG) pada BUMN.
5. Peraturan Otoritas Jasa Keuangan (OJK)
   a. Peraturan OJK No.3/POJK.05/2017 tanggal 11 Januari 2017 tentang Tata Kelola Perusahaan yang Baik bagi Lembaga Penjamin.
6. Anggaran Dasar Perusahaan sebagaimana terakhir diubah dalam Akta No. 10 Tanggal 08 Maret 2021
7. Pedoman Umum GCG Indonesia oleh Komite Nasional Kebijakan Governance (KNKG).

c. State Minister of SOEs' Regulation No. PER-02/MBU/02/2015 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Commissioners of State-Owned Enterprises;
d. SOE Minister Regulation No. PER-02/MBU/06/2016 concerning Amendment to the Minister of SOEs' Regulation No. PER-04/MBU/2014 concerning Guidelines for Determining Income for Directors, Board of Commissioners/Supervisory Board of State-Owned Enterprises;
e. State Minister of SOEs' Regulation No. PER-04/MBU/2014 concerning Guidelines for Determining Income for Directors, Board of Commissioners, and Supervisory Boards of State-Owned Enterprises;
f. SOE Minister Regulation No. PER-12/MBU/2012 concerning Supporting Organs for the Board of Commissioners/Board of Commissioners of State-Owned Enterprises;
g. SOE Minister Regulation No. PER-02/MBU/2013 dated February 18, 2013 concerning Guidelines for the Preparation of SOEs' Information Technology Management;
h. SOE Minister Regulation No. PER-10/MBU/2012 concerning Supporting Organs for the Board of Commissioners/Supervisory Board of State-Owned Enterprises;
i. State Minister of SOEs' Regulation No. PER-05 MBU/2006 concerning Audit Committee for SOEs.

4. Decree of the Minister of SOEs
   a. Decree of the Secretary to the State Minister of SOEs No. SK-16/S.MBU/2012 dated June 6, 2012 concerning Indicators/Parameters for Assessment and Evaluation of the Implementation of Good Corporate Governance (GCG) in SOEs.
5. Regulations of the Financial Services Authority (OJK)
   a. OJK Regulation No.3/POJK.05/2017 dated January 11, 2017 concerning Good Corporate Governance for Guarantee Institutions.
6. The Company's Articles of Association as last amended in Deed No. 10 of March 8, 2021
7. General Guidelines for Indonesian GCG by the National Committee on Governance Policy (KNKG).

PERKEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Peningkatan Kualitas Penerapan GCG Jamkrindo

Penerapan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) yang dilakukan secara konsisten pada seluruh tingkatan operasional Perusahaan dipercaya dapat memberikan kontribusi bagi pengembangan Perusahaan. Untuk itu, Perusahaan berkomitmen untuk menerapkan GCG dalam setiap aktivitas bisnis Perusahaan. Komitmen tersebut membawa Perusahaan untuk terus mengedepankan dan mengadaptasi *best practice* GCG yang berlaku.

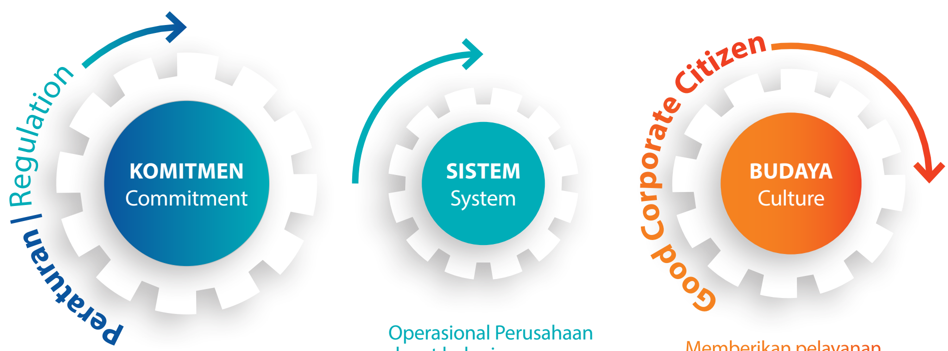
Wujud dari komitmen Jamkrindo dalam mengimplementasikan prinsip-prinsip GCG dituangkan dalam struktur GCG, sistem dan prosedur yang telah disusun oleh Perusahaan yang bertujuan untuk menciptakan nilai tambah bagi para pemangku kepentingan melalui pengelolaan perusahaan yang profesional secara efektif dan efisien. Komitmen tersebut tergambar di *Roadmap* GCG yang telah dimiliki Jamkrindo dalam mengimplementasikan prinsip-prinsip GCG guna mencapai *Good Corporate Citizen* dengan mekanisme di bawah ini:

DEVELOPMENT OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

Improving the Quality of Jamkrindo's GCG Implementation

The consistent application of the principles of Good Corporate Governance (GCG) at all levels of the Company's operations is believed to contribute to the development of the Company. For this reason, the Company is committed to implementing GCG in every business activity of the Company. This commitment has led the Company to continue to prioritize and adapt the prevailing GCG best practices.

The manifestation of Jamkrindo's commitment to implementing GCG principles is outlined in the GCG structure, systems, and procedures that have been developed by the Company which aims to create added value for stakeholders through effective and efficient professional management of the Company. This commitment is reflected in Jamkrindo's GCG Roadmap in implementing GCG principles to achieve Good Corporate Citizens with the following mechanism:



Patuh terhadap seluruh regulasi atau pedoman yang dijalankan perusahaan sesuai dengan peraturan perundangan yang berlaku dan *best practice*.

Comply with all regulations or guidelines implemented by the company in accordance with applicable laws and best practices.

Operasional Perusahaan dapat bekerja secara efektif dan efisien melalui kepatuhan, pengendalian internal, manajemen risiko, dan penerapan WBS.

The Company's operations can work effectively and efficiently through compliance, internal control, risk management, and the implementation of WBS.

Memberikan pelayanan terbaik untuk kegiatan penjaminan bagi UMKMK, dan dapat menjadi *Role Model* bagi perusahaan sejenis.

Provide the best service for guarantee activities for MSME and Cooperative and could become a Role Model for similar Companies.

1. Komitmen
   Dalam penerapan prinsip-prinsip GCG tersebut, seluruh Insan Jamkrindo berkomitmen untuk tunduk dan patuh terhadap seluruh peraturan dan perundang-undangan yang berlaku, serta yang berlaku umum. Dukungan dari manajemen memberikan peran besar dalam menentukan arah dan tujuan penerapan GCG di Jamkrindo. Dalam praktiknya, Manajemen Jamkrindo menjadi contoh bagi karyawan untuk terus berkomitmen dalam penerapan GCG yang berkelanjutan. Jamkrindo akan menerapkan prinsip-prinsip GCG dalam setiap proses bisnis dan melakukan penyempurnaan perangkat pendukung GCG.

2. Sistem
   Dalam mendukung komitmen GCG yang berkelanjutan di Jamkrindo, maka diperlukan sistem operasional perusahaan yang dapat bekerja secara efektif dan efisien melalui kepatuhan terhadap perundang-undangan yang berlaku, sistem pengendalian internal yang memadai dan pengelolaan manajemen risiko yang baik serta penerapan sistem pelaporan pelanggaran yang efektif.

3. Budaya
   Nilai-nilai budaya Jamkrindo merupakan landasan bagi Insan Perusahaan dalam bekerja agar lebih jelas dan terstruktur. Dalam rangka penerapan GCG Jamkrindo, maka seluruh Insan Jamkrindo berkomitmen untuk menerapkan nilai-nilai budaya perusahaan yang selaras dengan prinsip-prinsip GCG.

1. Commitment
   In implementing these GCG principles, all Jamkrindo employees are committed to submitting to and complying with all applicable laws and regulations, as well as those that are generally accepted. Management support plays a major role in determining the direction and objectives of GCG implementation at Jamkrindo. In practice, Jamkrindo Management serves as an example for employees to continue to be committed to implementing sustainable GCG. Jamkrindo will implement GCG principles in every business process and make improvements to GCG supporting tools.

2. System
   In supporting the ongoing GCG commitment at Jamkrindo, it is necessary to have a company operational system that can work effectively and efficiently through compliance with applicable laws, an adequate internal control system and good risk management and the implementation of an effective violation reporting system.

3. Culture
   Jamkrindo's cultural values are the foundation for Company Individuals in working to be clearer and more structured. In the context of implementing Jamkrindo's GCG, all Jamkrindo employees are committed to implementing corporate cultural values that are aligned with GCG principles.

Tujuan implementasi GCG yang dilakukan Jamkrindo adalah untuk Mendukung Visi Jamkrindo, yaitu menjadi "Perusahaan Penjaminan Terdepan yang Mendukung Perkembangan Perekonomian nasional". Selain itu juga, implementasi GCG yang dilakukan Perusahaan untuk Mendukung Misi Jamkrindo, yaitu Meningkatkan aksesibilitas finansial UMKMK melalui penyediaan penjaminan yang inovatif, kompetitif dengan pelayanan profesional, efektif dan efisien secara berkelanjutan.

Dengan demikian Perusahaan dapat memberikan nilai bagi para pemangku kepentingan dan membangun citra Perusahaan (*brand image*) dan reputasi Perusahaan yang baik serta *benchmark* bagi perusahaan sejenis lainnya sebagaimana dijelaskan dibawah ini:

The objective of GCG implementation by Jamkrindo is to support Jamkrindo's Vision, namely to become a "Leading Guarantee Company that Supports National Economic Development". In addition, the implementation of GCG is carried out by the Company to support Jamkrindo's mission, which is to increase the financial accessibility of UMKMK through the provision of innovative, competitive guarantees with professional, effective and efficient services in a sustainable manner.

Therefore, the Company can provide value to stakeholders and build a good corporate image (brand image) and corporate reputation as well as a benchmark for other similar companies as explained below:

Menuju Tata Kelola Perusahaan yang Baik dan Penciptaan Nilai-nilai Budaya
Heading Towards Good Corporate Governance and the Creation of Cultural Values

Komitmen Tata Kelola
Governance Commitment

- **Visi dan Misi**
  Vision and Mission
- **Nilai-nilai Budaya Perusahaan**
  Cultural Values of the Company
- **Pedoman Tata Kelola**
  Governance Guidelines
- **Pedoman Perilaku**
  Code of Conduct
- ***Charter*:**
  Charter:
  - Internal Audit *Charter*
    Internal Audit Charter
  - Komite Audit *Charter*
    Audit Committee Charter
  - KIRU *Charter*
    KIRU Charter
  - Pedoman Dewan Komisaris dan Direksi
    Supervisory and Directors Board guidelines
  - Kebijakan Gratifikasi
    Gratification Policy
  - Pedoman Sistem Pelaporan Pelanggaran
    Violation Reporting System Guidelines
  - Sistem dan Prosedur
    System and Procedures

Struktur Tata Kelola
Governance Structure

- **Organ Utama:**
  Main Organs:
  - Rapat Pembahasan Bersama Dewan Komisaris Direksi
    Joint Meeting between the Board of Supervisory and Board of Directors
- **Organ Pendukung:**
  Supporting Organs:
  - Komite Audit
    Audit Committee
  - Komite Investasi dan Risiko Usaha
    Investment and Business Risk Committee
  - Komite Nominasi dan Remunerasi
    Nomination and Remuneration Committee
  - Sekretaris Dewan Komisaris
    Supervisory Board Secretary
  - Sekretaris Perusahaan
    Corporate Secretary
  - Satuan Pengawasan Internal Perusahaan
    Company Internal Control Audit Unit Perusahaan

Mekanisme Tata Kelola
Governance Mechanism

- **Implementasi:**
  Implementation:
  - Penerapan Prinsip GCG pada kegiatan usaha perusahaan
    The implementation of GCG Principles in the Company's business activities
- **Evaluasi:**
  Evaluation:
  - *Monitoring* Implementasi Tata Kelola Perusahaan
    Monitoring the Implementation of Company Governance
  - Evaluasi Kinerja Perusahaan
    Evaluating Company's Performance
  - Evaluasi Rencana Bisnis Perusahaan
    Evaluating Company's Business Plan
- **Pemutakhiran:**
  Update:
  - Penyempurnaan Perangkat Pendukung Tata Kelola Perusahaan
    Improvement of Corporate Governance Support Tools

Tujuan Tata Kelola
Governance Purpose

- **Pengelolaan Perusahaan yang Efektif dan Efisien**
  Effective and Efficient Company Management
- **Kepercayaan, *Image*, dan Reputasi Perusahaan yang Lebih Baik**
  A Better Trust, Image, and Reputation of the Company
- **Menjadi *Benchmark***
  Become a Benchmark

TRUST

Jamkrindo

Rekam Jejak Perkembangan Penerapan Tata Kelola Perusahaan yang Baik
Track Record of the Development of the Implementation of Good Corporate Governance

2005

Penyusunan | Preparation

» Penyusunan Pedoman Tata Kelola Perusahaan
Preparation of Corporate Governance Guidelines
- Pedoman Perilaku
Code of Conduct
- Pedoman Dewan Pengawas dan Direksi (*Board Manual*)
Board of Supervisory and Board of Directors Guidelines (Board Manual
- Kebijakan Gratifikasi
Gratification Policy
- Pedoman Tata Tertib Rapat
Meeting Rules of Conduct
- Pengendalian Internal Perusahaan
Company Internal Control

» Sistem dan Prosedur Berbasis Risiko
Risk-Based Systems and Procedures

2010

Penyusunan | Preparation

» *Blueprint* Manajemen Risiko
Risk Management Blueprint

2011

Penyempurnaan | Refinement

» Sistem dan Prosedur Berbasis Risiko
Risk-Based Systems and Procedures

Pembentukan | Establishment

» Manajemen Risiko
Risk Management

» *Charter* (Komite Audit dan Komite Dewan Pengawas)
Charter (Audit Committee and Committee of Board of Supervisory)

2012

Penyempurnaan | Refinement

» Pedoman Tata Kelola Perusahaan
Corporate Governance Guidelines
- Kebijakan Gratifikasi
Code of Conduct
- Pedoman Tata Tertib Rapat
Guidelines of Meeting Rules of Conduct
- Sistem Pelaporan Pelanggaran
Whistleblowing System
- Pengendalian Internal Perusahaan
Company Internal Control

» Pedoman Perilaku
Code of Conduct

» Pedoman Dewan Pengawas dan Direksi (*Board Manual*)
Board of Supervisory and Board of Directors Guidelines (Board Manual)

Pembuatan | Making

» Rencana Strategis Pengembangan Teknologi Informasi (ITSP)
Information Technology Development Strategic (ITSP) Plan

2013

Penyempurnaan | Refinement

» Pedoman Tata Tertib Rapat
Guidelines of Meeting Rules

» Pedoman Penyusunan Sistem Operasi Prosedur
Guidelines for System Operation Procedures Preparation of Conduct

2014

Penyusunan | Preparation

» Pedoman Internal Audit Berbasis Risiko (*Risk Based Internal Audit*)
Risk-Based Internal Audit Guidelines (Risk Based Internal Audit)

Penyempurnaan | Refinemen

» Pedoman Perilaku
Code of Conduct

» Kebijakan Gratifikasi
Gratification Policy

» Sistem Pelaporan Pelanggaran
Whistleblowing System

2015

Penyempurnaan | Refinement

» Pedoman sistem Pengendalian Internal Perusahaan
Guidelines for the Company's Internal Control System

2016

» *Review* Pengendalian Internal oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis dan Partner
Review of Internal Control by Public Accounting Firm Tanudiredja, Wibisana, Rintis, and Partners

» Penyempurnaan *Risk Based Internal Audit* (RBIA).
Refinement of Risk- Based Internal Audit (RBIA)

2017

Pelaksanaan *Self Assessment* sebagai tindak lanjut Reviu Pengendalian Internal oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis dan Rekan

Implementation of Self Assessment as a follow up to the Internal Control Review by the Public Accounting Firm Tanudiredja, Wibisana, Rintis and Partners

2018

Penyempurnaan Pedoman Pengelolaan Sistem Pelaporan Pelanggaran

Improvement of Management Guidelines of Whistleblowing System

2019

» Pemutakhiran *website* WBS melalui portal wbs.jamkrindo.co.id
WBS website updates through the portal wbs.jamkrindo.co.id

» Perbaikan kualitas SOP proses bisnis
Improvement of the quality of business process SOPs

» Penyusunan KPI telah tersistematis melalui portal PMS (172.27.1.194/*home*)
Preparation of KPIs has been systematized via the PMS portal (172.27.1.194/home)

» Perusahaan telah melaksanakan pemetaan kebutuhan kompetensi dan Analisa kebutuhan pelatihan (*training need analysis*) yang memadai melalui edaran kuesioner yang diberikan kepada seluruh karyawan terkait minat kompetensi yang ingin dikembangkan oleh karyawan
The Company has carried out a mapping of competency needs and adequate training needs analysis through a questionnaire distributed to all employees related to the competency interests that employees want to develop

2020

Perubahan status hukum dari Perusahaan Umum (PERUM) menjadi Perseroan Terbatas (PT), serta pembentukan *Holding* BUMN Asuransi dan Penjaminan di mana Jamkrindo menjadi salah satu anggota.

Changes in legal status from a Public Company (PERUM) to a Limited Liability Company (PT), as well as the establishment of an Insurance and Guarantee BUMN Holding in which Jamkrindo is a member.

2021

Perusahaan mengembangkan GCG melalui Sosialisasi Penerapan *Four Eyes Principle*.

The Company develops GCG through the Socialization of the Four Eyes Principle Implementation.

PENINGKATAN KUALITAS
QUALITY IMPROVEMENT

ASSESSMENT PENERAPAN TATA KELOLA PERUSAHAAN

Sebagai wujud komitmen penerapan prinsip GCG, Jamkrindo melaksanakan *assessment* atau penilaian atas penerapan GCG di lingkup Perusahaan. *Assessment* dilakukan dengan 2 (dua) model, yaitu melalui *self assessment* atau evaluasi yang dilakukan oleh tim internal Perusahaan, dan *assessment* atau penilaian yang dilakukan oleh pihak independen. Tujuan pelaksanaan penilaian *(assessment)* atas penerapan GCG pada Jamkrindo mengacu pada Surat Sekretaris Kementerian BUMN No. SK-16/S.MBU/2012 tanggal 6 Juni 2012, adalah:

1. Mengukur kualitas penerapan GCG perusahaan melalui evaluasi tingkat pemenuhan kriteria GCG dengan kondisi nyata yang diterapkan pada Jamkrindo, melalui pemberian skor/nilai atas penerapan GCG dan kategori kualitas penerapannya;
2. Mengidentifikasi kekuatan dan kelemahan penerapan GCG perusahaan, serta mengusulkan rekomendasi perbaikan untuk mengurangi celah (*gap*) antara kriteria GCG dengan penerapan pada Jamkrindo;
3. Memonitor konsistensi penerapan GCG pada Jamkrindo dan memperoleh masukan untuk penyempurnaan dan pengembangan kebijakan *corporate governance* di lingkungan perusahaan.

Hasil *assessment* diharapkan dapat menjadi landasan untuk peningkatan dan perbaikan penerapan praktik GCG di Jamkrindo. Selanjutnya penerapan praktik GCG tersebut juga diharapkan dapat memberikan manfaat untuk mendorong pengelolaan Perusahaan secara transparan, profesional, dan efisien sehingga dapat meningkatkan nilai Perusahaan dalam bentuk *trend* kinerja Perusahaan yang tinggi (*high performance*), dan citra Perusahaan yang baik (*good corporate image*), serta kepercayaan *stakeholders* (pengguna jasa, karyawan, dan masyarakat secara keseluruhan) terhadap Jamkrindo.

Dasar pelaksanaan penilaian/evaluasi atas penerapan GCG pada Jamkrindo mengacu pada Peraturan Menteri Negara BUMN No. PER-01/MBU/2011 tanggal 1 Agustus 2011 tentang Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara sebagaimana telah diubah dengan Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-09/MBU/2012 tanggal 6 Juli 2012 yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara dan Surat Sekretaris Kementerian BUMN No. SK-16/S.MBU/2012 tanggal 6 Juni 2012 tentang Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.

ASSESSMENT OF CORPORATE GOVERNANCE IMPLEMENTATION

As a form of commitment to implementing GCG principles, Jamkrindo carries out an assessment of the implementation of GCG within the Company. The assessment is carried out using 2 (two) models, namely through a self-assessment or evaluation carried out by the Company's internal team, and an assessment carried out by an independent party. The purpose of carrying out the assessment of the implementation of GCG at Jamkrindo refers to the Letter of the Secretary of the Ministry of SOEs No. SK-16/S.MBU/2012 dated June 6, 2012, is:

1. To measure the quality of the Company's GCG implementation through evaluating the level of fulfillment of the GCG criteria with the real conditions applied to Jamkrindo, through scoring on the implementation of GCG and the quality category of its implementation;
2. To identify the strengths and weaknesses of the Company's GCG implementation, and propose recommendations for improvement to reduce the gap between the GCG criteria and the implementation of Jamkrindo;
3. To monitor the consistency of GCG implementation at Jamkrindo and obtain input for improving and developing corporate governance policies within the Company.

The results of the assessment are expected to be the basis for increasing and improving the implementation of GCG practices at Jamkrindo. Furthermore, the implementation of GCG practices is also expected to provide benefits to encourage transparent, professional, and efficient management of the Company so as to increase the value of the Company in the form of high corporate performance trends and good corporate image, as well as stakeholder trust (service users, employees, and society as a whole) to Jamkrindo.

The basis for implementing the assessment/evaluation of the implementation of GCG in Jamkrindo refers to the Regulation of the Minister of State-Owned Enterprises No. PER-01/MBU/2011 dated August 1, 2011 concerning the Implementation of Good Corporate Governance in State-Owned Enterprises as amended by Regulation of the State Minister for State-Owned Enterprises No. PER-09/MBU/2012 dated July 6, 2012 which was subsequently updated through SOE Ministerial Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises and Letter of the Secretary to the Ministry of SOEs No. SK-16/S.MBU/2012 dated June 6, 2012 concerning Indicators/Parameters for Assessment and Evaluation of the Implementation of Good Corporate Governance in State-Owned Enterprises.

6 (enam) Aspek *Assessment* GCG
(Keputusan Sekretaris Kementerian BUMN No. SK-16/S.MBU/2012)
6 (six) Aspects of GCG Assessment
(Decree of the Secretary of the Ministry of State-Owned Enterprises No. SK-16/S.MBU/2012)

1. **Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan**
   Commitment to Sustainable Implementation of Good Corporate Governance
2. **Pemegang Saham dan RUPS/ Pemilik Modal**
   Shareholders and GMS/ Capital Owners
3. **Dewan Komisaris/ Dewan Pengawas**
   Board of Commissioners/ Board of Supervisory
4. **Direksi**
   Board of Directors
5. **Pengungkapan Informasi dan Transparansi**
   Information Disclosure and Transparency
6. **Aspek Lainnya**
   Other Aspects

Hasil penilaian melalui metode ini menggunakan predikat dengan rentang skor sebagai berikut.

The results of the assessment through this method use predicates with the following score ranges.

- **0 - 50 : TIDAK BAIK** | BAD
- **50 - 60 : KURANG BAIK** | POOR
- **60 - 75 : CUKUP BAIK** | MODERATE
- **75 - 85 : BAIK** | GOOD
- **85 - 100 : SANGAT BAIK** | VERY GOOD

PENGUKURAN DAN PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK TAHUN BUKU 2022

Penilaian juga dilakukan pada tahun buku 2022 dengan tujuan memberikan rekomendasi perbaikan secara berkelanjutan atas penerapan GCG Perusahaan. Proses penilaian dilakukan secara independen dengan menggunakan pihak ketiga (konsultan).

MEASUREMENT AND ASSESSMENT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE FOR THE 2022 FISCAL YEAR

An assessment is also carried out for the 2022 financial year with the aim of providing recommendations for continuous improvement of the implementation of the Company's GCG. The assessment process is carried out independently using a third party (consultant).

Penilai | Assessor	:	PT Cita Negeri Amanah
Metode Penilaian | Assessment Method	:	Indikator/Parameter Penilaian Atas Penerapan GCG SK16/S.MBU/2012 Indicators/Parameters for Assessment of the Implementation of GCG SK16/S.MBU/2012
Tahun Buku Penerapan | Year of Implementation	:	1 Januari-31 Desember 2022 | January 1 – December 31, 2022
Periode Pengukuran| Assessment Period	:	2 Januari 2023 – 30 Maret 2023 | January 2, 2023 – March 30, 2023

Hasil penilaian penerapan GCG tahun 2022 mencapai total skor sebesar 96,433 dengan kualifikasi "Sangat Baik", yang dapat dilihat pada tabel berikut ini.

The results of the 2022 GCG implementation assessment achieved a total score of 96.433 with the qualification "Very Good", which can be seen in the following table.

	Aspek Aspects	**Bobot** Weight	**2022**	
			Nilai Value	**Pencapaian** Achievement **(%)**
		1	**2**	**(2/1 x 100)**
I	Komitmen Terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Commitment to the Implementation of Sustainable Good Corporate Governance	7,000	**6,924**	**98,912%**
II	Pemegang Saham dan RUPS Shareholders and GMS	9,000	**8,772**	**97,470%**
III	Dewan Pengawas/Dewan Komisaris Board of Supervisors/Commissioners	35,000	**33,742**	**96,406%**
IV	Direksi Board of Directors	35,000	**33,755**	**96,444%**
V	Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency	9,000	**8,865**	**98,505%**
VI	Aspek Lainnya Other Aspects	5,000	**4,375**	**87,500%**
SKOR KESELURUHAN OVERALL SCORE		**100,000**	**96,433**	
PERINGKAT KUALITAS PENERAPAN GCG GCG IMPLEMENTATION QUALITY PREDICATE				**"SANGAT BAIK"** "VERY GOOD"

Klasifikasi Kualitas Penerapan *Assessment*
Classification of the Quality of the Implementation of the Assessment

Nilai di atas 85 Score above 85	:	**SANGAT BAIK** VERY GOOD
75 < Nilai ≤ 85 75 < Score ≤ 85	:	**BAIK** GOOD
60 < Nilai ≤ 75 60 < Score ≤ 75	:	**CUKUP BAIK** MODERATE
50 < Nilai ≤ 60 50 < Score ≤ 60	:	**KURANG BAIK** POOR
Nilai ≤ 50 Score ≤ 50	:	**TIDAK BAIK** BAD

Hasil *Area of Improvement* (AOI) atau rekomendasi atas *self assessment* penerapan GCG yang dilakukan untuk tahun 2022 dapat dilihat pada tabel di bawah ini.

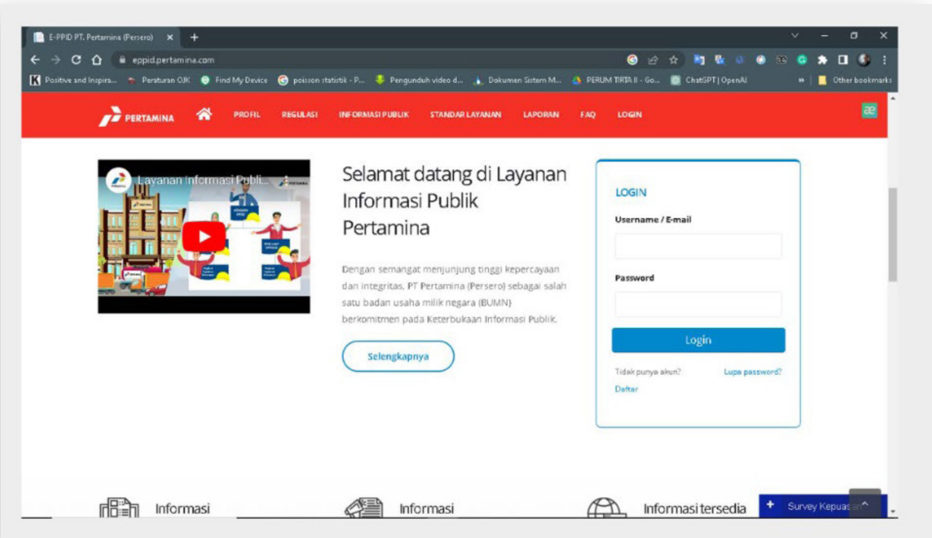
The results of the Area of Improvement (AOI) or recommendations for the GCG implementation self-assessment conducted for 2022 can be seen in the table below.

No	Hasil Rekomendasi *Assessment* Penerapan GCG Tahun Buku 2021 Results of GCG Implementation Assessment Recommendations for the 2022 Fiscal Year	Rencana Tindak Lanjut Follow-up Plan
I	**KOMITMEN TERHADAP PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK SECARA BERKELANJUTAN** COMMITMENT TO THE IMPLEMENTATION OF SUSTAINABLE GOOD CORPORATE GOVERNANCE	
1	Melakukan pembaharuan atas Peraturan Direksi yang masih menggunakan Perum Jamkrindo terkait Ketentuan Kewajiban Penyampaian dan Pengumuman LHKPN bagi pejabat Jamkrindo. Updating the Board of Directors' Regulations that still use Perum Jamkrindo regarding the Provisions for Obligation to Submit and Announcement of LHKPN for Jamkrindo officials.	Masih terdapat beberapa kebijakan/SOP Proses transformasi peraturan/kebijakan Jamkrindo dari Perum menjadi Persero kemudian menjadi Perseroan Terbatas setelah bergabung dalam kluster IFG saat ini masih proses harmonisasi sesuai dengan peraturan dan perundang-undangan yang berlaku. There are still several policies/SOPs for the process of transforming Jamkrindo's regulations/policies from Perum to Persero, then becoming a Limited Liability Company, after joining the IFG cluster, that are currently still in the process of harmonization in accordance with applicable laws and regulations.
II	**PEMEGANG SAHAM DAN RUPS/PEMILIK MODA** SHAREHOLDERS AND GMS/CAPITAL OWNERS	
1	Diusulkan pemuatan dalam Laporan Tahunan penetapan penilaian Kinerja Dewan Komisaris berdasarkan laporan kinerja Dewan Komisaris dan Direksi. It is proposed to be included in the stipulation Annual Report the Board of Commissioners performance assessment is based on the performance reports of the Board of Commissioners and Board of Directors.	Memenuhi prinsip akuntabilitas maka Pemegang Saham dan RUPS memberikan penilaian Kinerja Dewan Komisaris berdasarkan laporan kinerja Dewan Komisaris dan Direksi. Fulfilling the principle of accountability, the Shareholders and GMS provide an assessment of the performance of the Board of Commissioners based on the performance reports of the Board of Commissioners and Board of Directors.
2	Diusulkan pengungkapan bentuk respon/ tanggapan, dapat berupa penjelasan mengenai penurunan kinerja, permintaan informasi/klarifikasi, dan sebagainya, bagian dari transparansi dan akuntabilitas dalam Laporan Tahunan Bab Tata Kelola Perusahaan Yang Baik. It is proposed to disclose the form of response, which can be in the form of explanations regarding performance declines, requests for information/clarifications, and so on, as part of transparency and accountability in the Annual Report on Good Corporate Governance Chapter.	Dalam penilaian penerapan GCG pada BUMN prinsip-prinsip GCG menjadi bias terutama berhadapan dengan ketetapan Kementerian BUMN sebagai pemegang saham Dwiwarna A. 1. Pemegang Saham menetapkan sistem penerimaan laporan mengenai gejala penurunan kinerja dari Direksi dan/atau Dewan Komisaris. 2. Pemegang Saham memberikan respon/tanggapan atas informasi mengenai penurunan kinerja dan/atau kerugian perusahaan yang signifikan yang disampaikan oleh Dewan Komisaris dan/atau Direksi In assessing the implementation of GCG in SOE, the principles of GCG are biased, especially in dealing with the stipulation of the Ministry of SOEs as a shareholder of Dwiwarna A series share. 1. Shareholders establish a system for receiving reports regarding symptoms of decreased performance from the Board of Directors and/or Board of Commissioners. 2. Shareholders provide response to information regarding significant declines in performance and/or Company losses submitted by the Board of Commissioners and/or Board of Directors
III	**DEWAN KOMISARIS/DEWAN PENGAWAS** BOARD OF COMMISSIONERS/BOARD OF DIRECTORS	
1	Diusulkan *Need Analysis* pelaksanaan pelatihan bagi anggota Dewan Komisaris direalisasikan sesuai dengan rencana kerja Dewan Komisaris. Diusulkan agar anggota Dewan Komisaris yang telah mengikuti pelatihan untuk melaksanakan *sharing knowledge* hasil pelatihan yang telah diikuti. It is proposed that the implementation of training needs analysis for members of the Board of Commissioners be realized in accordance with the work plan of the Board of Commissioners. It is proposed that members of the Board of Commissioners who have attended training carry out sharing knowledge on the results of the training they have attended.	Pelaksanaan pelatihan bagi anggota Dewan Komisaris direalisasikan sesuai dengan rencana kerja Dewan Komisaris. Terdapat laporan tentang hasil pelatihan yang telah dijalani anggota Dewan Komisaris. Implementation of training for members of the Board of Commissioners was realized in accordance with the work plan of the Board of Commissioners. There is a report on the results of the training that has been undertaken by members of the Board of Commissioners.

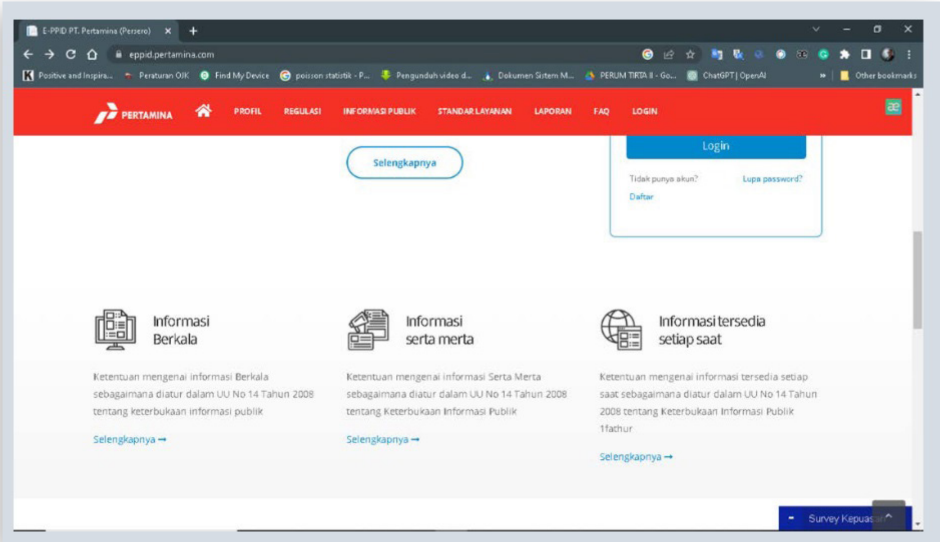
No	Hasil Rekomendasi *Assessment* Penerapan GCG Tahun Buku 2021 Results of GCG Implementation Assessment Recommendations for the 2022 Fiscal Year	Rencana Tindak Lanjut Follow-up Plan
2	Diusulkan pelaksanaan pengawasan terhadap kebijakan Anak Perusahaan dituangkan dalam Laporan Dewan Komisaris dalam Laporan Tahunan. It is proposed that the implementation of supervision of Subsidiary policies be outlined in the Board of Commissioners' Report in the Annual Report.	Proses telaah tata kelola kinerja, pengembangan usaha dan pemantauan risiko Dewan Komisaris dan Komite Dekom telah diterapkan terhadap Anak Perusahaan. The process of reviewing performance governance, business development and risk monitoring of the Board of Commissioners and Board of Commissioners Committees has been applied to Subsidiaries.
3	Diusulkan bahwa Kebijakan Dewan Komisaris dalam memberikan evaluasi kesesuaian mengenai arah pengelolaan Anak Perusahaan dan kinerja Anak Perusahaan terkait dengan visi pengembangan usaha perusahaan merupakan bagian dari KPI Dewan Komisaris. It is proposed that the Board of Commissioners' Policy in providing conformity evaluation regarding the direction of management of Subsidiaries and the performance of Subsidiaries related to the company's business development vision is part of the Board of Commissioners' KPI.	Proses evaluasi terhadap arah pengelolaan anak perusahaan/perusahaan patungan dan kinerja Anak Perusahaan/perusahaan patungan terkait dengan visi pengembangan usaha perusahaan, dilakukan baik melalui proses pembahasan internal maupun rapat gabungan Dewan Komisaris dan Direksi. The process of evaluating the management direction of the subsidiary/joint venture and the performance of the subsidiary/joint venture related to the Company's business development vision is carried out either through an internal discussion process or a joint meeting of the Board of Commissioners and the Board of Directors.
IV	**DIREKSI** BOARD OF DIRECTORS	
1	Melakukan penyampaian paling lambat kepada Pemegang Saham pada tanggal 31 Oktober sebelum periode RJPP tahun berjalan dan penyampaian kepada Dewan Komisaris sebelum 30 September sebelum periode RJPP tahun berjalan. Submitting RJPP no later than October 31 before the current year's RJPP period and submitting it to the Board of Commissioners before September 30 before the current year's RJPP period.	**Alur Proses RJPP:** 1. Direksi menyampaikan rancangan RJPP 2020 - 2024 disampaikan kepada Dewan Komisaris melalui Surat No. B.826/EKT/DIRUT/PRS/IV/2021 tanggal 26 April 2021 perihal Penyampaian RJPP Tahun Buku 2020–2024; 2. Tanggapan Dewan Komisaris melalui Surat Dewan Komisaris No. S-22/DK/V/ 2021 tanggal 21 Mei 2021 perihal Tanggapan Dewan Komisaris atas RJPP Tahun 2020-2024 PT Jamkrindo; 3. Direksi menyampaikan kembali revisi RJPP berdasarkan Surat No. B.2784/EKT /DIRUT/PRS/XI/2021 tanggal 12 November 2021 perihal Penyampaian Kembali Atas Revisi RJPP Tahun Buku 2020–2024; 4. Tanggapan Dewan Komisaris melalui Surat Dewan Komisaris No. S-51/DK/XI/ 2021 tanggal 22 November 2021 perihal Tanggapan Dewan Komisaris atas RJPP Tahun 2020-2024 PT Jamkrindo; 5. Direksi menyampaikan kembali revisi kedua RJPP berdasarkan Surat No. B.120/EKT/DIRUT/PRS/I/2022 tanggal 17 Januari 2022 perihal Penyampaian Kembali Atas Revisi Kedua RJPP Tahun Buku 2020–2024; 6. Direksi menyampaikan revisi kedua RJPP kepada Pemegang Saham (BPUI) berdasarkan Surat No. B.121/EKT/ DIRUT/PRS/I/2022 tanggal 17 Januari 2022 perihal Penyampaian Kembali Atas Revisi Kedua RJPP Tahun Buku 2020– 024; 7. Direksi menyampaikan revisi kedua RJPP kepada Pemegang Saham (KBUMN) berdasarkan Surat No. B.122/EKT/DIRUT/PRS/I/2022 tanggal 17 Januari 2022 perihal penyampaian Kembali Atas Revisi Kedua RJPP Tahun Buku 2020 – 2024; dan 8. 8. RUPS RJPP tanggal 28 Januari 2022. **RJPP Process Flow:** 1. The Board of Directors submitted the 2020-2024 RJPP draft to the Board of Commissioners through Letter No. B.826/EKT/DIRUT/PRS/IV/2021 dated April 26, 2021 regarding Submission of RJPP for Fiscal Year 2020–2024; 2. Response of the Board of Commissioners is given through Letter of the Board of Commissioners No. S-22/DK/V/ 2021 dated May 21, 2021 regarding the Response of the Board of Commissioners on the 2020-2024 RJPP of PT Jamkrindo; 3. The Board of Directors submitted the revised RJPP based on Letter No. B.2784/EKT/DIRUT/PRS/XI/2021 dated November 12, 2021 regarding Submission of the Revised RJPP for the 2020–2024 Fiscal Year; 4. Response of the Board of Commissioners is given through Letter of the Board of Commissioners No. S-51/DK/XI/2021 dated November 22, 2021 regarding the Board of Commissioners' Response to PT Jamkrindo's 2020-2024 RJPP;

No	Hasil Rekomendasi *Assessment* Penerapan GCG Tahun Buku 2021 Results of GCG Implementation Assessment Recommendations for the 2022 Fiscal Year	Rencana Tindak Lanjut Follow-up Plan
		5. The Board of Directors submitted the second revision of the RJPP based on Letter No. B.120/EKT/DIRUT/PRS/I/2022 dated January 17, 2022 regarding Submission of the Second Revision of the RJPP for the Fiscal Year 2020–2024; 6. The Board of Directors submitted the second revision of the RJPP to Shareholders (BPUI) based on Letter No. B.121/EKT/ DIRUT/PRS/I/2022 dated January 17, 2022 regarding Submission of the Second Revision of the RJPP for Fiscal Year 2020–024; 7. The Board of Directors submitted the second revision of the RJPP to Shareholders (KBUMN) based on Letter No. B.122/EKT/DIRUT/PRS/I/2022 dated January 17, 2022 regarding Submission of the Second Revision of the RJPP for the Fiscal Year 2020 – 2024; And 8. RJPP GMS on January 28, 2022.
2	Meningkatkan arsitektur sistem informasi sampai dengan level data serta sistem keamanannya. Arsitektur sistem informasi sebaiknya juga telah mendesain sampai dengan level data dan sistem keamanannya. Improving the information system architecture to the level of data and security systems. The information system architecture should also have been designed up to the level of data and security systems.	**Perusahaan memiliki *Master Plan* Teknologi Informasi (MPTI) Tahun 2022 – 2024** Pelaksanaan pengembangan TI PT Jamkrindo selalu mengacu kepada MPTI tersebut tidak bersifat statis melainkan dinamis sesuai dengan kebutuhan Perusahaan. Beberapa inisiatif pekerjaan dalam MPTI yang belum tercapai akan dioptimalkan pencapaiannya sesuai dengan *time schedule* yang sudah ditentukan. **The Company has an Information Technology Master Plan (MPTI) for 2022 – 2024** The implementation of PT Jamkrindo's IT development always refers to the MPTI, which is not static but dynamic according to the needs of the Company. Several work initiatives within MPTI that have not been achieved will be optimized in accordance with a predetermined time schedule.
3	Terdapat sengketa atau permasalahan yang belum diselesaikan yaitu Penolakan Klaim Jaminan Kredit Modal Kerja Konstruksi BPD Kalimantan Barat. There are disputes or problems that have not been resolved, namely the Rejection of Claims for Guaranteed Venture Capital Loans for Construction of the West Kalimantan BPD.	Menyelesaikan proses sengketa atau permasalahan dengan pihak lain terkait transaksi bisnis. Resolving disputes or problems with other parties related to business transactions.
4		
V	**PENGUNGKAPAN INFORMASI DAN TRANSPARANSI** INFORMATION DISCLOSURE AND TRANSPARENCY	
1	Diusulkan terdapat laman tentang Layanan Informasi Publik memenuhi Keterbukaan Informasi Publik yang diamanatkan dalam Undang-Undang No. 14 Tahun 2008 tentang Keterbukaan Informasi Publik. Memuat Pejabat Pengelola Informasi dan Dokumentasi (Atasan PPI) setingkat Kepala Divisi bertugas untuk menetapkan kebijakan Layanan Informasi Publik Jamkrindo. Sementara itu, Kepala Bagian PPID Jamkrindo memperoleh tugas untuk mengelola Layanan Informasi Publik dan dimuat pada laman Informasi Publik di atas. It is proposed that there be a page about Public Information Services fulfilling Public Information Disclosure as mandated in Law No. 14 of 2008 concerning Public Information Disclosure. It should contain Information Management and Documentation Officers (PPID Supervisors) at the level of Division Heads tasked with establishing Jamkrindo Public Information Service policies. Meanwhile, the Head of the Jamkrindo PPID Section has the task of managing Public Information Services and published on the Public Information page above.	**Terdapat kebijakan yang dipublikasikan, antara lain:** Pedoman Penerapan Tata Kelola Perusahaan yang baik (GCG *Code*), *Boards Manual*, dan Pedoman Perilaku, dan Program Pengendalian Gratifikasi Perusahaan. **There are published policies, including:** Guidelines for the Implementation of Good Corporate Governance (GCG Code), Boards Manual, and Code of Conduct, and Corporate Gratuity Control Program.

No	Hasil Rekomendasi *Assessment* Penerapan GCG Tahun Buku 2021 Results of GCG Implementation Assessment Recommendations for the 2022 Fiscal Year	Rencana Tindak Lanjut Follow-up Plan
	Pada Laman yang tersebut dimuat pengelompokan berdasarkan kategori informasi publik sbb: • Informasi Berkala, informasi yang wajib diperbaharui kemudian disediakan dan diumumkan kepada publik secara rutin atau berkala sekurang-kurang nya setiap 6 bulan sekali. • Informasi Tersedia Setiap Saat, adalah informasi yang harus disediakan oleh Badan Publik dan siap tersedia untuk bisa langsung diberikan kepada Pemohon Informasi Publik ketika terdapat permohonan terhadap Informasi Publik tersebut. • Informasi Serta Merta adalah informasi yang berkaitan dengan hajat hidup orang banyak dan ketertiban umum dan wajib diumumkan secara serta merta tanpa penundaan. Lihat *capture* E-PPID PERTAMINA terlampir di bawah The page contains a grouping based on public information categories as follows: • Periodic Information; information that must be updated and then made available and announced to the public regularly or periodically at least once every 6 months. • Information Available at Any Time, which is information that must be made available by a Public Agency and is readily available to be immediately given to a Public Information Applicant when there is a request for said Public Information. • Immediate Information is information relating to the livelihood of the public and public order and must be announced immediately without delay. See the PERTAMINA E-PPID illustration attached below	



No	Hasil Rekomendasi ***Assessment*** **Penerapan GCG Tahun Buku 2021** Results of GCG Implementation Assessment Recommendations for the 2022 Fiscal Year	**Rencana Tindak Lanjut** Follow-up Plan



No	Hasil Rekomendasi Assessment Penerapan GCG Tahun Buku 2021	Rencana Tindak Lanjut
VI	**ASPEK LAINNYA** OTHER ASPECTS	
1	Meningkatkan kinerja perusahaan sebagaimana yang telah dicantumkan dalam Kontrak Manajemen Perusahaan setiap tahunnya. Improving Company performance as stated in the Company Management Contract every year.	Pencapaian PT Jamkrindo berdasarkan realisasi KPI Konsolidasi per Desember 2022 telah mencapai 104,45%. Namun, realisasi *Underwriting Yield* KUR (Penjaminan Bersih KUR/IJP Bruto KUR) baru mencapai 29,49% dari target sebesar 34,00%. PT Jamkrindo's achievement, based on the realization of the Consolidated KPI as of December 2022, has reached 104.45%. However, the realization of Net Guarantee KUR only reached 29.49% of the target of 34.00%.

Beberapa butir rekomendasi yang menjadi *Area of Improvement* penerapan GCG di Perusahaan, sebagaimana yang terlampir pada tabel di atas, meskipun ada beberapa butir yang perlu diperhatikan atau ditindaklanjuti lebih lanjut, namun secara umum dapat disimpulkan bahwa, penerapan GCG di Perusahaan telah diterapkan atau berjalan dengan baik, sebagaimana uraian di bawah ini:

1. Komitmen Terhadap Penerapan Tata Kelola Perusahaan Yang Baik Secara Berkelanjutan
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 6,924 dari bobot sebesar 7,000 atau setara dengan persentase pencapaian sebesar 98,912%
2. Aspek Pemegang Saham dan RUPS/Pemilik Modal
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,772 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 97,470%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
3. Aspek Dewan Komisaris/Dewan Pengawas
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,742 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,406%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".

Although there are several points that need further attention or follow-up, some of the recommendation points that become Areas of Improvement of GCG implementation in the Company, as attached in the table above, in general it can be concluded that GCG implementation in the Company has been implemented or is running well , as described below:

1. Commitment to the Implementation of Sustainable Good Corporate Governance
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 6.924 out of a weight of 7.000 or equivalent to an achievement percentage of 98.912%.
2. Aspects of Shareholders and GMS/Capital Owners
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.772 out of a weight of 9.000 or equivalent to an achievement percentage of 97.470%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
3. Aspects of the Board of Commissioners/Supervisory Board
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.742 out of a weight of 35.000 or equivalent to an achievement percentage of 96.406%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".

4. Aspek Direksi
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,755 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,444%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
5. Aspek Pengungkapan Informasi dan Transparansi
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,865 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 98,505%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
6. Aspek Lainnya
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 4,375 dari bobot sebesar 5,000 atau setara dengan persentase pencapaian sebesar 87,500%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".

4. Aspects of the Board of Directors
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.755 out of a weight of 35.000 or equivalent to an achievement percentage of 96.444%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
5. Information Disclosure and Transparency Aspects
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.865 out of a weight of 9.000 or equivalent to an achievement percentage of 98.505%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
6. Other Aspects
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 4.375 out of a weight of 5.000 or equivalent to an achievement percentage of 87.500%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".

PENGUKURAN DAN PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK TAHUN BUKU 2021

Berdasarkan hasil penilaian tersebut, Jamkrindo memperoleh skor capaian sebesar 96,316 dari skor maksimal 100 dengan kualifikasi "SANGAT BAIK", dengan rincian sebagai berikut:

MEASUREMENT AND ASSESSMENT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE FOR THE 2021 FISCAL YEAR

Based on the results of this assessment, Jamkrindo obtained an achievement score of 96.316 out of a maximum score of 100 with the qualification "VERY GOOD", with the following details:

	Aspek Aspects	Bobot Weight	Nilai Score	Pencapaian Achievement (%)
	1	2	3	(4=3/2 x 100)
I	Komitmen Terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Commitment to the Implementation of Sustainable Good Corporate Governance	7,000	6,927	**98,957**
II	Pemegang Saham dan RUPS Shareholders and GMS	9,000	8,764	**97,377**
III	Dewan Pengawas/Dewan Komisaris Board of Supervisors/Commissioners	35,000	33.696	**96,274**
IV	Direksi Board of Directors	35,000	33,693	**96,266**
V	Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency Aspects	9,000	8,861	**98,455**
VI	Aspek Lainnya Other Aspects	5,000	4,375	**87,500**
SKOR KESELURUHAN OVERALL SCORE		**100,000**	**96,316**	**96,316**
PERINGKAT KUALITAS PENERAPAN GCG GCG IMPLEMENTATION QUALITY PREDICATE			**"SANGAT BAIK"** VERY GOOD	

Klasifikasi Kualitas Penerapan *Assessment*
Classification of the Quality of the Implementation of the Assessment

Nilai di atas 85 Score above 85	:	**SANGAT BAIK** VERY GOOD
75 < Nilai ≤ 85 75 < Score ≤ 85	:	**BAIK** GOOD
60 < Nilai ≤ 75 60 < Score ≤ 75	:	**CUKUP BAIK** MODERATE
50 < Nilai ≤ 60 50 < Score ≤ 60	:	**KURANG BAIK** POOR
Nilai ≤ 50 Score ≤ 50	:	**TIDAK BAIK** BAD

Beberapa butir rekomendasi yang menjadi *Area of Improvement* penerapan GCG di Perusahaan, sebagaimana yang terlampir pada tabel di atas, meskipun ada beberapa butir yang perlu diperhatikan atau ditindaklanjuti lebih lanjut, namun secara umum dapat disimpulkan bahwa, penerapan GCG di Perusahaan telah diterapkan atau berjalan dengan baik, sebagaimana uraian di bawah ini:

1. Komitmen Terhadap Penerapan Tata Kelola Perusahaan Yang Baik Secara Berkelanjutan
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 6,927 dari bobot sebesar 7,000 atau setara dengan persentase pencapaian sebesar 98,957%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
2. Aspek Pemegang Saham dan RUPS/Pemilik Modal
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,764 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 97,377%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
3. Aspek Dewan Komisaris/Dewan Pengawas
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,696 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,274%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
4. Aspek Direksi
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,963 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,266%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".

Although there are several points that need further attention or follow-up, some of the recommendation points that become Areas of Improvement of GCG implementation in the Company, as attached in the table above, in general, can be concluded that GCG implementation in the Company has been implemented or is running well , as described below:

1. Commitment to the Implementation of Sustainable Good Corporate Governance
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 6.927 out of a weight of 7.000 or equivalent to an achievement percentage of 98.957%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
2. Aspects of Shareholders and GMS/Capital Owners
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.764 out of a weight of 9.000 or equivalent to an achievement percentage of 97.377%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
3. Aspects of the Board of Commissioners/Supervisory Board
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.696 out of a weight of 35.000 or equivalent to an achievement percentage of 96.274%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
4. Aspects of the Board of Directors
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.963 out of a weight of 35.000 or equivalent to an achievement percentage of 96.266%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".

5. Aspek Pengungkapan Informasi dan Transparansi
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,861 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 98,455%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
6. Aspek Lainnya
   Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 4,375 dari bobot sebesar 5,000 atau setara dengan persentase pencapaian sebesar 87,500%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".

5. Information Disclosure and Transparency Aspects
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.861 out of a weight of 9.000 or equivalent to an achievement percentage of 98.455%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
6. Other Aspects
   Based on the results of the assessment that was carried out on this aspect, the score achieved was 4.375 out of a weight of 5.000 or equivalent to an achievement percentage of 87.500%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".

TREN PERKEMBANGAN PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Sejak dilakukan *Assessment* GCG pada tahun 2015 tercatat perkembangan hasil atau skor *assessment* GCG selalu menunjukkan peningkatan. Hal ini mencerminkan komitmen Perusahaan untuk menerapkan prinsip-prinsip GCG sesuai rekomendasi yang muncul. *Assessment* juga dikaitkan dengan ketentuan yang berlaku dan praktik-praktik terbaik (*best practice*) dalam penerapan GCG, sehingga area-area yang memerlukan perbaikan/penyempurnaan dapat diidentifikasi. Hasil *assessment* menjadi masukan yang sangat penting bagi Perusahaan dalam pengambilan keputusan di masa yang akan datang.

Sekilas riwayat proses penilaian penerapan GCG Perusahaan adalah sebagai berikut:

DEVELOPMENT TREND OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION ASSESSMENT

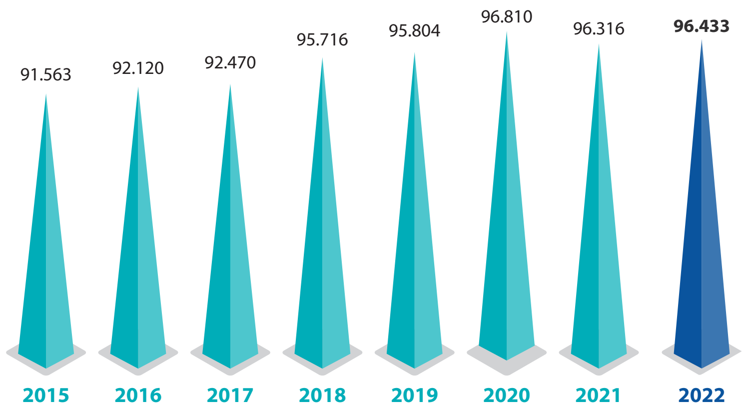
Since the GCG Assessment was carried out in 2015, it has been noted that the progress of the GCG assessment results or scores has always shown an increase. This reflects the Company's commitment to implementing GCG principles according to the recommendations. The assessment is also linked to applicable regulations and best practices in implementing GCG, so that areas that require improvement can be identified. The results of the assessment are very important input for the Company in making decisions in the future.

A brief history of the Company's GCG implementation assessment process is as follows:

Pengukuran GCG GCG Measurement	Tahun Buku Fiscal Year	*Assessor*	Skor Score (%)	Kategori Category
Assessment	**2022**	PT Cita Negeri Amanah	96,433	Sangat Baik Very Good
Self Assessment	**2021**	Tim *Self Assessment* Jamkrindo Jamkrindo Self Assessment Team	96,316	Sangat Baik Very Good
Assessment	**2020**	PT Cita Negeri Amanah	96,810	Sangat Baik Very Good
Self Assessment	**2019**	Tim *Self Assessment* Jamkrindo Jamkrindo Self Assessment Team	95,804	Sangat Baik Very Good
Assessment	**2018**	PT Cita Negeri Amanah	95,716	Sangat Baik Very Good
Self Assessment	**2017**	Tim *Self Assessment* Jamkrindo Jamkrindo Self Assessment Team	92,470	Sangat Baik Very Good
Assessment	**2016**	Kantor Akuntan Publik Doli, Bambang, Sulistiyanto, Dadang & Ali Doli, Bambang, Sulistiyanto, Dadang & Ali Public accounting firm	92,120	Sangat Baik Very Good
Self Assessment	**2015**	Tim *Self Assessment* Jamkrindo Jamkrindo Self Assessment Team	91,563	Sangat Baik Very Good

Tren Perkembangan Skor *Assessment* GCG Jamkrindo, 2015-2022

Development Trend of Jamkrindo's GCG Assessment Score, 2015-2022



RENCANA PENGEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN TAHUN 2023

Jamkrindo berkomitmen untuk terus melakukan evaluasi dan peningkatan penerapan GCG. Di tahun 2023, seperti halnya tahun-tahun sebelumnya, Jamkrindo telah menyusun rencana pengembangan GCG melalui *review* dan *self assessment* GCG yang akan dilakukan oleh internal Perusahaan.

CORPORATEGOVERNANCEIMPLEMENTATION DEVELOPMENT PLAN FOR 2023

Jamkrindo is committed to continuously evaluating and improving GCG implementation. In 2023, as in previous years, Jamkrindo has developed a GCG development plan through GCG reviews and self-assessments that will be carried out internally by the Company.

HASIL TATA KELOLA: EVALUASI DAN PEMANTAUAN PENERAPAN TATA KELOLA PERUSAHAAN

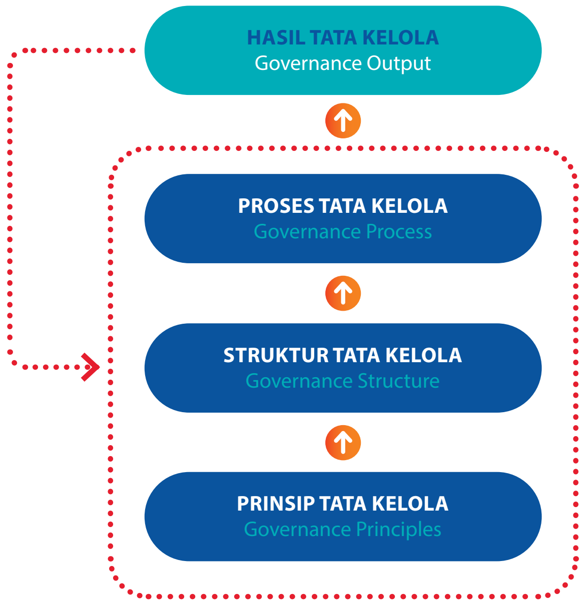
GOVERNANCE RESULTS: EVALUATION AND MONITORING OF CORPORATE GOVERNANCE IMPLEMENTATION

STRUKTUR DAN PROSES TATA KELOLA

Prinsip-prinsip Tata Kelola atau *Governance Principles* sebagaimana telah dijelaskan di atas, diterapkan di lingkup Perusahaan melalui 2 (dua) aspek utama, yaitu Struktur Tata Kelola atau *Governance Structure*, serta Proses Tata Kelola atau *Governance Process*. Ke-2 aspek ini berkesinambungan satu dengan lainnya, yang pada akhirnya akan mencerminkan Hasil Tata Kelola atau *Governance Outcome* sesuai dengan yang diharapkan.

STRUCTURE AND GOVERNANCE PROCESSES

The Governance Principles as described above are implemented within the Company through 2 (two) main aspects, namely the Governance Structure and the Governance Process. These two aspects are continuous with one another, which in the end will reflect the expected Governance Outcome.



Struktur Tata Kelola merupakan organ atau perangkat yang dimiliki oleh Perusahaan, baik organ atau perangkat yang dibentuk karena kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, maupun organ atau perangkat yang dibentuk karena kebutuhan internal dalam rangka meningkatkan penerapan GCG. Sedangkan Proses Tata Kelola merupakan rangkaian proses, kebiasaan, aturan, dan institusi yang mengaruhi pengelolaan Perusahaan secara keseluruhan. Proses Tata Kelola mencakup peraturan dan perundang-undangan yang berlaku bagi Perusahaan, Prosedur Tetap, Piagam, dokumen, hingga aturan diberlakukan yang mengatur hubungan antar organ atau perangkat.

The Governance Structure is an organ owned by the Company. It is an organ that was formed due to compliance with applicable laws and regulations, as well as an organ that was formed due to internal needs in order to improve the implementation of GCG. Meanwhile the Governance Process is a series of processes, habits, rules, and institutions that affect the management of the Company as a whole. The Governance process includes laws and regulations that apply to the Company, Standard Procedures, Charters, documents, until the rules are enacted that regulate the relationship between organs or devices.

STRUKTUR TATA KELOLA: ORGAN-ORGAN GCG

Struktur Tata Kelola Perusahaan memiliki beberapa aspek utama yang berperan dalam menunjang penguatan kontrol dan pengelolaan Perusahaan sesuai dengan tujuan penerapan Prinsip Tata Kelola. Sesuai Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas, infrastruktur keorganisasian sebuah Perseroan Terbatas mencakup kepentingan Pemegang Saham yang dituangkan melalui Rapat Umum Pemegang Saham (RUPS); Direksi dengan tugasnya mengelola; serta Dewan Komisaris yang berfungsi melakukan pengawasan. Sistem kepengurusan Perseroan Terbatas menganut model 2 (dua) badan atau *two tier system*, yaitu Dewan Komisaris dan Direksi dengan kewenangan dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam peraturan dan perundang-undangan serta Anggaran Dasar.

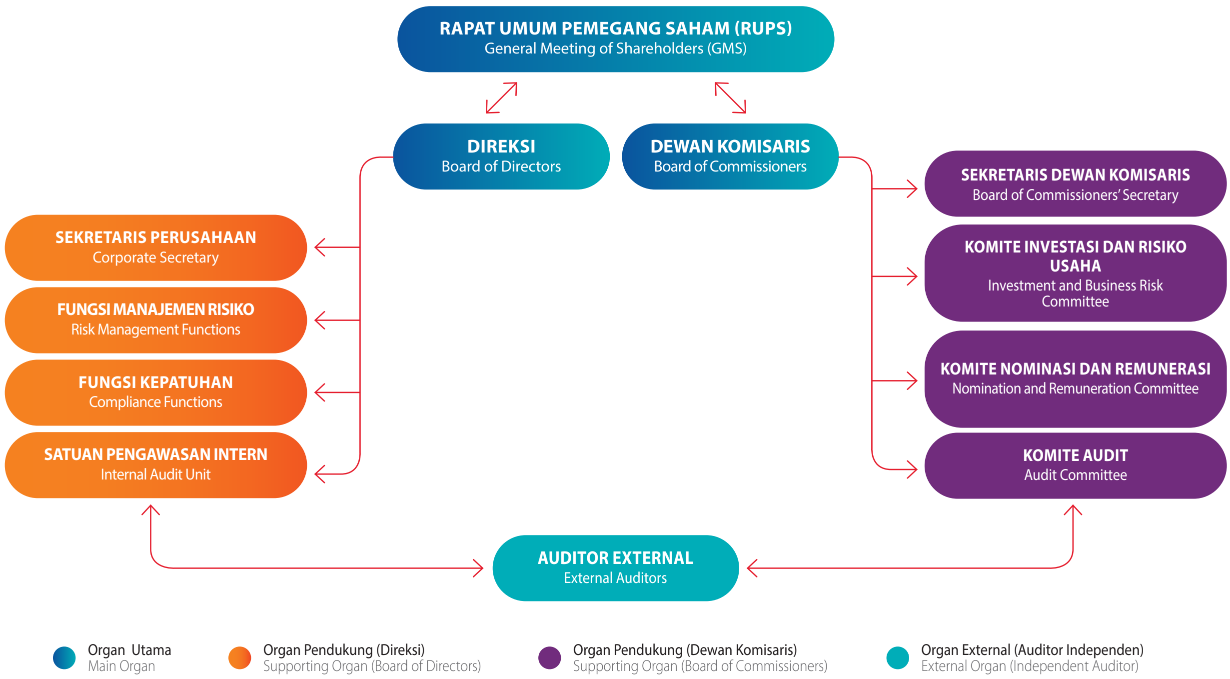
Perusahaan memiliki ketiga organ utama tersebut, baik RUPS, Dewan Komisaris dan Direksi. Dewan Komisaris dan Direksi memiliki tanggung jawab untuk memelihara kesinambungan usaha jangka panjang. Dewan Komisaris dan Direksi harus memiliki kesamaan persepsi terhadap visi, misi, dan nilai-nilai inti serta budaya Perusahaan. Di samping itu, terdapat organ-organ pendukung mencakup Audit Internal dan Sekretaris Perusahaan.

GOVERNANCE STRUCTURE: GCG ORGANS

The Corporate Governance Structure has several main aspects that play a role in supporting the strengthening of control and management of the Company in accordance with the objectives of implementing the Governance Principles. In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the organizational infrastructure of a Limited Liability Company includes the interests of Shareholders as outlined through the General Meeting of Shareholders (GMS); Board of Directors with their duties to manage; as well as the Board of Commissioners whose function is to supervise. The management system of a Limited Liability Company adheres to a 2 (two) body model or two tier system, namely the Board of Commissioners and the Board of Directors with clear authorities and responsibilities according to their respective functions as mandated in laws and regulations and the Articles of Association.

The Company has these three main organs, namely the GMS, the Board of Commissioners and the Board of Directors. The Board of Commissioners and Directors have the responsibility to maintain long-term business continuity. The Board of Commissioners and the Board of Directors must have the same perception of the vision, mission and core values and culture of the Company. In addition, there are other supporting organs which include Internal Audit and Corporate Secretary.

Struktur Organ GCG Jamkrindo
Organ Structure of Jamkrindo's GCG



Dalam forum Rapat Umum Pemegang Saham (RUPS), Pemegang Saham dapat melakukan pengambilan keputusan penting berkaitan dengan investasi yang telah ditanamkan di Perusahaan. Keputusan yang diambil dalam RUPS didasarkan pada kepentingan Perusahaan. Pemegang Saham tidak dapat melakukan intervensi terhadap tugas, fungsi, dan wewenang Dewan Komisaris dan Direksi dengan tidak mengurangi wewenang RUPS untuk menjalankan haknya sesuai dengan Anggaran Dasar dan Peraturan Perundang-undangan. Dengan kedudukan yang setara, Pemegang Saham akan mempertimbangkan dengan seksama keputusannya demi kepentingan jangka panjang Perusahaan. Setelah keputusan diambil, maka RUPS akan menyerahkan segala kewenangan pengawasan dan pelaksanaan keputusan tersebut kepada Dewan Komisaris dan Direksi. Hal ini sesuai dengan Anggaran Dasar Perusahaan dan peraturan perundangan yang berlaku.

Pengelolaan Perusahaan dan pelaksanaan atas setiap keputusan RUPS tersebut dilakukan oleh Direksi. Dewan Komisaris kemudian melakukan pengawasan dan memberikan nasihat untuk memastikan bahwa tujuan Perusahaan serta keputusan RUPS tersebut dilaksanakan secara optimal dan dicapai maksimal. Dengan tugas dan tanggung jawab yang sedemikian besar dalam menjaga keberlangsungan Perusahaan, Dewan Komisaris dibantu oleh Komite Penunjang sedangkan Direksi dibantu oleh unit kerja yang terkait dengan mekanisme tata kelola tersebut.

In the General Meeting of Shareholders (GMS) forum, Shareholders can make important decisions related to investments that have been invested in the Company. Decisions made at the GMS are based on the interests of the Company. Shareholders cannot intervene in the duties, functions, and powers of the Board of Commissioners and Board of Directors without reducing the authority of the GMS to exercise their rights in accordance with the Articles of Association and Laws and Regulations. With an equal position, Shareholders will carefully consider their decisions for the long term interests of the Company. After the decision is taken, the GMS will hand over all supervisory authority and implementation of the decision to the Board of Commissioners and the Board of Directors. This is in accordance with the Company's Articles of Association and applicable laws and regulations.

Management of the Company and the implementation of each decision of the GMS is carried out by the Board of Directors. The Board of Commissioners then supervises and provides advice to ensure that the Company's objectives and the resolutions of the GMS are optimally implemented and achieved. With such large duties and responsibilities in maintaining the sustainability of the Company, the Board of Commissioners is assisted by the Supporting Committee while the Board of Directors is assisted by work units related to the governance mechanism.

TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

CORPORATE SOCIAL RESPONSIBILITY RELATED TO SOCIAL AND COMMUNITY DEVELOPMENT

Jamkrindo sebagai bagian dari Badan Usaha Milik Negara berkomitmen untuk melaksanakan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara (TJLS BUMN) sesuai regulasi terbaru yaitu Peraturan Menteri BUMN RI No. PER-06/MBU/09/2022 tanggal 08 September 2022 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-05/MBU/04/2021 tentang Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara. Bagi Perseroan, TJSL BUMN atau Program Bakti BUMN merupakan komitmen perusahaan terhadap pembangunan berkelanjutan dengan memberikan manfaat pada ekonomi, sosial, lingkungan serta hukum dan tata kelola dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis perusahaan.

Sesuai dengan regulasi yang berlaku, program TJSL BUMN di Jamkrindo terbagi menjadi dua program utama yakni Pendanaan UMK (PUMK) dan TJSL (Non PUMK). Program PUMK bertujuan untuk memberikan kemudahan akses permodalan bagi usaha kecil dengan skema dana bergulir, sekaligus melakukan pembinaan dalam rangka meningkatkan pertumbuhan dan pengembangan usaha masing-masing mitra binaan. Sementara itu, TJSL (Non PUMK) bertujuan untuk meningkatkan kualitas kehidupan masyarakat dan lingkungan di sekitar perusahaan melalui berbagai program yang selaras dan mendukung terwujudnya 17 TPB/SDGs. Dalam implementasi di lapangan, pelaksanaan TJSL (Non PUMK) merujuk dan menyesuaikan dengan proposal yang diajukan masyarakat kepada Jamkrindo.

Selama tahun 2022, sesuai Rencana Kerja dan Anggaran TJSL BUMN, Jamkrindo menyediakan dana Program PUMK sebesar Rp4.000.000.000 untuk disalurkan kepada 80 mitra binaan. Dana disalurkan ke enam sektor, yaitu sektor industri, perdagangan, pertanian, peternakan, perkebunan dan sektor jasa. Penyaluran dana melalui PUMK bertujuan untuk meningkatkan kemampuan usaha kecil agar menjadi entitas yang tangguh dan mandiri melalui pemanfaatan dana dari penyisian sebagian laba bersih BUMN. Seuai dengan Peraturan Menteri No. PER-02/MBU/7/2017, usaha kecil didefinisikan

Jamkrindo as part of the State-Owned Enterprises is committed to implementing the Social and Environmental Responsibility Program for State-Owned Enterprises (TJLS BUMN) in accordance with the latest regulations, namely Minister of SOEs of RI No. PER-06/MBU/09/2022 dated September 8, 2022 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises Number PER-05/MBU/04/2021 concerning Social and Environmental Responsibility Programs for State-Owned Enterprises. For the Company, TJSL BUMN or SOE Service Program is the Company's commitment to sustainable development by providing economic, social, environmental, legal and governance benefits with principles that are more integrated, directed, measurable and accountable, and are part of the Company's business approach.

In accordance with applicable regulations, the TJSL BUMN program at Jamkrindo is divided into two main programs namely UMK Funding (PUMK) and TJSL (Non PUMK). The PUMK program aims to provide easy access to venture capital for small businesses with a revolving fund scheme, as well as provide guidance in order to increase the business growth and development of each fostered partner. Meanwhile, the TJSL (Non PUMK) program aims to improve the quality of life for the community and the environment around the Company through various programs that are aligned and support the realization of the 17 SDGs. In implementation in the field, the implementation of TJSL (Non PUMK) program refers to and adapts to the proposals submitted by the community to Jamkrindo.

In 2022, according to the TJSL BUMN Work Plan and Budget, Jamkrindo provides PUMK Program funds of IDR 4,000,000,000 to be distributed to 80 fostered partners. Funds were distributed to six sectors, namely industry, trade, agriculture, livestocks, plantations and the service sector. The distribution of funds through PUMK aims to increase the capability of small businesses to become strong and independent entities through the use of funds from the provision of a portion of SOE net profits. In accordance with Ministerial Regulation No. PER-02/MBU/7/2017, small businesses are defined as small-scale people's economic sebagai kegiatan ekonomi rakyat yang berskala kecil dan memenuhi kriteria kekayaan bersih atau hasil penjualan tahunan serta kepemilikan sesuai dengan aturan dalam Permen No.PER-02/MBU/7/2017. Adapun usaha kecil tersebut dinamakan sebagai mitra binaan. Sumber dana untuk pembinaan mitra binaan adalah Dana Pembinaan Program PUMK, yaitu maksimal sebesar 20% dari dana Program PUMK yang disalurkan dalam tahun berjalan.

activities and meet the criteria for net worth or annual sales and ownership according to the rules in Ministerial Regulation No.PER-02/MBU/7/2017. The small businesses are called fostered partners. The source of funds for fostering partners is the PUMK Program Development Fund, which is a maximum of 20% of the PUMK Program funds disbursed in the current year.

Jamkrindo merencanakan Program PUMK antara lain meliputi pemberian pinjaman untuk membiayai modal kerja dan atau pembelian aset tetap dalam rangka meningkatkan produksi dan penjualan, pemberian bantuan dalam bentuk hibah untuk pembiayaan pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan hal-hal lain yang menyangkut peningkatan produktivitas Mitra Binaan.

Jamkrindo plans the PUMK Program to include providing loans to finance venture capital and/or purchasing of fixed assets in order to increase production and sales, providing assistance in the form of grants to finance education, training, apprenticeship, marketing, promotion, and other matters related to increasing the productivity of Fostered Partners.

Kisah Sukses Mitra Binaan

Success Stories of Fostered Partners

Nur Parwanto Silver Kotagede:

Desain Fleksibel dan Ikut Tren Pasar

Flexible Design and In Accordance with Market Trends

Kotagede tak hanya dikenal dengan Masjid Gedhe Mataram atau Masjid Kotagede yang diyakini sebagian kalangan sebagai masjid tertua di Yogyakarta. Sejumlah sumber menyebut masjid yang berlokasi di Kelurahan Jagalan, Kecamatan Banguntapan, Bantul, Yogyakarta, ini dibangun pada masa pemerintahan Panembahan Senopati antara tahun 1575-1601 Masehi. Pada masa yang sama, kerajinan perak berkembang di Kotagede karena abdi dalem kriya diperintahkan oleh Panembahan Senopati untuk membuat perhiasan berbahan perak untuk kebutuhan keraton.

Abad terus berganti, dan tradisi kerajinan perak di Kotagede tersebut terus berlanjut hingga kini. Di antara sekian banyak perajin perak tersebut adalah Nur Parwanto, pemilik Nur Parwanto Silver, yang beralamat di Jalan Kemasan No. 69, Purbayan, Kotagede. Sebelum menggunakan brand Nur Parwanto Silver, sudah ada dua generasi sebelumnya yang mengelola usaha tersebut dengan nama berbeda. "Toko ini merupakan peninggalan dari generasi ke generasi untuk membudidayakan kerajinan perak Kotagede yang otentik dan dibuat dengan tangan (*handcrafted*)," kata pria 64 tahun ini.

Ada beragam produk kerajinan perak ditawarkan Nur Parwanto. Untuk kategori souvenir atau dekorasi rumah/kantor misalnya, mitra binaan Jamkrindo itu antara lain menyediakan miniatur candi Borobudur, candi Prambanan, alat musik tradisional Indonesia, kendaraan tradisional Indonesia (andong, becak dan lain-lain), wayang Jawa, hewan dan sebagainya. Target pasar produk jenis ini meliputi kantor pemerintahan/swasta, turis lokal dan internasional, hingga perorangan sebagai souvenir yang akan dibawa ke luar negeri (pertukaran pelajar, kenang-kenangan, dan lain-lain).

Kotagede is not only known for the Gedhe Mataram Mosque or the Kotagede Mosque, which some believe is the oldest mosque in Yogyakarta. A number of sources say that the mosque, which is located in Jagalan Village, Banguntapan District, Bantul, Yogyakarta, was built during the reign of Panembahan Senopati between 1575-1601 AD. At the same time, silver handicrafts developed in Kotagede because the royal courtiers were ordered by Panembahan Senopati to make silver jewelry for the needs of the palace.

Centuries have changed, and the silver craft tradition in Kotagede has continued to this day. Among the many silversmiths is Nur Parwanto, the owner of Nur Parwanto Silver, whose address is Jalan Kemasan No. 69, Purbayan, Kotagede. Before using the Nur Parwanto Silver brand, there were already two previous generations who had managed the business under different names. "This shop is a legacy from generation to generation to cultivate authentic and handcrafted Kotagede silver", said the 64-year-old man.

There are various silver handicraft products offered by Nur Parwanto. For the category of souvenirs or home/office decoration, for example, Jamkrindo's fostered partners include miniatures of the Borobudur temple, Prambanan temple, traditional Indonesian musical instruments, traditional Indonesian vehicles (andong, pedicab and others), Javanese wayang, animals and so on. The target market for this type of product includes government/private offices, local and international tourists, to individuals as souvenirs to be taken abroad (student exchanges, keepsakes, etc.).

Adapun produk table wear yang menjadi ciri khas Nur Parwanto Silver di antaranya berupa aneka jenis piring, mangkok, mangkok buah & permen, *candle holder*, *jug*, gelas, *tea set*, *coffee set*, *rum set*, *candle holder*, *candle lamp*, bingkai foto, *card holder* dan lain-lain. Nur Parwanto menuturkan target pasar table wear adalah warga negara asing yang tinggal menetap di Indonesia, yang kebanyakan adalah warga negara India.

Sementara itu, perhiasan yang tersedia di Nur Parwanto Silver antara lain berupa cincin, gelang, anting, kalung, liontin, gelang kaki, bros dan sebagainya. Untuk mengoptimalkan kepuasan konsumen/pelanggan, *personal accessories* juga dapat dibuat sesuai keinginan mereka sehingga terasa lebih eksklusif. "Kami juga menerima perhiasan untuk pernikahan adat Indonesia yang menggunakan material logam seperti siger, tusuk konde, tiara, dan lain-lain," kata Nur Parwanto, yang memanfaatkan pinjaman lunak dari Jamkrindo untuk memperluas usahanya. Kiat lain agar produk kerajinan peraknya lebih diterima pasar, hampir seluruh produk yang ada di Nur Parwanto Silver dapat dibuat sesuai keinginan *customer*. Dengan demikian, kata dia, "Desainnya lebih fleksibel, serta mengikuti perkembangan zaman dan tren yang ada di pasar."

Dengan berbagai jenis produk kerajinan perak tersebut, rentang harganya pun beragam. Menurut Nur Parwanto, harga tergantung pada material logam yang digunakan, kerumitan desain, ukuran dan ketebalan, serta hiasan yang digunakan pada produk tersebut, misalnya batu alam, kristal zirconia, resin dan sebagainya. Untuk produk dengan harga termurah dipatok sebesar Rp 50 ribu, sedangkan harga termahal sebesar Rp 150 juta. "Harga termahal pun bisa menjadi lebih mahal lagi dengan mempertimbangkan empat faktor sebelumnya," katanya.

Selain diminati penggemar kerajinan perak di berbagai daerah di Indonesia, produk Nur Parwanto Silver juga disukai warga asing. Sebagai contoh, ia pernah mengirim sebanyak 300 buah mangkuk dari kulit kerang (*clamshell bowl*) ke Thailand. Lebih dari itu, produk teapot Nur Parwanto pernah terpilih menjadi souvenir Kepresidenan untuk Duta Besar/Kepala Negara yang dikunjungi Presiden Joko Widodo dan Ibu Negara. Atas kepercayaan tersebut, ia sangat bangga dan berterima kasih kepada Presiden dan staf Istana Negara.

Keberhasilan yang dipetik Nur Parwanto sekarang tak datang dengan tiba-tiba, tetapi merupakan buah kerja keras dan ketekunan yang dijalani sejak awal mengelola usaha. Ia mengaku model awal pemasaran dilakukan secara *door to door* dan sistem tersebut masih dipertahankan sampai sekarang, terkhusus untuk *customer* WNA yang tinggal di Jakarta.

"Kami juga sangat mengandalkan pemasaran dari bazar atau pameran skala nasional yang mampu menggaet banyak customer baru," kata Nur Parwanto. Salah satu pameran yang pernah diikuti berlangsung di Istana Negara Bogor saat Perdana Menteri Jepang Shinzo Abe berkunjung ke Indonesia pada tahun 2017.

Menurut Nur Parwanto, peluang tersebut semakin terbuka saat menjadi mitra binaan Jamkrindo. Selain diikutsertakan dalam pameran, jejaring dan pangsa pasarnya semakin luas karena berkesempatan untuk bertemu dan mengenal pimpinan mitra/kolega Jamkrindo. Dari berbagai kesempatan itulah, pesanan untuk gift didapat, seperti miniatur Candi Prambanan, Candi Borobudur, miniatur becak, miniatur berbagai alat musik seperti gitar, biola, sasando dan lain-lain.

"Kami lebih kuat pemasaran secara offline karena produk yang kami jual terbilang mahal dan bernilai artistik, seperti layaknya penjualan karya lukisan dan patung dari seniman," kata Nur Parwanto tentang riuh rendah pemasaran secara *online* yang saat ini kian disukai masyarakat. Dengan latar belakang seperti itu, maka *customer* lebih senang melihat dan memegang langsung produk yang akan mereka beli. Walau kuat secara *offline*, bukan berarti pemasaran secara *online* tidak dilakukan Nur Parwanto. "Kami juga melakukan promosi lewat media sosial dan *e-commerce online* seperti WhatsApp, Instagram, Shopee, dan Tokopedia," katanya.***

As for the table wear product, which is the hallmark of Nur Parwanto Silver, it includes various types of plates, bowls, fruit & candy bowls, candle holders, jugs , glasses, tea sets, coffee sets, rum sets, candle holders, candle lamps, photo frames, card holders and others. Nur Parwanto said the target market for table wear are foreign nationals living in Indonesia, most of whom are Indian citizens.

Meanwhile, the jewelry available at Nur Parwanto Silver includes rings, bracelets, earrings, necklaces, pendants, anklets, brooches and so on. To optimize consumer/customer satisfaction, personal accessories can also be made according to their wishes so that they feel more exclusive. "We also accept jewelry for traditional Indonesian weddings that use metal materials such as siger, hairpins, tiaras, and others", said Nur Parwanto, who used a soft loan from Jamkrindo to expand his business. Another tip for making his silver handicraft products to be more acceptable to the market is that almost all of the products at Nur Parwanto Silver can be made according to the customer's wishes . Thus, he said, "The design is more flexible , and keeps abreast of the times and trends in the market."

With various types of silver handicraft products, the price range also varies. According to Nur Parwanto, the price depends on the metal material used, the complexity of the design, size and thickness, as well as the decoration used on the product, for example natural stone, zirconia crystal, resin and so on. The product is with the lowest price set at IDR 50,000, while the highest price is IDR 150 million. "Even the most expensive price can be even more expensive by considering the four previous factors", he said.

Apart from being of interest to silver fans in various regions in Indonesia, Nur Parwanto Silver's products are also loved by foreigners. For example, he sent 300 clamshell bowls to Thailand. Moreover, Nur Parwanto's teapot product was once chosen as a Presidential souvenir for the Ambassador/Head of State who was visited by President Joko Widodo and the First Lady. For this trust, he is very proud and grateful to the President and staff of the State Palace.

The success that Nur Parwanto has now did not come suddenly, but is the result of the hard work and perseverance he has endured since the beginning of managing the business. He admitted that the initial model of marketing was carried out door to door and the system is still maintained today, especially for foreign customers who live in Jakarta.

"We also rely heavily on marketing from bazaars or national scale exhibitions which are able to attract many new customers", said Nur Parwanto. One of the exhibitions he participated in took place at the Bogor State Palace when Japanese Prime Minister Shinzo Abe visited Indonesia in 2017.

According to Nur Parwanto, this opportunity became more open when he became Jamkrindo's fostered partner. In addition to being included in the exhibition, its network and market share has expanded because of the opportunity to meet and get to know the leaders of Jamkrindo's partners/colleagues. It was from these various occasions that orders for gifts were received, such as miniatures of Prambanan Temple, Borobudur Temple, miniature pedicabs, miniatures of various musical instruments such as guitars, violins, sasando and others.

"We are stronger in offline marketing because the products that we sell are expensive and have artistic value, just like selling paintings and sculptures from artists", said Nur Parwanto about the bustle of online marketing, which is currently increasingly favored by the public. With such a background, customers prefer to see and hold the product they are going to buy directly. Even though it is strong offline, it does not mean that online marketing is not carried out by Nur Parwanto. "We also conduct promotions through social media and online e-commerce such as WhatsApp, Instagram, Shopee and Tokopedia," he said.***

Peternak Lebah Madu Pringsurat, Temanggung:
Pringsurat Temanggung Honey Beekeepers:

Menggembalakan Lebah dan Menempuh Jarak Ratusan Kilometer untuk Kualitas Madu Terbaik

Herding Bees and Traveling Hundreds of Kilometers for the Best Quality Honey

Angon atau menggembala kambing, domba, sapi atau kerbau di perdesaan, itu hal biasa. Selain jumlah binatang piaraan yang digembalakan tidak terlalu banyak, lokasi penggembalaannya pun terbatas, mungkin antar-desa. Namun tidak demikian halnya dengan penggembalaan ala peternak lebah madu (*Apis mellifera*), seperti yang dilakukan Joko Sadono, warga Pingit Lawang, Desa Pingit, Kecamatan Pringsurat, Kabupaten Temanggung, Jawa Tengah. Bersama dengan beberapa rekannya, pria 38 tahun ini harus rela angon lebah hingga melintasi kabupaten dan provinsi, laiknya bus kota Antar-Kota Antar-Provinsi (AKAP). Tak tanggung-tanggung, dari Temanggung tempatnya berdomisili, mereka sempat menggembalakan lebah madunya hingga ke Probolinggo, Jawa Timur (sekitar 450 km), atau ke Subang, Jawa Barat (sekitar 330 km). Di tempat-tempat penggembalaan itu, Joko dan kawan-kawan menyewa dan membayar beberapa ratus ribu kepada pemilik lahan. tergantung luas lahan dan lamanya masa sewa.

"Kami angon pindah-pindah, daerah mana yang sedang musim bunga, ya, kami kesana," kata Joko, mitra binaan Jamkrindo, yang memiliki 100-an kotak koloni lebah madu. Biasanya, ia pergi berkelompok dengan anggota maksimal empat orang. Sebelum memutuskan untuk mendatangi suatu wilayah yang sedang musim bunga, misalnya bunga dari tanaman randu, kaliandra, jagung, karet, kopi dan sebagainya, di antara mereka sudah ada yang melakukan survei terlebih dulu. Jenis tanaman yang sedang berbunga juga menentukan berapa lama waktu mereka menggembala di situ. Tanaman kopi misalnya, waktu penggembalaan sekitar sepekan, jagung paling lama dua bulan. Saat musim bunga habis, mereka pun pindah, mencari tempat yang baru lagi. Kotak-kotak lebah diangkut dengan truk atau mobil bak terbuka, ramai-ramai.

"Gabungan dengan teman-teman yang lain," kata Joko, yang memanfaatkan dana lunak dari Jamkrindo untuk berbagai keperluan, seperti membeli kayu untuk sarang, memperbaiki sarang, atau membuat pondasi sarang yang rusak. Selain itu, dana tersebut juga digunakan untuk membeli gula pasir sebagai bahan cairan gula pengganti nektar saat paceklik tiba di mana tak ada nektar bunga yang bisa disedot lebah. Musim paceklik antara lain terjadi pada musim hujan. "Saat paceklik, kami tetap harus kasih makan lebah-lebah tersebut," kata dia, "Untuk itu, kami sediakan cairan gula."

Selama ini, Pringsurat, Temanggung, memang dikenal sebagai penghasil madu dan rupa-rupa produk lain dari lebah madu, seperti royal jelly (*bee milk*), tepung sari (*bee polen*), dan propolis. Adapun jenis tanaman yang nektar atau sari bunganya menjadi incaran lebah madu di kawasan Temanggung adalah kopi. Salah satu kopi arabika unggulan dari Temanggung adalah Kopi Sipetung, merujuk lokasi perkebunan kopi di lembah kaki Gunung Sumbing yang dikenal dengan sebutan Lembah Sipetung. Oleh karena kopi tak berbunga sepanjang tahun, maka peternak lebah madu di Pringsurat harus berpindah-pindah ke daerah lain agar lebah-lebah piarannya bisa menyedot nektar dan menghasilkan madu. Kalau digabungkan, kata Joko, "Lebih dari 100 orang peternak lebah madu di Pringsurat."

Free-range or herding goats, sheep, cows or buffalo in the countryside is common. In addition to the low number of pets being grazed, the grazing locations are also limited, perhaps between villages. However, this is not the case with the grazing of honey beekeeper (Apis mellifera), conducted by Joko Sadono, a resident of Pingit Lawang, Pingit Village, Pringsurat District, Temanggung Regency, Central Java. Together with several of his colleagues, this 38-year-old is always willing to herd bees to cross districts and provinces, like an Inter-City Inter-Provincial (AKAP) city bus. From Temanggung where they live, they have time to herd their honey bees to Probolinggo, East Java (about 450 km), or to Subang, West Java (about 330 km). In the grazing areas, Joko and his friends rent and pay several hundred thousand to the land owner. depending on the size of the land and the length of the lease period.

"We move around, we go to area that is in the flower season", said Joko, Jamkrindo's partner, who has 100 boxes of honey bee colonies. Usually, he goes in groups with a maximum of four people. Before deciding to visit an area that is in season for flowers, for example the flowers of kapok, calliandra, corn, rubber, coffee and so on, some of them have already conducted a survey first. The type of plants that are in bloom also determines how long they graze there. For coffee plants for example, the grazing time is about a week, while corn is a maximum of two months. When the spring is over, they move, looking for a new place again. Boxes of bees are transported by truck or pick-up truck, in large crowds.

"We work together with other friends", said Joko, who used the soft loan from Jamkrindo for various purposes, such as buying wood for nests, repairing nests, or making foundations for damaged nests. Apart from that, the funds are also used to buy granulated sugar as a liquid sugar substitute for nectar during a famine when there is no flower nectar for the bees to suck up. The famine season, among others, occurs during the rainy season. "During a famine, we still have to feed the bees," he said, "For that, we provide liquid sugar."

So far, Pringsurat, Temanggung, is known as a producer of honey and various other products from honey bees, such as royal jelly (bee milk), pollen (bee pollen), and propolis. The type of plant whose nectar or flower essence is the target of honey bees in the Temanggung area is coffee. One of the superior Arabica coffees from Temanggung is Sipetung Coffee, referring to the location of the coffee plantations in the valley at the foot of Mount Sumbing, known as the Sipetung Valley. Because coffee does not flower all year round, honey beekeepers in Pringsurat have to move to other areas so that their bees can suck up nectar and produce honey. Joko said, "That if combined, there are more than 100 honey beekeepers in Pringsurat."

Joko memulai beternak lebah madu pada tahun 2014 dengan 50 kotak koloni lebah madu dengan masing-masing berisi delapan sisiran sarang. Per kotak dibeli dengan harga sejuta rupiah. Sejalan dengan perkembangan usahanya, jumlah kotak koloni lebah madunya terus bertambah, bahkan sempat menjadi 300 kotak pada tahun 2019. Namun, saat pandemi COVID-19 datang, termasuk terbit kebijakan pembatasan mobilitas masyarakat, maka Joko dan kawan-kawan seprofesi mematuhi regulasi tersebut. Mau tidak mau, kesempatan untuk menggembalakan lebah madu ke wilayah di luar Temanggung menjadi terbatas. Walhasil, jumlah kotak koloni lebah madunya turut menyusut hingga tinggal 100an sampai saat ini.

Joko started raising honey bees in 2014 with 50 boxes of honey bee colonies, each containing eight nests. Each box is purchased at a price of one million rupiah. In line with the development of his business, the number of boxes of honey bee colonies continued to grow, even having increased to 300 boxes in 2019. However, when the COVID-19 pandemic came, including the issuance of policies limiting people's mobility, Joko and his friends in the profession complied with these regulations. Like it or not, the opportunity to herd honey bees outside of Temanggung is limited. As a result, the number of honey bee colony boxes has also shrunk to around 100 until now.

Sebagaimana usaha di bidang lain, pasang surut juga dialami Joko terkait volume madu yang dihasilkan oleh lebah-lebah piaraannya. Dalam satu musim panen –sekira enam bulan, ia pernah memanen 3-4 ton madu, namun pernah juga hanya mendapatkan dua kuintal. Selain jumlah kotak sarang, panenan juga sangat dipengaruhi oleh iklim/cuaca. Walau demikian, Joko tetap optimis usaha lebah madunya memiliki prospek yang bagus.

Like businesses in other fields, Joko also experienced ups and downs related to the volume of honey produced by his bees. In one harvest season – about six months, he once harvested 3-4 tons of honey, but once he only got two quintals. In addition to the number of nest boxes, the harvest is also greatly influenced by climate/weather. Even so, Joko remains optimistic that his honey bee business has good prospects.

Joko menjual hasil panen madunya secara langsung dalam kemasan botol volume 500 mililiter dengan harga Rp125 ribu. Untuk *bee polen*, harganya lebih murah, yaitu Rp80 ribu/kg. Adapun royal jelly, harganya bisa mencapai Rp1 juta/kg, namun Joko tidak selalu menyediakan karena proses pembuatannya rumit dan perlu keahlian tersendiri. Selain dijual secara langsung, seperti anggota kelompok yang lain, ia menjual produk madunya kepada pengepul. "Produk madu kami dijamin asli," kata Joko, yang memasarkan produknya melalui media sosial seperti Facebook dan Instagram.

Joko sells his honey harvest directly in bottles of 500 milliliters at a price of IDR 125,000. For bee pollen, the price is cheaper, which is IDR 80,000/kg. As for royal jelly, the price can reach IDR 1 million/kg, but Joko doesn't always provide it because the manufacturing process is complicated and requires special expertise. Besides being sold directly, like other group members, he sells his honey products to collectors. "Our honey products are guaranteed to be authentic," said Joko, who markets his products through social media such as Facebook and Instagram.

Selain melalui media sosial, Joko bertekad untuk memperluas pangsa pasar. Salah satu alternatif yang memungkinkan untuk itu adalah ikut serta dalam pameran sehingga produknya semakin dikenal masyarakat. Tak hanya pameran di lingkup Temanggung atau Jawa Tengah, tapi juga di lingkup yang lebih luas. Untuk itu, Joko dan anggota lain Perkumpulan Perlebahan Jawa Tengah (PPJT) berharap Jamkrindo bisa lebih sering mengikutkan mereka dalam pameran atau event yang lain. "Jika Jamkrindo ada pameran, kami siap berpartisipasi," katanya.***

Apart from social media, Joko is determined to expand his market share. One possible alternative for this is to participate in exhibitions so that their products are increasingly recognized by the public. Not only exhibitions in the scope of Temanggung or Central Java, but also in a wider scope. For this reason, Joko and other members of the Central Java Beekeeping Association (PPJT) hope that Jamkrindo can include them more often in exhibitions or other events . "If Jamkrindo has an exhibition, we are ready to participate," he said. ***

Dampak Bantuan Program TJSL (Non PUMK) bagi Masyarakat

Impact of TJSL Program Assistance (Non PUMK) for the Community

Bantuan Komputer, Seragam Sekolah dan Renovasi Jembatan

Computer Assistance, School Uniforms, and Bridge Renovation

PT Jamkrindo menyalurkan bantuan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) di Provinsi Banten. Penyaluran bantuan tersebut merupakan bagian dari 'Program Kolaborasi TJSL BUMN untuk Banten'. Bantuan berupa empat buah komputer, ratusan seragam sekolah, serta renovasi jembatan.

PT Jamkrindo distributed Social and Environmental Responsibility Program (TJSL) assistance in Banten Province . The distribution of this assistance is part of the 'TJSL BUMN Collaboration Program for Banten'. The assistance is in the form of four computers, hundreds of school uniforms , and bridge renovation.

Bantuan komputer disalurkan melalui komunitas Baca Intelektual Muda di Batuceper, Taman Baca Masyarakat (TBM) Kolong Ciputat, SDN Empang Bahagia 1 Batuceper dan Kelompok Bermain (KB) Cipta Cendikia di Cipondoh. Simbolis penyerahan bantuan komputer dilakukan pada Jumat, 4 Maret 2022. Sedangkan simbolis penyerahan seragam dilakukan pada Senin, 7 Maret 2022 di beberapa sekolah SD, SMP dan SMA di Banten.

Computer assistance channeled through the Young Intellectual Reading community in Batuceper, Kolong Ciputat Community Reading Park (TBM), Empang Bahagia 1 Batuceper Elementary School and Cipta Cendikia Play Group (KB) in Cipondoh. Computer aid handover symbol was carried out on Friday, March 4, 2022. Meanwhile, the symbolic handover of uniforms was carried out on Monday, March 7, 2022, in several elementary, junior high and senior high schools in Banten.

Direktur Utama PT Jamkrindo Putrama Wahju Setyawan menyatakan Perseroan menyambut baik TJSL BUMN untuk Banten. Sebelumnya, Jamkrindo juga terlibat dalam kolaborasi bantuan penyediaan air bersih di Sukabumi, Jawa Barat, dan berkolaborasi memberikan bantuan untuk wilayah-wilayah terdampak bencana.

President Director of PT Jamkrindo Putrama Wahju Setyawan said the company welcomed the BUMN TJSL for Banten. Previously, Jamkrindo was also involved in collaborating to provide clean water in Sukabumi, West Java, and collaborating to provide assistance to disaster-affected areas.

Menurut Putrama, Kolaborasi yang diinisiasi oleh Kementerian BUMN ini merupakan wujud nyata dari usaha BUMN untuk berkontribusi terhadap peningkatan penciptaan nilai tambah dan nilai bersama bagi masyarakat. "Kami sangat antusias bisa berkolaborasi dalam program positif ini," ujarnya.

According to Putrama, the collaboration initiated by the Ministry of SOEs is a concrete manifestation of SOEs' efforts to contribute to increasing the creation of added value and shared value for society. "We are very excited to be able to collaborate in this positive program," he said.

Program Kolaborasi TJSL BUMN untuk Banten merupakan sebuah program yang diinisiasi oleh Kementerian BUMN dengan melibatkan 36 perusahaan BUMN. Adapun secara total bantuan yang akan disalurkan ialah sebanyak 276 unit komputer dan proyektor, 48.000 seragam sekolah, dan renovasi jembatan di tiga titik lokasi. Simbolis penyerahan bantuan dilakukan oleh Menteri BUMN Erick Thohir pada Sabtu, 12 Maret 2022.**

The TJSL BUMN Collaboration Program for Banten is a program initiated by the Ministry of SOEs involving 36 SOE companies. The total assistance that will be distributed is 276 units of computers and projectors, 48,000 school uniforms, and renovation of bridges at three locations. The symbolic delivery of the assistance was carried out by the Minister of SOEs, Erick Thohir on Saturday, March 12, 2022. **

Bantuan 5.200 Sepatu untuk Anak Sekolah

Donation of 5,200 Shoes for School Children

PT Jamkrindo mulai mendistribusikan bantuan 5.200 pasang sepatu untuk anak sekolah di berbagai wilayah di Indonesia. Kegiatan yang diselenggarakan dalam rangkaian Hari Ulang Tahun ke-52 Jamkrindo pada 1 Juli 2022 tersebut dilakukan untuk mewujudkan kontribusi Perseroan di sektor pendidikan.

PT Jamkrindo has distributed 5,200 pairs of shoes for school children in various regions in Indonesia. The activity which was held in the series of Jamkrindo's 52nd Anniversary on July 1, 2022 was carried out to realize the Company's contribution in the education sector.

Bantuan 5.200 pasang sepatu untuk anak-anak sekolah didistribusikan ke berbagai wilayah Indonesia, yang dimulai dari Kabupaten Sukabumi, Jawa Barat. Di sini, simbolis bantuan diserahkan oleh Panitia HUT ke-52 PT Jamkrindo kepada Wakil Bupati Sukabumi Iyos Somantri untuk anak-anak di SDN Singaparna, Kecamatan Nyalindung. Pada waktu bersamaan, bantuan sepatu juga diserahkan untuk anak-anak SDN Sindangrasa, Kecamatan Cikidang. Selain di Sukabumi, secara nasional, bantuan sepatu didistribusikan melalui Kantor Pusat, 9 Kantor Wilayah dan Kantor Cabang Khusus (KCK) Jakarta.

The assistance of 5,200 pairs of shoes for school children were distributed to various parts of Indonesia, starting from Sukabumi Regency, West Java. In this location, symbolic assistance was handed over by PT Jamkrindo's 52nd Anniversary Committee to Sukabumi Deputy Regent Iyos Somantri for children at SDN Singaparna, Nyalindung District. At the same time, shoe assistance was also handed over to the children of Sindangrasa Elementary School, Cikidang District. In addition to Sukabumi, nationally, shoe assistance was distributed through the Head Office, 9 Regional Offices and Jakarta Special Branch Offices (KCK).

Selain bantuan berupa 5.200 pasang sepatu, Direktur Utama PT Jamkrindo Putrama W Setyawan menambahkan Perseroan juga mendistribusikan berbagai bantuan untuk masyarakat seperti pemberian paket sembako, pelatihan public speaking untuk penyandang disabilitas, pemberian kaki palsu, serta berbagai kegiatan sosial yang dilaksanakan pada Safari Ramadhan. Selain itu, karyawan Jamkrindo juga ikut berkontribusi secara langsung pada pelaksanaan donor darah bekerja sama dengan PMI. "Berbagai kegiatan sosial tersebut merupakan bentuk ungkapan bahagia kami atas usia 52 tahun perusahaan ini, sekaligus merupakan bentuk kontribusi kami kepada masyarakat," ujarnya, Selasa, 14 Juni 2022. **

In addition to assistance in the form of 5,200 pairs of shoes , President Director of PT Jamkrindo, Putrama W Setyawan, added that the Company also distributed various assistance to the community such as providing basic food packages, public speaking training for people with disabilities, provision of prosthetic legs, as well as various social activities carried out during Safari Ramadhan. Apart from that, Jamkrindo employees also contributed directly to the implementation of blood donors in collaboration with PMI. "These various social activities are a form of expression of our happiness for this Company's 52 years of operation, as well as a form of our contribution to society", he said on Tuesday, June 14, 2022.**

Pemberdayaan Disabilitas Melalui Pelatihan *Public Speaking*

Empowerment of the People with Disabilities Through Public Speaking Training

Bagi sebagian orang, berbicara di depan umum (*public speaking*) bukanlah sesuatu yang mudah. Perasaan takut, gugup, dan tak percaya diri seringkali menjadi kendala, tak terkecuali bagi penyandang disabilitas. Untuk memberdayakan penyandang disabilitas, PT Jamkrindo mengadakan pelatihan public speaking guna membantu pengembangan keterampilan mereka di bidang komunikasi.

For some people, speaking in public (public speaking) is not something easy. Feelings of fear, nervousness, and lack of confidence are often obstacles, and persons with disabilities are no exception. To empower persons with disabilities, PT Jamkrindo organizes public speaking training to help develop their skills in the field of communication.

Menurut Direktur Utama PT Jamkrindo Putrama Wahju Setyawan, kegiatan sosial tersebut dilakukan dalam rangkaian HUT ke-52 PT Jamkrindo dan dikhususkan bagi difabel tuna netra dan tuna daksa. Ia berharap pelatihan tersebut dapat membantu penyandang disabilitas untuk mengeksplorasi dan melatih kemampuan public speaking sehingga membantu pengembangan diri dan pengembangan karir di masa depan.

According to the President Director of PT Jamkrindo, Putrama Wahju Setyawan, the social activity was carried out in the series of PT Jamkrindo's 52nd Anniversary and specifically for the blind and physically disabled. He hopes that the training can help people with disabilities to explore and practice public speaking skills, thus helping self-development and career development in the future .

Pelatihan mencakup pembelajaran *Master of Ceremony* yang diselenggarakan dari 18 Juni s.d 4 Juli 2022, di Melawai, Jakarta Selatan. Dalam kegiatan tersebut Jamkrindo bekerjasama dengan Speak Project sebagai lembaga yang akan memberikan pelatihan untuk para teman difabel.

The training includes Master of Ceremony training which will be held from June 18 to July 4, 2022, in Melawai, South Jakarta. In this activity Jamkrindo cooperated with the Speak Project as an institution that will provide training for friends with disabilities.

Sandika Dewi Rosalini, CEO *Speak Project*, mengapresiasi langkah Jamkrindo dalam memberikan pelatihan *public speaking* untuk penyandang disabilitas. Pelatihan tersebut sangat bermanfaat bagi mereka dalam mengembangkan *soft skill*. "Kami memberikan apresiasi bagi Jamkrindo untuk inisiasinya memberdayakan teman-teman difabel untuk lebih maju dan melakukan pengembangan diri," ujarnya.

Sandika Dewi Rosalini , CEO of the Speak Project , appreciated Jamkrindo's steps in providing public speaking training for people with disabilities. The training is very useful for them in developing soft skills. "We appreciate Jamkrindo for its initiative to empower friends with disabilities to be more advanced and carry out self-development", he said.

Selain memberikan pelatihan public speaking, secara terpisah Jamkrindo juga memberikan bantuan kaki palsu untuk penyandang disabilitas. Bantuan tersebut diberikan kepada Muhamad Riki (10 tahun), Sri Yuniar (9 tahun), Noermas Nuryadin (30 tahun), Ahmad Syahril (38 tahun) dan Bima Raditya (13 tahun). **

Apart from providing public speaking training, separately Jamkrindo also provides prosthetic assistance for persons with disabilities. The assistance was given to Muhamad Riki (10 years), Sri Yuniar (9 years), Noermas Nuryadin (30 years), Ahmad Syahril (38 years) and Bima Raditya (13 years). **

Bantuan Tanggap Darurat Gempa di Cianjur dan Sukabumi

Earthquake Emergency Response Assistance in Cianjur and Sukabumi

PT Jamkrindo menyalurkan bantuan paket sembako untuk para korban gempa di Cianjur dan Sukabumi, Jawa Barat. Bantuan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) ini disalurkan sebagai bentuk kepedulian perusahaan untuk meringankan beban para korban. Plt Direktur Utama PT Jamkrindo Kadar Wisnuwarman menyatakan bantuan yang disalurkan merupakan respons spontan perusahaan untuk memberikan bantuan tanggap darurat dan bantuan dalam bentuk pertolongan pertama bagi para korban bencana gempa. “Semoga bantuan yang kami serahkan bisa meringankan beban para korban yang terkena bencana,” ujarnya, Selasa, 22 November 2022.

Setelah penyerahan bantuan awal sebagai bagian respons cepat dalam membantu para korban gempa, Jamkrindo bersama dengan BUMN lain akan melanjutkan distribusi bantuan di bawah komando Satuan Tugas Bencana Kementerian BUMN.

Bantuan awal yang disalurkan sebagai respons cepat oleh perusahaan penjaminan kredit tersebut antara lain berupa paket sembako. Secara simbolis, bantuan diserahkan oleh Pemimpin Wilayah IV Jamkrindo Muchamad Kisworo di dua titik yakni posko utama di Kantor Perum Perhutani dan di posko bencana Lapangan Bola Ciarma Desa Sukamulya, Kecamatan Cugenang, Kabupaten Cianjur bekerja sama dengan Satgas Bencana BUMN dan Angkasa Pura. Adapun, paket bantuan sembako untuk korban gempa di Sukabumi diserahkan secara simbolis oleh Pemimpin Cabang Sukabumi Prita Widy Wardani di Kantor BPDP Sukabumi yang rencana akan dilakukan pada Rabu, 23 November 2022.

Berdasarkan laporan dari Badan Meteorologi, Klimatologi, dan Geofisika (BMKG), gempa berpusat di darat 10 km barat daya Kabupaten Cianjur, Jawa Barat dengan skala magnitudo 5,6 yang mengakibatkan banyaknya bangunan rusak dan korban meninggal. Gempa juga dirasakan warga Jakarta dan sekitarnya. Tak hanya Jakarta, guncangan gempa juga dirasakan di Bandung, Bogor, Sukabumi, Depok, hingga Tangerang.**

PT Jamkrindo distributed basic food packages for earthquake victims in Cianjur and Sukabumi, West Java. This Social and Environmental Responsibility Program (TJSL) assistance is distributed as a form of corporate concern to ease the burden on the victims. Acting President Director of PT Jamkrindo, Kadar Wisnuwarman, said the aid that was distributed was the Company's spontaneous response to providing emergency response aid and assistance in the form of first aid for earthquake victims. "Hopefully the help we provide can ease the burden on the victims affected by the disaster", he said on Tuesday, November 22, 2022.

After the initial distribution of aid as part of the rapid response in helping the earthquake victims, Jamkrindo together with other SOEs will continue the distribution of aid under the command of the SOE Ministry's Disaster Task Force.

The initial assistance distributed as a quick response by the credit guarantee company included food packages. Symbolically, the aid was handed over by the Head of Region IV Jamkrindo, Muchamad Kisworo, at two points namely the main post at the Perum Perhutani Office and at the Ciarma Ball Field disaster post Sukamulya Village, Cugenang District, Cianjur Regency in collaboration with the BUMN Disaster Task Force and Angkasa Pura. Meanwhile , the basic food aid packages for earthquake victims in Sukabumi were symbolically handed over by Sukabumi Branch Manager, Prita Widy Wardani, at the Sukabumi BPDP Office which is planned to be carried out on Wednesday, November 23, 2022.

Based on a report from the Meteorology, Climatology and Geophysics Agency (BMKG), the earthquake was centered on land 10 km southwest of Cianjur Regency, West Java with a magnitude of 5.6 which resulted in many buildings being damaged and victims dying. The earthquake was also felt by residents of Jakarta and its surroundings. Not only Jakarta, the earthquake shocks were also felt in Bandung, Bogor, Sukabumi, Depok, and Tangerang. **

INOVASI UNTUK TUMBUH BERKELANJUTAN

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